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ANÁLISIS Y PROSPECTAS

RISK SOCIETY: TOWARDS A MODEL OF PRECARIOUS INTEGRATION

S U M M A R Y



FUNDACIÓN FOESSA
FOMENTO DE ESTUDIOS SOCIALES
Y DE SOCIOLOGÍA APLICADA

Risk society: towards a model of precarious integration



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Summary

Conclusions

The previous Analysis and Prospects report already highlighted a positive evolution of GDP, driven by consumption and exports, which continues this growth trend and fosters optimistic expectations for the future. However, these figures must be examined beyond the macroeconomic level to consider their impact on people, particularly the most vulnerable who need these positive effects the most. Upon doing so, using both secondary data and the results of the Survey on Integration and Social Needs by the FOESSA Foundation (EINSFOESSA, as per the Spanish acronym), we find that those who suffered the most from the 2007 financial crisis and the COVID-19 pandemic have yet to recover. This reveals the **structural nature of social exclusion**, pre-dating these crises, and highlights the inability of the economy and policies to break cycles of poverty and social exclusion. Nearly 20 years after the economic collapse, a significant portion of the population continues to struggle.

In 2024, 9.4 million people in Spain are experiencing social exclusion. Social exclusion rates remain far higher than in 2007 (16.4% in 2007 compared to the current 19.3%) and continue to exceed those recorded in 2018 (18.3%). However, internal shifts within integration dynamics have led to an increase in severe social exclusion and a significant reduction in full integration, which has dropped from 49% in 2007 to 45% in 2024. As a result, integration has become more precarious, and exclusion more severe, leading to increased social inequality. Specifically, **the number of people in severe social exclusion has risen by 39.7% compared to 2007, reaching 4.3 million people in Spain.**

The analysis of the different dimensions of exclusion reveals that nearly all individuals (94%) in a situation of severe social exclusion face problems in 3 or more of the 8 dimensions (employment, consumption, health, housing, education, political participation, social isolation, social conflict) analysed by the Synthetic Index of Social Exclusion (ISES, as per the Spanish acronym) derived from the EINSFOESSA.

This report provides a broad overview of these dimensions, showing that employment presents the most positive data since 2007, leaving aside the general improvement seen after COVID-19. Employment rates, the number of employed individuals, and the active population, boosted by migrants, have all increased. The jobs created have been dual in nature: on one hand, formal, stable jobs with integrative potential have been created; on the other hand, positions in low-pay, unstable sectors, which are more accessible to migrants, have also been created.

While higher quality jobs may require a level of qualification and specialisation that makes them difficult to fill, more precarious jobs are easier to fill but may hinder the development of good living conditions due to their limited integrative capacity.

At the same time, unemployment has decreased. This positive development must be contextualised with additional information: **one in three unemployed individuals is in a situation of severe social exclusion**. Furthermore, if the unemployed person is the main breadwinner of their household, severe social exclusion affects half of these households. This reflects a reality of insufficiently protected and compensated unemployment, which strongly marginalises many who lack job stability.

Finally, regarding the labour market, we must not overlook the phenomenon of working poverty, affecting 12% of workers who face economic hardship despite their earnings. Furthermore, difficulties in social integration leave **one in ten workers in a situation of social exclusion**.

Another effect of labour market transformations relates to the generational gap. Those receiving a pension after working all their lives have halved their exposure to social exclusion, dropping from 16.6% in 2007 to 8.2% in 2024. Similarly, severe social exclusion among those over 65 has followed the same trend, reaching residual levels in 2024 (2%). Meanwhile, young people and children are experiencing worsening conditions that undermine their opportunities, prospects, and capacity to create independent life projects, perpetuate poverty and exclusion, and exacerbate generational inequality. Of particular **concern is that severe social exclusion among children is now (15.4%) more than double the rate in 2007 (7.2%), and the increase among young people aged 18 to 29, rising from 6.4% in 2007 to 11% in 2024**.

And if there is one issue that has been particularly relevant in household budgets (something we have already mentioned in previous reports), it is housing. All the indicators that make up this dimension of the ISES have worsened, and **more than 4.6 million households suffer difficulties related to access to and maintenance of housing in 2024**. In particular, excessive spending on this item affects 2.7 million households, which means that 14.1% of families are in severe poverty after paying for housing and utilities. Those households with lower incomes and who, therefore, suffer from extreme poverty, today spend more than 70% of their income on paying rent for their home. If we look back, the outlay was 48% in 2007, which means that the effort made by families with fewer resources to pay for housing has increased by almost 50% in this period.

