

[2008-2009]

Informe anual sobre la Vulnerabilidad social

Resumen Ejecutivo | Executive summary

Annual report on Social vulnerability

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[2008-2009]

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Social vulnerability

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DEPARTAMENTO DE INTERVENCIÓN SOCIAL
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Edita:
Cruz Roja Española
Reina Victoria, 26
28003 Madrid

Coordinación: GRACIELA MALGESINI REY

**CRUZ ROJA ESPAÑOLA HA FIRMADO UN CONVENIO CON LA
UNIVERSIDAD CARLOS III PARA COLABORAR CON LA ELA-
BORACIÓN DEL ESTUDIO ESTADÍSTICO.**

Han colaborado en el Estudio Estadístico:

ROMERA, Rosario (coordinación del equipo estadístico, por la Universidad Carlos III), RUA VIEITES, Antonio; MARTINEZ DE IBARRETA ZORITA, Carlos; MALGESINI REY, Graciela, REDONDO PALOMO, Raquel.

Han colaborado en el Estudio Monográfico:

ROMERA, Rosario y GRANE, Aurea (Panel); MONTEROS, Silvina (Estudio inmigrantes); PIORNO CABALLERO, Susana (Talleres familias).

Apoyo en la Aplicación Informática de Intervención Social:
CASTELEIRO, María Dolores.

Apoyo en la edición: GENDE FEELY, Susana

Reportaje fotográfico original: ROBLES, Julia.

Diseño y maquetación: Carmen de Hijes

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Este proyecto ha sido financiado por la Fundación Cruz Roja Española. La Fundación nació en 1993 con la participación de 23 de las principales empresas españolas, con un objetivo principal: ayudar a Cruz Roja Española a realizar su labor asistencial y de apoyo a los más vulnerables.

Su fin principal es el de apoyar a Cruz Roja Española, colaborar con ella y contribuir a la consecución de sus fines benéficos, promoviendo y fomentando la cooperación entre empresas y particulares con las actividades desarrolladas por la misma, así como fomentar la aportación de recursos destinados a financiar sus actividades, de acuerdo con sus programas de actuación.

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Resumen ejecutivo

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Executive summary
Annual report on
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PREFACE

The Red Cross' Annual Report on Social Vulnerability 2008-2009 is published during a time of crisis; one whose consequences affect the daily lives of millions of people. It is a process that affects even further the people who were already in the worst situations, while more and more families experience unstable and vulnerable situations, especially due to conditions of unemployment.

This context, for those affected by these conditions, leads to a chain of personal, family and social consequences, which presents them today with a bleak panorama and an uncertain immediate future. The reality faced by these people is analyzed in this Report.

Since the beginning of 2008, the territorial offices of the Spanish Red Cross have been registering an increased demand for the social support offered through our programs. On the one hand, many people who benefit from our activities have been making new requests of our services and assistance. And at the same time, on the other hand, people have turned to our programs who had never before done so, people who present clear signs of harsh psychological suffering from the situations that they are facing; anxiety, stress, disorientation and anguish are emotions that frequently characterize their states of mind. One of the most implemented instruments that we have to confront these situations is the human support and company we offer through our volunteers.

All in all, the data from 22,899 people in situations of great vulnerability indicates that 75% suffer from serious problems in the economic field. Half of them do not have any kind of income, and in the cases in which some income exists it often comes from unstable employment conditions. Fifty-eight percent (58%) of the people have serious problems in the social field (low level of education, lack of language skills) and 44% have serious problems in the personal field.

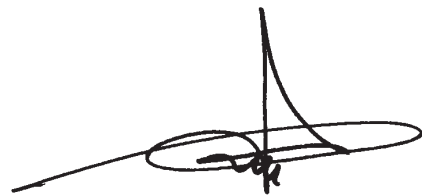
These issues affect a greater number of males than females, despite the fact that the latter have a lower level of income – many earn less than 500 euros a month – they often work “off the books”, receive widows' pensions and minimum wages, work in prostitution and have debts in their countries of origin. Half of all of these people have problems in their family settings, particularly the females, due to having children or other dependent family members under their care and being the head of single-parent families.

Immigrants require additional action from us given the intensity with which the crisis has hit this segment of the population, as is explained in this Report.

Uncertainty, anguish and fear are some of the emotions that we find in the life stories of the families who were interviewed. These testimonies complete the quantitative analysis we present because the facts indicated with statistical rigor in the first part of the study are described in the stories in words in the form of human profiles.

In this context, we at the Red Cross have strengthened our usual programs of social responses and on behalf of the struggle against unemployment and discrimination in the labor market. In the meantime, we have developed a series of basic emergency responses, like social-health support in run-down settlements and neighborhoods – via mobile units –, information centers about employment, specific aid or assistance and food distribution services. We have also adapted our infrastructures to offer basic services, aimed at the most vulnerable people affected by the crisis.

We are immersed in a collective task in which, more than ever before, we are obliged to combine efforts, including both those in the Administration who have the responsibility to guarantee the protection and rights of its citizens, and those of us in the social sector who exercise a subsidiary role in this field.



Juan Manuel Suárez del Toro Rivero
President, Spanish Red Cross

Due to the severity of the socio-economic crisis faced by Spanish society, in this Annual Report on Social Vulnerability 2008-2009, the Red Cross does not only offer a detailed analysis of the overall group of people participating in its Social Intervention programs, as it has done in past editions; in the current edition, we also focus on the influence the crisis has had on people who live under different degrees of social vulnerability, in an attempt to compile the effects it has had on people well into 2009. This analysis, which was conducted through the consultation of specific sources, allows us to continuously improve the quality of our work in the field of intervention.

The crisis has undoubtedly captured the attention of this Report, due to the magnitude of its effects on the population and especially on the people who were in vulnerable situations before 2007. As shown in the complete version of the Report, Spain's levels of social spending before the crisis **did not reach the average level** of the European Union in any of the large chapters related to the fight against vulnerability and exclusion. However, the lack of allocated resources was not because there were fewer social problems. Moreover, the rates of conditions, such as people in situations of poverty (adults, minors, the aged, workers), and others of great importance, such as school failure and dropout, **were above the European Union's average**. Despite fifteen years of growth, the disparity of incomes (among those who have more and those who have less income) is higher than the EU's average (co-efficient S80/S20: 5.3 in 2006, EU-25: 4.8). This disparity is explained in part by the amount of people who earn 1,100 Euro or less, who number approximately 16 million people (63% of all workers)¹. In 2007, the percentage of working poor was 11% (UE: 8%)².

