

RECENT EQUALIZATION MEASURES IN COVERAGE AND CONTRIBUTION IN THE SPANISH SELF-EMPLOYED SOCIAL SECURITY SCHEME

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ORIGINS OF THE SELF-EMPLOYED SOCIAL SECURITY SCHEME AND RELATIONS WITH THE GENERAL SCHEME

- Trend towards homogeneity between self-employed and employees' schemes.
- Normative provision from the outset for situations of multiactivity and mutual calculation of contributions.



THE IMPORTANCE OF THE TOLEDO PACT IN THE CONSENSUS-BASED CREATION OF HOMOGENEOUS COVERAGE AMONG THE DIFFERENT SCHEMES

-Toledo Pact:

- Parliamentary instrument for social dialogue.
 - Purpose: To ensure consensus among the different political parties on the subject of pensions and their financial sustainability.
- Its recommendations focus on the trend towards homogeneity of coverage and contribution.



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EQUALIZATION MEASURES BETWEEN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME AND THE GENERAL SCHEME

- 2003 (several invalidity situations).
- 2008 (mandatory coverage of sickness, maternity and paternity).
- 2019 (mandatory coverage of work-related contingencies and cessation of activity).



PROTECTION OF UNEMPLOYMENT SITUATIONS IN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME. EVOLUTION

-Cessation of activity benefit:

- Origin: 2011. Voluntary coverage, with the aim of protecting situations of total and nonvoluntary self-employed cessation of activity.

- Currently: Mandatory coverage, equalization of protection with employees and partial cessation of activity.



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PROTECTION OF UNEMPLOYMENT SITUATIONS IN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME. SIMILARITIES AND DIFFERENCES WITH EMPLOYEES' UNEMPLOYMENT BENEFITS

Similarities:

- Same contingency protection
- Since 2023: Coverage for situations of partial cessation
- Quantities

Differences:

- Different specific qualification periods
- Management and funding
- Cessation causes

Reciprocal calculation between both benefits is not provided.



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COVERAGE EQUALIZATION MEASURES BETWEEN CESSATION OF ACTIVITY AND UNEMPLOYMENT BENEFITS IN THE 2019 AND 2023 REFORMS

- Measures to improve coverage for cessation of activity in the Royal Decree-law 28/2018, of 28 December:
 - Improvement of the protection period for the cessation of activity benefit, equating it to unemployment protection.
 - Equalization of the start day for the receipt of benefits (the day after the cessation of activity).



COVERAGE EQUALIZATION MEASURES BETWEEN CESSATION OF ACTIVITY AND UNEMPLOYMENT BENEFITS IN THE 2019 AND 2023 REFORMS

Cessation of activity benefit duration
(before reform)

Contribution period (months)	Protection period (months)
12-17	2
18-23	3
24-29	4
30-35	5
36-42	6
43-47	8
48	12

Cessation of activity benefit duration
(after reform)

Contribution period (months)	Protection period (months)
12-17	4
18-23	6
24-29	8
30-35	10
36-42	12
43-47	16
48	24

Unemployment benefit duration

Contribution period (days)	Protection period (days)
360-539	120
540-719	180
720-899	240
900-1079	300
1080-1259	360
1260-1439	420
1440-1619	480
1620-1799	540
1800-1979	600
1980-2159	660
2160	720



COVERAGE EQUALISATION MEASURES BETWEEN CESSATION OF ACTIVITY AND UNEMPLOYMENT BENEFITS IN THE 2019 AND 2023 REFORMS

- Measures to improve coverage for cessation of activity in Royal Decree-law 13/2022, of 26 July :
 - Establishment of partial cessation of activity benefit due to reduction in income or sales.
 - Relaxation of specific qualification period for the receipt of benefits, bringing it closer to unemployment.



THE 2023 REFORM ON INCOME-BASED CONTRIBUTION IN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME. MOTIVATION

- Toledo Pact 2020 Report: Need to ensure the financial sustainability of the system and the adequacy of benefits in the Self-Employed Social Security Scheme.
- Royal Decree-law 13/2022, of 26 July: Establishment of contribution based on the income of the self-employed workers' different professional and economical activities.



THE 2023 REFORM ON INCOME-BASED CONTRIBUTION IN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME. TRANSITIONAL SITUATION AND FORECASTED SYSTEM ASSESSMENT

-Gradual implementation of the income-based contribution system:

- Establishment of a brackets system.

- Estimated maximum duration of the transitional situation: 9 years.

- Periodical assessments in the framework of social dialogue (1st assessment: 2026).



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THE 2023 REFORM ON INCOME-BASED CONTRIBUTION IN THE SELF-EMPLOYED SOCIAL SECURITY SCHEME. TRANSITIONAL SITUATION AND FORECASTED SYSTEM ASSESSMENT

	Net income brackets 2025		Minimum base	Maximum base
	-		-	-
	Euros/month		Euros/month	Euros/month
Reduced table	Bracket 1	≤ 670	653,59	718,94
	Bracket 2	> 670 y ≤ 900	718,95	900,00
	Bracket 3	> 900 y < 1.166,70	849,67	1.166,70
General table	Bracket 1	≥ 1.166,70 y ≤ 1.300	950,98	1.300,00
	Bracket 2	> 1.300 y ≤ 1.500	960,78	1.500,00
	Bracket 3	> 1.500 y ≤ 1.700	960,78	1.700,00
	Bracket 4	> 1.700 y ≤ 1.850	1.143,79	1.850,00
	Bracket 5	> 1.850 y ≤ 2.030	1.209,15	2.030,00
	Bracket 6	> 2.030 y ≤ 2.330	1.274,51	2.330,00
	Bracket 7	> 2.330 y ≤ 2.760	1.356,21	2.760,00
	Bracket 8	> 2.760 y ≤ 3.190	1.437,91	3.190,00
	Bracket 9	> 3.190 y ≤ 3.620	1.519,61	3.620,00
	Bracket 10	> 3.620 y ≤ 4.050	1.601,31	4.050,00
	Bracket 11	> 4.050 y ≤ 6.000	1.732,03	4.909,50
	Bracket 12	> 6.000	1.928,10	4.909,50



THANK YOU!

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