In this regard, the tenure regime also emerges as a potential protective factor against social exclusion (8%) for those who own their homes (fully paid or with ongoing payments). In contrast, **the risk of social exclusion rises to 30% for households that pay rent** and increases further to 59% for households in precarious housing tenure situations (e.g., borrowed, sublet, squatted, or under threat of eviction).

A multidimensional view of social exclusion helps us understand that living conditions are influenced by various aspects of reality, with health being one of the dimensions significantly affected by both changes in households' economic capacity and the evolution of the healthcare system structure. The health dimension has worsened in 2024 compared to 2018, particularly in the neglect of sick individuals. There has been **an increase in cases of severe and/or chronic illnesses that have gone untreated in the past year (up by 1.5 percentage points since 2018), now affecting 3.6%** of the population.

Greater exposure to social exclusion is also strongly associated with specific household types, particularly **single-parent families (29%), families with children under 24 years old (24%), and families with a member who has a disability (24%)**.

In addition to the generational gap, disparities have been identified in relation to both foreign populations and the Spanish Roma community. Although most individuals experiencing social exclusion are non-Roma Spaniards, **the phenomenon affects nearly half of non-EU migrants and a staggering 69% of the Roma population**.

On the other hand, the territorial map of social exclusion in Spain indicates inequalities from the broadest perspective, in a regional framework that will be seen in more detail with the publication of the territorial reports associated with the IX FOESSA Report, paying special attention to rural areas, with their specific vulnerability⁽¹⁾, as well as focusing on certain neighbourhoods that present a particularly disadvantaged situation, where exclusion rates exceed 38%.

It is important to emphasise that the **effects of social exclusion** do not necessarily lead to increased social conflict, but instead **primarily impact excluded individuals themselves**, manifesting especially as mental health problems (including addictions, which often serve as an escape from their challenging living conditions). However, there is a real risk of broader societal impacts from social exclusion when it is already present and grows among certain groups of marginalised and forgotten individuals and territories. It is important to highlight how **the individual effects of social exclusion conceal a wider social issue**. The fact that we are not yet able to grasp them does not mean that they do not affect us through acceptance or a certain social resignation to serious crises such as housing, job insecurity, migration, mental health, or the climate crisis, among others. This can leave the false impression that, since the consequences of exclusion situations do not reach us, on the one hand, we are not so bad and, on the other, they are foreign to us. We see these as individual issues of people in specific contexts. And yet, we are all part of a social group in which this perspective generates distance and a lack of cohesion, and we cannot think that a body is fine if the little toe of the left foot is broken. As in this simile, **the suffering of the people who are worse off should hurt us all**.

From this perspective, and in light of the data presented, we face several challenges as a society that must be addressed not only considering majorities, but also focusing on individuals, groups, and areas facing the greatest difficulties, often dealing with an accumulation of interrelated problems. Acknowledging the current reality is essential, but **we must work toward the goal of building a fairer, more cohesive society where the principle of the common good serves as the foundation for redesigning and developing a new social framework**.

Challenges to Improving Our Model of Social Development

We find ourselves in a positive context of recovery and macroeconomic growth, yet social inequalities continue to deepen. This results in unequal outcomes from successive crises, leaving large segments of society behind. Consequently, a series of challenges must be addressed to tackle the structural imbalances identified:

- Advancing the **design of public policies from a rights-based approach** is a preliminary necessity. This requires an integrated and intersectional strategy, rather than a collection of partial, conditional measures from public administrations. It also requires rights to be placed at the centre of all areas of life, ensuring all stakeholders actively contribute to their protection. Finally, **rights can only be guaranteed and protected if sufficient resources, instruments, measures, and mechanisms are in place to enable individuals to exercise and claim them**. Broadly, this perspective demands that **no rights be left at the mercy of the market**, since delegating rights to the market

(1) For further information, see: González-Portillo, A. and Ruiz-Ballesteros, E. (2024). "Para comprender las vulnerabilidades rurales. Reflexiones desde un caso andaluz" (in English, "Understanding rural vulnerabilities. Reflections from an Andalusian case"). *Documentación Social*, No. 18 IV Etapa. Available at: <https://documentacionsocial.es/18/a-fondo/para-comprender-las-vulnerabilidades-rurales-reflexiones-desde-un-caso-andaluz>.

only creates new inequalities between those who can afford them and those who cannot, depriving the latter of the real exercise of those rights.