What this comparative exercise, which we offer in the Report's introduction, tells us is that in the face of the crisis, the weakness of and lack of efficacy in social funding schemes with regard to the eradication of poverty left the population exposed to a much greater impact³. Surprisingly, this fact is not taken into account in the (still preliminary) analyses of the explanation of the highly extraordinary dimensions of the crisis, which is characterized by the OECD's





highest rate of unemployment and is why we expect this reflection to be able to contribute to this debate.

Among the lower-income social groups, we find a rate of people of active ages in situations of chronic unemployment (one point above the European average, which is much higher than the rate of females), a large amount of workers who are under the line of poverty (a rate that is higher than the European average⁴), and a very aged population, with low levels of income and some who fall below the poverty line (at higher levels than the European average). Added to this context is the weak redistributive power of the social funding transfers.

The European Union has stated that: “The application of adequate social policies will not only serve to diminish the negative social impact on the most vulnerable groups, but also mitigate the effects of the crisis on the overall economy. Within public spending, social protection represents a fundamental, countercyclical and automatic stabilizing element.

The smooth operation of systems in a framework of permanent reforms to strengthen sustainability can assist in stabilizing the aggregate demand, stimulating trust in consumers and creating jobs. The victims who have been most punished by the crisis will be those homes in which the primary economic support finds him/herself at a disadvantage in the job market and within society. This is why there is a need to have social protection networks that are resistant enough to support these people and effective enough for them to be able to resume their active participation in the job market and in society.”⁵

Key social data of Spain and the EU-27

- ▶ In 2007, the population at risk of poverty in Spain was 24% before and 20% after receiving social transfers, while the European average was 16%.
- ▶ Child poverty registered in at 5 percentage points above the EU average (24% as opposed to 19%). This difference is also reported in homes with employment. (2006)
- ▶ Thirty seven percent (37%) of homes with more than three dependent children were found to be at risk of poverty. (2007)
- ▶ The elderly persons (28% in total, and 30% in the case of females) are especially found to be in situations of risk.
- ▶ The disparity of income is above the EU average (co-efficient S80/S20: 5.3 in 2006, EU-25: 4.8).
- ▶ In 2007, the percentage of working poor was 11% (EU: 8%).
- ▶ The percentage of spending on social protection measures, however, is 6 percentage points below the European average with regard to the Gross National Product (20.9% as opposed to 26.9%), and in standard terms of purchasing power, where this is also much lower than the average. (2007)
- ▶ The efficacy of spending on poverty reduction, with the exception of the pensions of the aged, is one of the lowest of the EU-27, second to Bulgaria, at approximately 17%, while the average is 37%. (2007)⁶
- ▶ Spain continues to be struggling behind with regard to the performance of its students and it continues to show an elevated rate of school dropouts (31% in 2007; the EU average: 15.2%).
- ▶ However, public spending in education is lower than the EU average (in 2005 it was 4.23% of the GNP: the EU average: 5.04%).
- ▶ In July 2009, Spain had 2.5 million more people unemployed than it did in July 2007. The loss of jobs begins in May 2007, in Spain and Italy; in February 2007, in France; in April 2008, in the United Kingdom; and in November 2008, in Germany. Overall, between July 2007 and July 2009 in Spain, three times more jobs were eliminated than those that were cut in the United Kingdom, five times more than in France, and eight times more than in Italy. (2009).
- ▶ The long-term Spanish unemployment rate is the highest of the countries in its sphere, surpassing the EU-15 average by more than one percentage point and the fourth highest of the EU-27, after Croatia, Hungary and Slovakia. (2009).
- ▶ In October 2009, Spain had 4,468,000 unemployed people (19.3% of the population in active age-groups), as compared to the European average of 9.7%. (EUROSTAT)⁷.

Regarding the Concept of Social Vulnerability

The concept of social vulnerability has two components that help to explain it. On the one hand, the insecurity and helplessness that communities, groups, families and individuals experience in their lives due to the impact of some kind of natural, economic or social traumatic event; and on the other hand, the management of the resources and strategies that the communities, groups, families and people use to confront their corresponding effects. In this regard, it is a concept related directly both to poverty and social exclusion. The social vulnerability manifests itself primarily in the form of material or economic poverty, unemployment and/or job insecurity, educational difficulties and school failure, housing problems, insufficient or poor healthcare, serious limitations to access social services and social protection, relationship crises and socio-familial ties, legal problems and those related to justice and/or social or law enforcement agencies.

The Spanish Red Cross's Social Intervention Database (AIS) and, particularly, the social questionnaire are comprised by an extensive set of items and factors that cover the main areas or aspects of the economic, social, family, environmental and personal vulnerabilities of the participating people (more than 220). The selection of these factors was not accidental; rather, it was based on previous research. The analysis of the information contained in this questionnaire is what made it possible to diagnose the degree of social vulnerability of the participants, defining different types or profiles of the individuals, which encompass different realities that are all causes for potential situations of social exclusion. The Red Cross' technical personnel are the ones responsible for administering this social questionnaire to the people participating in its programs, based on their characteristics of greater vulnerability, which is determined during the initial interview.

Following are the key data to characterize the people prevailing in the Spanish Red Cross intervention programmes, with activity since January 1, 2007 onwards.

Characteristics of the 2008-2009 Report

In 2008, the Spanish Red Cross decided to develop an analysis of the influence that the current economic crisis has on social vulnerability, in an attempt to compile the effects it has had up until well into 2009, by means of specific surveys that were carried out in various waves to different people participating in its programs. As a result, the components of the Report are oriented towards these topics.

For the 2008-2009 Report, a database of 126,861 registries in 2008 was used, selecting only those registries of people who have had some kind of direct activity or specific contact in the past 18 months with SRC's social intervention or employment programs. To get a true picture of the reality, a stratified sampling was carried out on the original database in order to extract a sample to yield a percentage-based distribution among the programs that appeared in the 2007 Red Cross Yearbook, which can be taken as the closest approximation to reality. A sample was reached consisting of 15,536 people, of whom 44% are aged, 27% are immigrants, 5% are people living with HIV-AIDS, 5% are disabled, 8% are homeless and/or are recipients of food distribution services (who are not reflected in the previous categories), 4.5% are people with drug dependencies, 2% are females who have been victims of domestic violence and endure social hardships; and the rest of the people are affected by other problems. As shown in the following table, the resulting number of observations is extremely high, allowing it to be considered an optimum and consistent sample size.

SOURCE OF STATISTICAL ANALYSIS OF THE ANNUAL REPORT ON SOCIAL VULNERABILITY 2008-2009

	NUMBER OF ANALYZED REGISTRIES
Database of Adults (with activity from 1 January 2007 onwards and the entire country) 126,861	126,861
Random Sample (stratified in accordance with the 2007 Yearbook of Activities) 15,536	15,536
Database of Adults, with the Social Questionnaire 22,899	22,899
Database of Adults in situations of Dependency 8,206	8,206
Database of Adults in situations of Dependency with the Social Questionnaire 2,124	2,124
Database of Minors 12,632	12,632
Database of Minors, with the Social Questionnaire 981	981
Total Number of Analyzed Registries (Adults + Minors) 139,493	139,493

Below, we review some of the characteristics that contribute to strengthening the value of the information at our disposal:

1 The Spanish Red Cross only works in the area of social intervention and employment programs with people in situations of vulnerability.

Given the fact that it is not possible to extract this random sample via standard methods, and as has been mentioned previously, the best possible approach is to make use of a broad database of people who –upon seeking support in the face of diverse situations of vulnerability– identify themselves, at first, as “people in situations of vulnerability”. The Spanish Red Cross, as per its institutional mission, is dedicated to assisting people in such situations. Therefore, the people who appear in the AIS database are people who meet this particular condition.

2 The Spanish Red Cross is a “multi-specialized” entity of social action.

This means that it is not focused on one type of social problem, like people with disabilities or who are unemployed, as could be the case of other organizations; rather, the Spanish Red Cross reaches out to migrants, women, former inmates, disabled people, people with drug dependencies, the aged, minors with social hardships, etc.

3 The Spanish Red Cross is one of the largest entities in terms of the volume of its activity in the Spanish Third Sector, which assists the greatest number and diversity of people in situations of vulnerability.

4 The Spanish Red Cross has a widespread presence throughout the country, with more than 700 local offices, which serve as true “antennas” throughout the whole region.

Despite their broad scope, a fundamental fact of this study is that each of these “antennas”, which work very closely at the local level, generates information that is then stored in a large, centralized and shared database. Next, we provide key data to characterize the people who receive assistance from the Spanish Red Cross throughout all of Spain.



What is the Average Profile of the Participating Person?



56.2% are **female** (8,732).

The average age of the **males is 48.5 years** old and the average age of the females is 61.3 years old.

Two main age groups: **the aged over 65 years old** (predominantly female) and young **people between the ages of 25 and 49** (there are more males in this group). This data indicates that the males receiving assistance suffer from greater vulnerability during their active years; on the other hand, females receiving assistance from SRC are found to be more vulnerable at more advanced ages.

Nationality: **63% are Spanish nationals**; 37% are foreigners, mostly from Latin America and the Maghreb.

Level of Education: **78% have a primary or a secondary education**. In general, the females have a higher degree of studies than the males. All in all, 12.3% have a university education, among which females are predominant. This percentage is higher than the people who have no education, which is 10.5%.

They suffer from economic problems due to their employment status: **1 out of every 2 is unemployed**, and 20% are receiving a pension (non-contributing, widow, minimum income, disability, etc.) or retirement benefits.⁸ Only 14% of the total are actively employed.

Unemployment is lower among females (42.4% as opposed to 54.5% of the males). There are more retirees, pensioners and homemakers among the females. Among the males, there are more unemployed males, but there are also those who are actively employed or are students.

One out of every two males is single; the females, for the most part, are married, with a high percentage of widows (1 out of every 4).

The average number of children among the females is 2.2, and in the case of the males, it is 1.8.

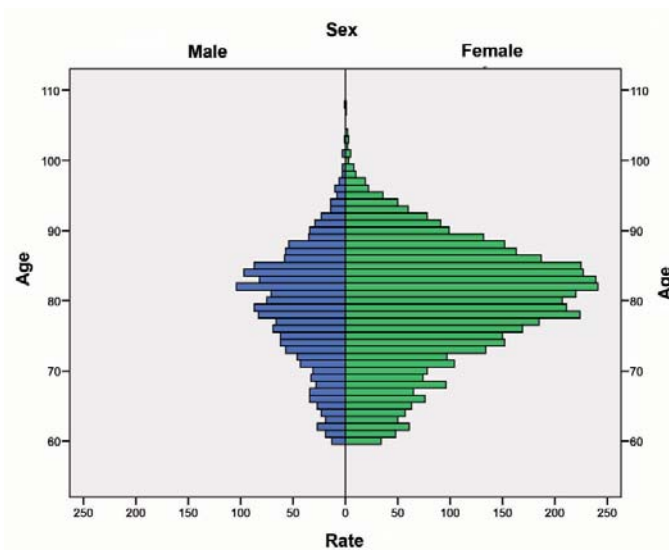


Profile of the Elderly

The program that provides assistance to the elderly represents 44% of the total number of participating people and is comprised by Spaniards in more than 99% of the cases. Seventy-two point two percent (72.2%) are females, whose average age is 77, two years older than the average age of the males. There is also an important group of females between 80 and 100 years old, as is shown in the following pyramid of ages.

Although there are small differences, both males and females – predominantly (58.7%) – have a primary education.

The majority of the males are married (62.8%) and half of the females are widows (52.9%). The employment status is that of retirees and pensioners (71.5% of the males and 50.8% of the females), in addition to appearing in the category of “homemakers”, in the specific case of the females.



Distribution of Ages based on Sex.
Program for the Aged

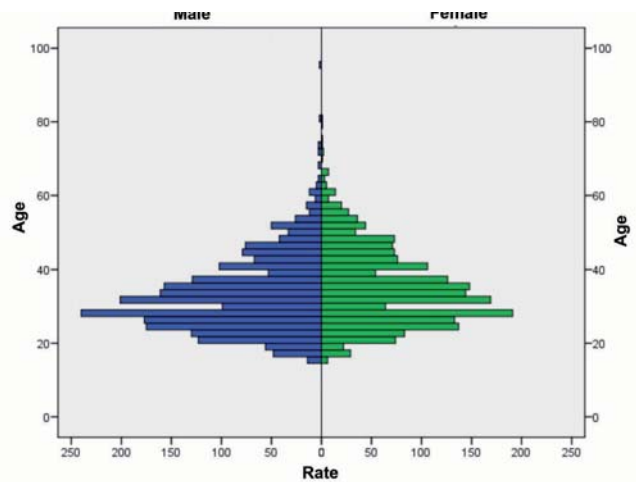


Profile of Immigrants

At 27% of all of the registries, more males participate in this program than females. With regard to origin, 55.7% of the females come from Latin America, while half of the males are originally from the African continent, divided up among those from the Maghreb (31.1%) and those from sub-Saharan Africa (19.8%). Both groups have an average young age between 25 and 30 years old.

Thirty-seven percent (37%) of the females have a child, **which represents 10 percentage points** more than the males. Twenty-two percent (22%) of the males do not have children, as opposed to 9% of the females who have no children.

The great majority have a secondary education, almost one out of every two, and the percentage of those who have some kind of university education is double that of the people who have no education. Additionally, it is worth noting that the level of studies is generally somewhat higher among females than it is among males. Only 8.5% of all of the immigrants who receive assistance have no education (mostly those who come from the Maghreb and other parts of Africa).