- Yet again, the **multi-causal nature of social exclusion** must be reiterated, as it increasingly affects a larger portion of the population and impacts certain groups more intensely while others have greater protective factors. Thus, although **developing a minimum income guarantee system** accessible to all and with sufficient financial support would be a necessary step to ensure the right to an adequate standard of living, in many cases it would not be effective on its own and, therefore, **strengthening the social protection system is also essential to ensure the right to social inclusion.**
- Economic growth in recent years has activated employment in two distinct ways: increasing formal, stable, and inclusive employment, while also expanding jobs with limited or even exclusionary potential. Since the labour market no longer offers sufficient guarantees to protect all people from situations of exclusion, it is necessary to explore mechanisms, beyond employment, that can provide opportunities for inclusion. On the one hand, there is an urgent need to address material deficiencies, either by supplementing insufficient wages or by facilitating access to goods and services through alternative mechanisms. In other words, **ensuring that everyone can achieve a dignified standard of living regardless of the employment market.** On the other hand, employment has lost some of its social binding power in two respects: it is no longer as closely tied to social status or position within the social structure, and it has diminished as a source of identity. Whereas people previously felt a strong connection to their jobs, precarious conditions have disrupted this trend. Additionally, short job tenures, high turnover rates within companies, and frequent changes in colleagues, etc., have weakened the social ties once formed through employment. This highlights the need to consider **other spaces and activities (as work is not limited to employment) that facilitate social integration and participation while contributing to collective well-being.** Volunteering, community action, and civic associations are some examples of how the social fabric can be regenerated and how social inclusion might be reimagined.
- Expanding and strengthening social housing policies that promote access to and maintenance of adequate housing for all individuals and families, especially the most vulnerable. To achieve this, it is essential to **generate an extensive public housing stock, as well as to combat the manifestations of residential exclusion, both in terms of housing insecurity** (prevention of loss of housing) **and inadequate housing** (rehabilitation and absorption of substandard housing situations). Housing policies must be actions and measures that allow social development and the development of the emancipatory project of individuals and families, being protective and preventive of situations of greater precariousness or social exclusion. In this sense, the guarantee of the right to housing, water and energy must be a driving force for access and protection of other fundamental rights.
- Poverty and social exclusion continue to disproportionately affect individuals under the age of 18 in Spain. Similarly, households with children and adolescents, large families, and single-parent families are more severely impacted by social exclusion, with recurring cycles of inequality. Addressing poverty and social exclusion affecting children is an urgent priority. To achieve this, both the coverage and the impact of financial benefits for families and children must align with the models and funding levels of other countries in our vicinity. **The lack of investment in childhood and family-oriented policies represents a major challenge in building effective intergenerational solidarity.**
- A higher level of education serves as a protective factor against social exclusion. Therefore, **it is essential to improve access to non-compulsory education, particularly vocational training and**

university education, recognising that not everyone can afford tuition fees or the associated costs throughout the years of study. In addition to compensating for the initial economic inequality of students, which makes access to education difficult, some students in situations of exclusion often need something extra that they cannot find at home due to lack of time and/or knowledge of parents to help them, due to financial shortcomings that mean they cannot afford private lessons, or due to the need to perform chores (for example, caring for younger brothers or sisters) that take away time from their studies (and personal time). The education system should be a real compensator for these initial differences so that we can truly speak of equal opportunities. And, perhaps, part of this process involves the training and awareness of teachers, and the study of the needs that must be covered in the education system in order to offer the attention that the most vulnerable students need.

- Following the COVID-19 crisis, social exclusion indicators related to health have returned to 2018 levels. Challenges in accessing treatments not covered by the public healthcare system and the increasing prevalence of severe and chronic illnesses not treated in the necessary timeframes highlight the urgent need to improve the **National Health System**. This necessitates **continued investment to ensure universal, high-quality healthcare delivered within timelines that meet everyone's needs**. Addressing mental health is particularly urgent, **requiring sufficient professionals to ensure psychological care is a fundamental right within the broader right to health**. The current situation, where psychological care is primarily accessible through the private market, creates profound inequalities between those who can afford it and those who cannot.
- Migrant populations and the Roma community are increasingly distanced from social inclusion. Once again, migrants, particularly those of non-EU nationality, constitute the group most affected by social exclusion in Spain. This is especially pronounced among individuals and families in irregular administrative situations, whose rights are frequently violated. Furthermore, the Roma population reaffirms its status as a group especially vulnerable to social exclusion. **Strong equity and solidarity policies are urgently needed for these segregated and marginalised groups**, who occupy the lowest rungs of the social ladder and face severe challenges to full acceptance and social inclusion.
- Strengthening the concept of community, recognising “commons” as the shared resources and social interactions (economic, cultural, and political) within our society. In other words, **developing the community as a collective model to address current social challenges** and move beyond the merely individualised allocation and effects of social exclusion. This does not preclude the continued demand for public authorities to guarantee rights. The challenge lies in establishing public-social collaboration mechanisms that redefine roles, **maintaining the public sector's role as the guarantor of rights while simultaneously increasing community participation and responsibility**.



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