Distribution of Ages based on Sex. Program for Immigrants.

Overall Employment Status based on Sex. Program for Immigrants.

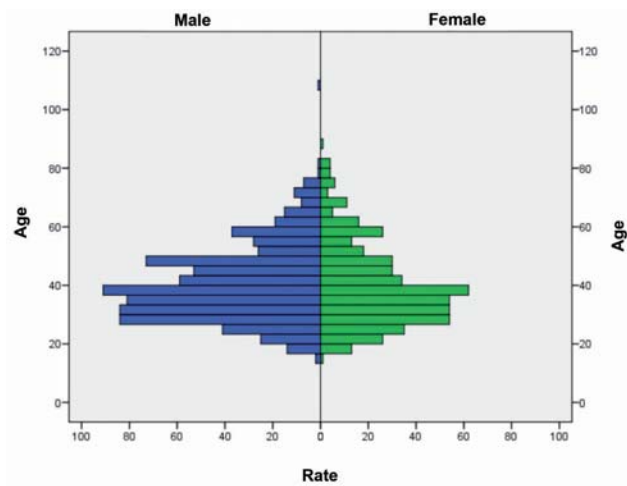
Employment Status	Everyone	Males	Females
Unemployed	75.7	76.2	75.3
Actively employed	20.7	21.5	19.9
Homemaker	1.9	0.2	3.4
Student	1.3	1.5	1.1
Retiree	0.4	0.6	0.4

With respect to marital status, there are more separated or divorced females than there are among the males; almost 45% of the participating people are married and 41% are single. With respect to employment status, the most noteworthy characteristic is that the great majority of people are unemployed, specifically, three out of four, while the percentage of actively employed people is around 20%, showing no significant differences between the sexes.



Profile of Participants in the “Fight against Poverty and Social Exclusion” Program

Through this Program, the Spanish Red Cross committees and local assemblies provide aid for basic necessities (food, rent) to families, in addition to advocating strategies aimed at promoting personal autonomy. It is the third program in terms of the volume of people who receive assistance, registering 8.1% of the total. Those who participate are primarily male, between the ages of 25 and 49, with an average of 2 children, and an average education at the primary level.



Distribution of Ages based on Sex.
Program for the Fight against Poverty

In the case of the males, the marital status is predominantly single; among the females, the majority are married, although there is a high percentage of separated/divorced. The majority of these people are unemployed (69% on average, 77.1% among males, and 61.6% among females). They are Spanish nationals in 52% of the cases. The foreigners are 48% (made up of Moroccans at 14.8%, Romanians at 4.7% and Algerians at 3.5%, followed by various nationalities with lower percentage points).

A COMPARATIVE VIEW OF THE PROFILES OF THE THREE PROGRAMS

Variable	Aged	Immigrants	Fight against Poverty and Social Exclusion
Sex	Female	Balanced between both	Mostly male
Age	>75 años	25-49	25-49
Children		1 ó 2	2
Level of Education	Primary	Secondary (although the population from the Maghreb and sub-Saharan Africa have a primary education)	Primary
Marital Status	Widow / Widower	Married or Single	Single male and married, single or separated female
Employment Status	Retiree or pensioner	Unemployed	Unemployed
Country of Origin	Spain	Females from Latin America and males from the Maghreb or sub-Saharan Africa	Spanish or foreign at equal percentages (50/50)



Who are the People at the Greatest Risk and What are they like?

With the information provided to us by the Social Questionnaires of the 22,899 people who responded to them, we see that the level of risk has been increasing for males in the past three years, who are now becoming the majority (62%) of those at the greatest risk. These include people who are at economically active ages, for the most part, between 25 and 49 years old. Among the people with most risk, there are more younger people in the 16-24 age group and less people over the age of 65, than there are in the general profile that we described previously.

Thus, we have observed a masculinization linked to an increased drop in the ages of those who are at this level of risk, although the situation of a smaller group (7.7%) must also be mentioned, which is composed of people over the age of 80. Another important trait is that it involves people with dependent children. One out of every four people has three or more children, while the average number is 1.95.

We see that people of foreign backgrounds are a lot more present among those who are in situations of greater risk than those in the general profile: only 28.4% of the people are Spanish (as compared to accounting for 63% of the general profile); 25% are from Latin America, 16% are from the Maghreb, 14% are from Eastern Europe and 12.6% are from sub-Saharan Africa.

In spite of this, this Report highlights that there are more Spaniards at risk (4% more), than there were in 2007.

With respect to the employment status of the people with the Social Questionnaire, that is, the people in the most vulnerable situations, 67% are unemployed (as opposed to the general profile, which was 50%) and just 16% are actively employed. As observed in the following table, 13% of the people with employment are in situations of poverty and require food and other kinds of aid.

Employment	Everyone	Males	Females
Unemployed	69.0	77.1	61.6
Actively employed	13.0	10.1	15.7
Pensioner	7.2	7.8	6.8
Homemaker	6.7	0.0	12.8
Retiree	3.2	4.3	2.1
Student	0.9	0.8	1.1

Distribution of Employment Status (in percentages)
Program for the Fight against Poverty.

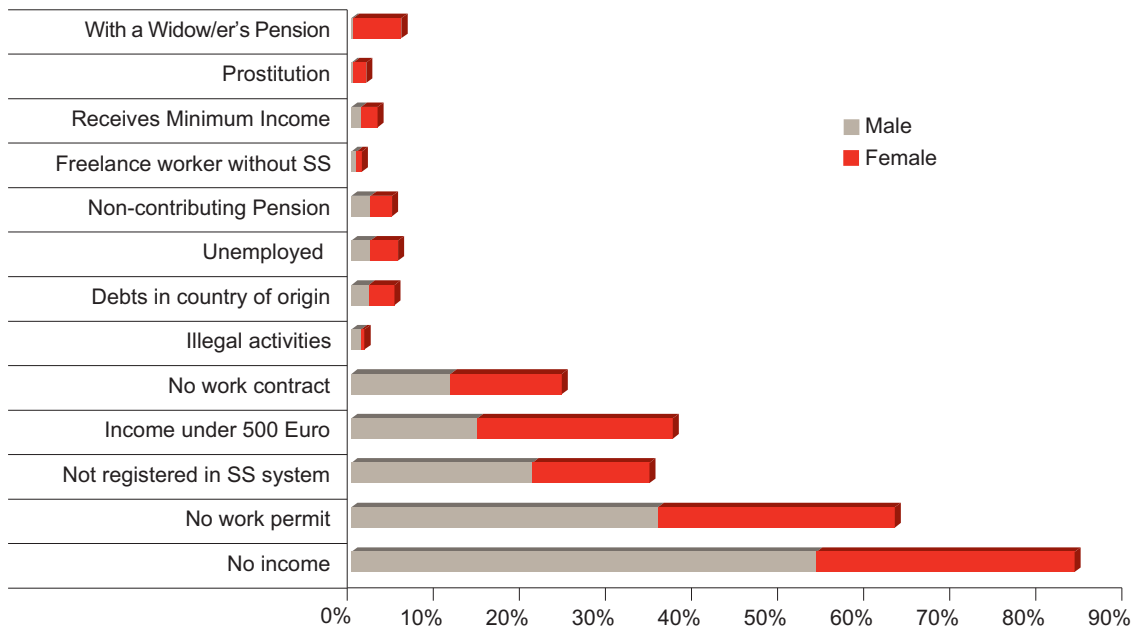
In this case, we are dealing with people who are more prepared than in previous years, since the ones who have a secondary education have gone from 15% to 43% (although there is a 5% drop among those with 3 and 5-year university degrees) and the percentage of people with a primary education drops from 47% to 32%.

Unlike those in the general profile, among the people in situations of greatest risk there are more participants from the program for immigrants than there are from the program for the aged or from any of the others. Thus, we have the following initial scenario:

- ▶ Female (48%) and male (52%).
- ▶ Aged between 25 and 49 years old.
- ▶ 2 children
- ▶ Not from Spain, mostly from Latin America and the Maghreb (Morocco)
- ▶ Unemployed
- ▶ With a secondary or primary education.
- ▶ Participating (primarily) in the program for immigrants.

What are the Factors that most influence the Social Vulnerability experienced by these people?

We highlight that more than 75% of the people report that they suffer from serious problems in the economic field. Having no income of any kind affects almost half (42.5%, a rate that is 5% lower than it was in 2007), followed by the issue of job insecurity. We also note an increase in the number of people without work permits (4% more than the previous year). Both factors affect more of the males than the females, who –however– are more represented among those who have incomes under 500 euros a month, work off the books, receive a widow’s pension and minimum incomes, work in the area of prostitution and have debts in their countries of origin.

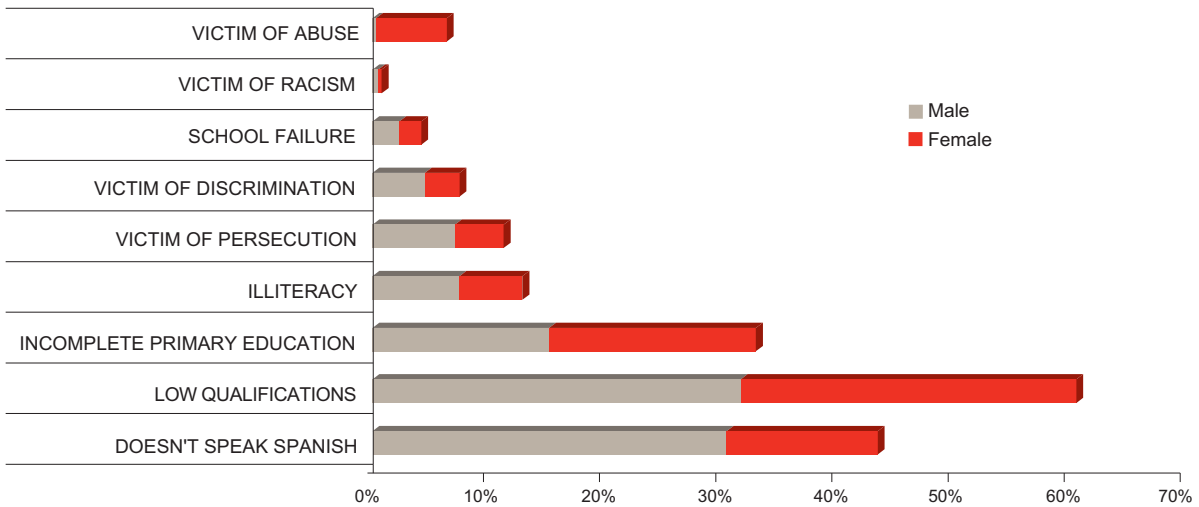


Economic Risk Factors (%) (Analysis based on Sex)



Among the factors analyzed in the social field, a large percentage of people (58%) indicate that they are affected by these kinds of hardships. The most common factors are educational deficiencies, whether it be standard schooling or language and professional training. Three point one percent (3.1%) of the people suffer from abuse and 3.8% suffer from discrimination.

However, analyzing the situation of males and females, we see that the majority of the factors affect more of the former – with the exception of abuse and an unfinished primary education, which both affected significantly more of the females. Thirty five percent (35%) of the people indicate having only one problem in this field, and 23% report having two.

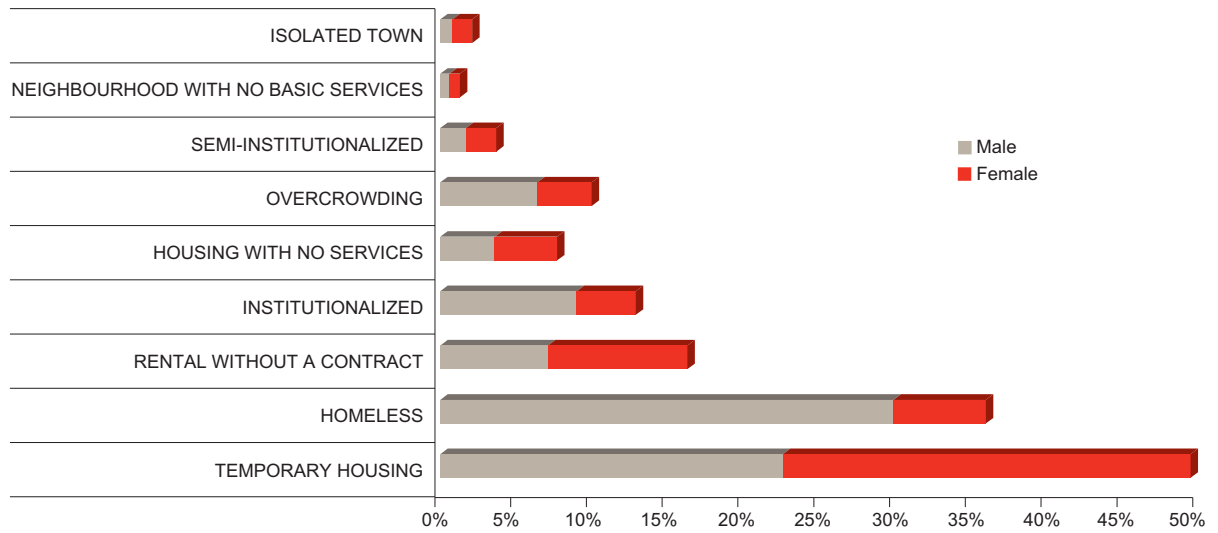


Factors of Social Risk (%) (Analysis based on sex)



In field of the environment and housing, 61% of the people at risk report deficiencies; among them we find that temporary housing (24.7%) stands out as does the condition of homelessness (18.4%). While the females highlight more

situations of a lack of rental properties or temporary housing, the males find themselves affected by a range of extreme situations that involve the lack of access to this basic need.

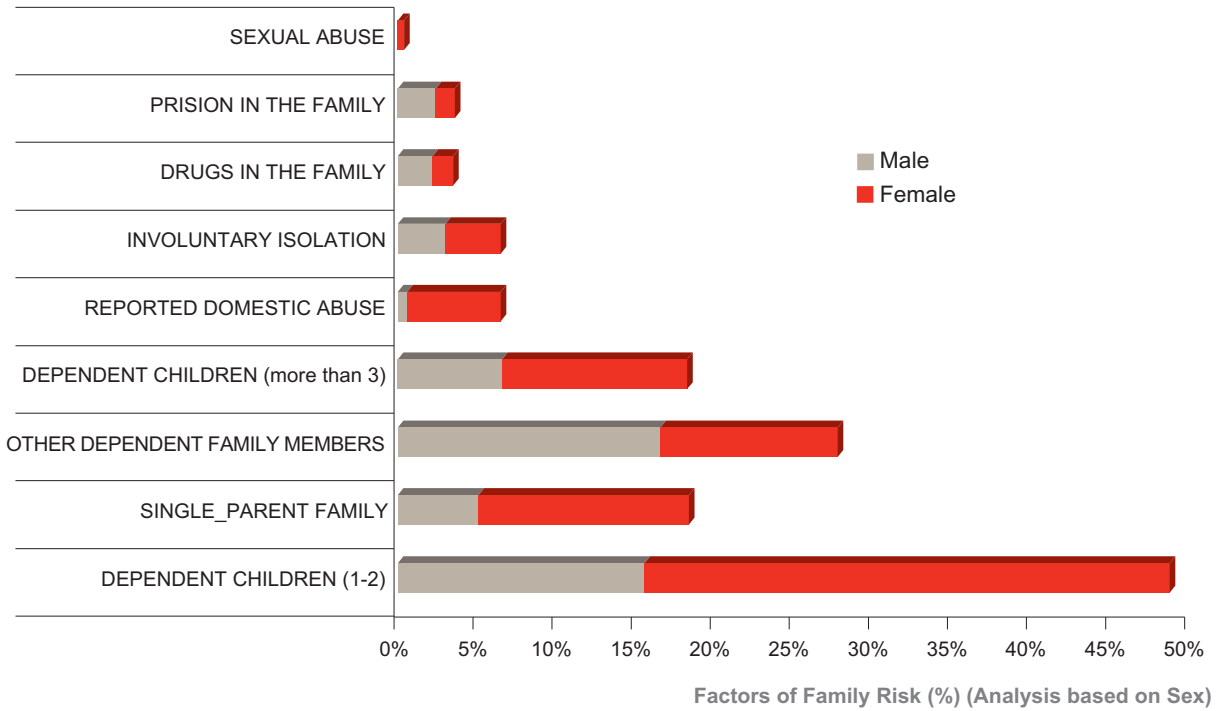


Factors of Environmental Risk (%) (Analysis based on Sex)



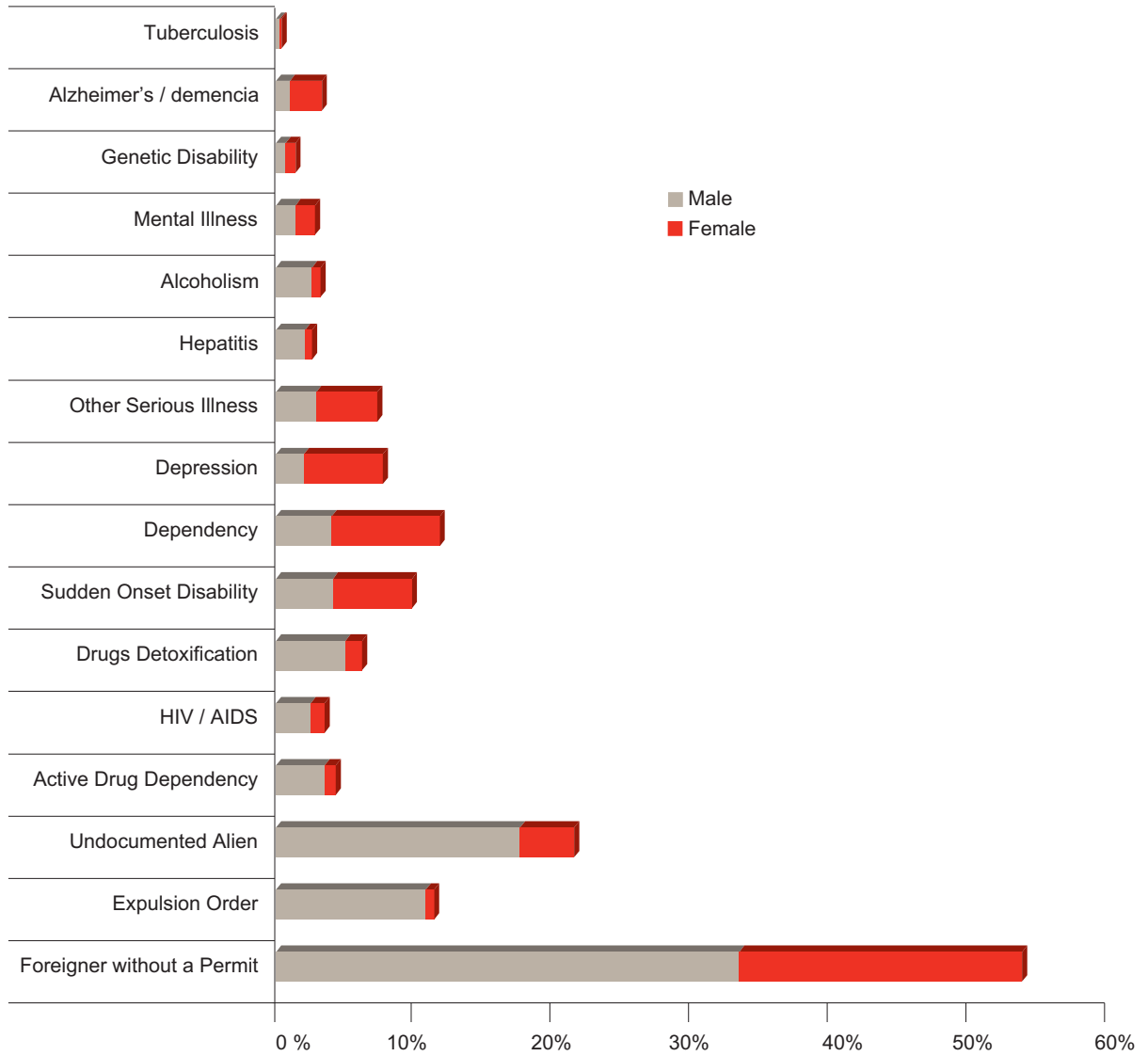
Half of the people have difficulties in the family field. The main issues that are mentioned are having dependent children, having other dependent family members and being the head of a single-parent family. In this case, all of the factors

present a higher incidence among the females, with the exception of the problems related to the use of drugs or to prison. With regard to experiencing multiple factors, only 38% of the people report that they are affected by a single factor.



Half of the people present problems of a personal nature, and almost 40% report having a single factor. Three problems of immigration (a lack of residency permits, lack of papers and expulsion

orders) represent the problems of 44% of the people who report having difficulties of a personal nature. The rest of the aspects analyzed, of a bio-psycho-social nature, are under 6%.



Factors of Personal Risk (%) (Analysis based on Sex)

The analysis of each person's data shows that the risk factors are connected; the multi-dimensional character of the processes of vulnerability and exclusion is confirmed, indicating an important risk in various fields (economic, social, environment, family and personal) simultaneously. However, it is uncommon to observe family and personal risks at the same time.

The profile of comprehensive risk from 2008 is very similar to those from 2006 and 2007: One out of every two people with the social questionnaire presents a **moderate level of comprehensive risk**.

The amount of people who present a high risk drops by 5 percentage points, which accounts for the people who had gone on to increase the groups of those at both moderate and extreme risks, which are the two groups that increase in size. **A possible explanation of this decrease is the effect of people's participation in Spanish Red Cross programs who are unemployed, which responds to the notion of "the new vulnerables", people who had previously been inserted into the job market and pre-**

sented an autonomous life and who, in the current situation, do not indicate – for the moment – other risk factors. This can also explain the 5% increase in the group of people with moderate risk. But it is also possible that a percentage of the people who were at high risk have worsened, which could explain the increase in extreme risk, which reaches 5.3%.

On the other hand, the percentage of people who present a very high level of risk has remained at about 20%.

Levels of Comprehensive Risk (%)

Levels	2008	2007	2006
Moderate	49.9	44.9	45.6
High	24.6	30.1	31.5
Very high	20.1	20.2	20.1
Extreme	5.3	4.8	2.8
Total	100.0	100.0	100.0

Distribution of the Rate of the Comprehensive Risk Levels

A moderate level of risk is related primarily to being female, of Spanish nationality, employed or actively working, and over 50 years of age.

A high level of risk appears, to a great extent, to be associated with being foreign, unemployed, between the ages of 26 and 49 and having a secondary or primary education.

A very high level of risk appears to be associated with being male, not having any education, aged between 16 and 24 and being foreign.

An extreme level of risk does not appear close to any particular category; the closest categories and the ones to which it could have a greater connection are the ones mentioned in the case of the very high level of risk.



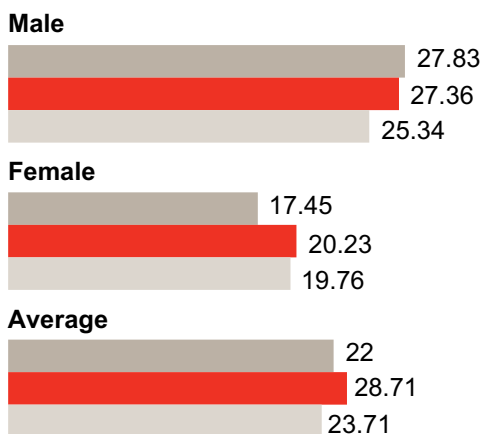
WHAT WAS THE COMPREHENSIVE INDICATOR OF VULNERABILITY IN 2008?

The 2008-2009 Report states that the Indicator's level is MODERATE-HIGH, as in previous years (22 in 2006 and 23.71 in 2007). For 2008, the value is **22.8**⁹.

But if we analyze this indicator according to sex, we see that there has been a **masculinization of the risk**, as has already been mentioned. In 2008, the comprehensive measurement of vulnerability for males rose to 27.9; in 2007, this

measurement had been 27.3; and in 2006, it was 25.3. On the other hand, the females represented in the study have gone in the opposite direction, going from 19.76 in 2006, to 17.45 in 2008.

Sex	2008		2007		2006	
	Average	Standard deviation	Average	Standard deviation	Average	Standard deviation
Male	27.83	18.76	27.36	17.52	25.34	16.18
Female	17.45	14.05	20.23	14.46	19.76	13.48



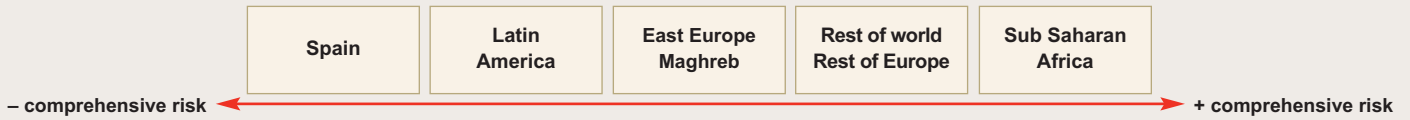
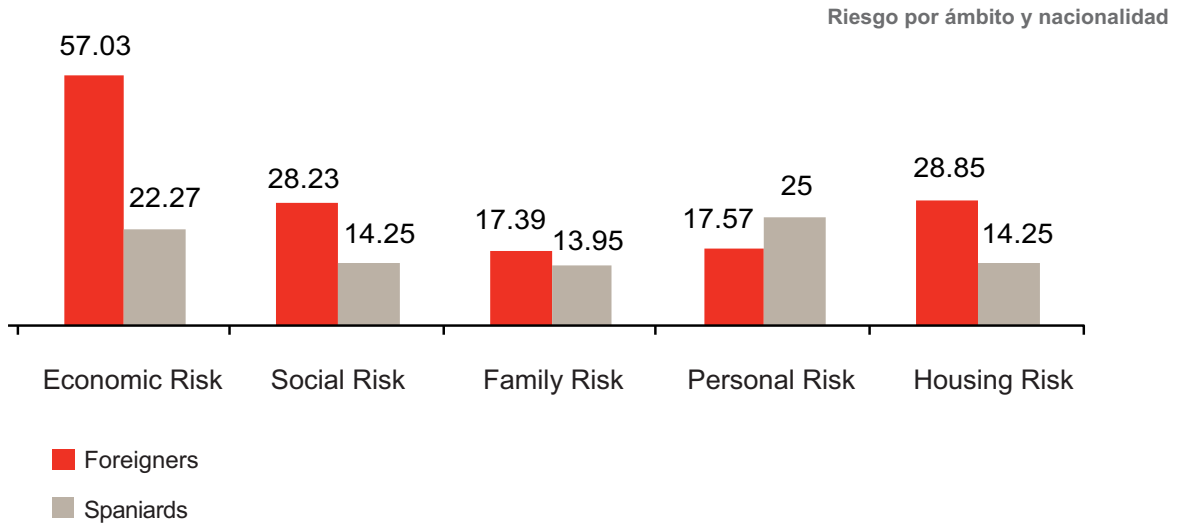
Comprehensive Vulnerability Indicator

- 2008
- 2007
- 2006

All of the risks are significantly higher in the males **except in the case of family risk in which the females present a higher average value**. In the case of the males, the economic risk is most important, followed by risks in the environment, social, personal and family fields. Among the females, the most important risk is in the economic field, followed by risks in the social, family, personal and environment fields. Such differences between the sexes could be related to aspects like national origin and age.

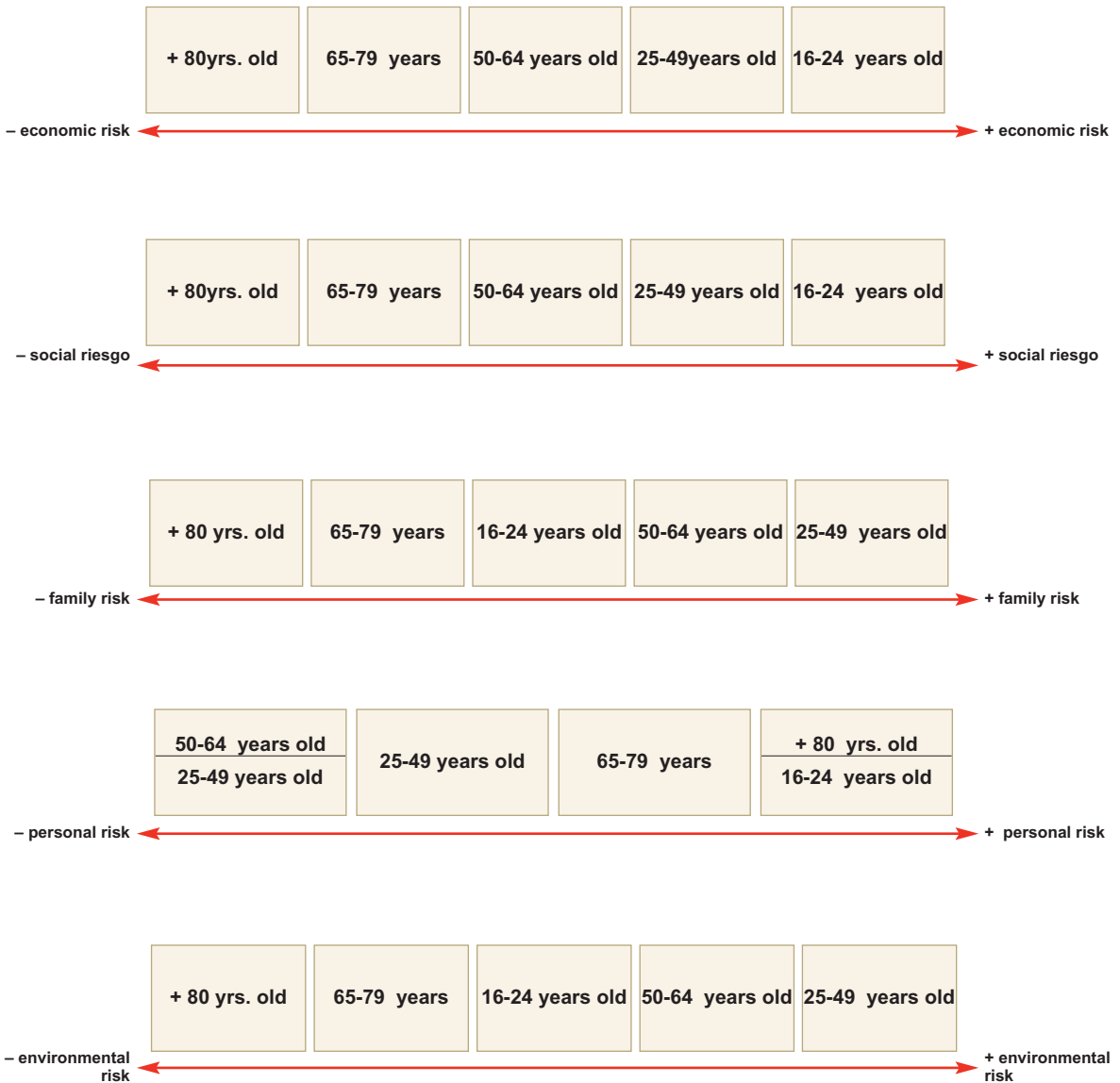
If we analyze risk based on nationality, **we see how the weight of the problems falls upon those who are immigrants**. We observe that it is the sub-Saharan males who have the greatest indicator at 38.4, which means an increase of almost 4 points with regard to 2007 (and with a risk of 76 in the economic field).

The risk decreases among Spaniards, who go from 20.7 in 2007, to 14.8. While the participants from Latin America and the Maghreb experience a slight decrease in risk with regard to 2007, the Romanians and Bulgarians experience an increase by almost 2 points.



Lastly, the condition of unemployment is confirmed as a risk factor, given that the level of risk – among those who are unemployed – rises to 27.5, as opposed to the level of 21 of those who are working.

With respect to age, the younger the person is, the greater the economic risk. In the final stages of life, however, it is the personal field that presents the greatest risk.



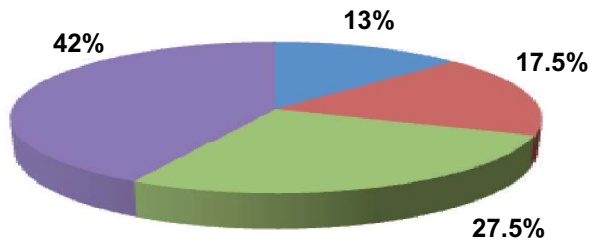
Homogenous Sub-Age Groups for the Different Types of Risk

In terms of education, all of the average risks decrease insofar as the level of education increases. The social and personal risks are the most important risks among those who have a higher education, while the economic risk is stronger among the rest of the people: the lower the level of education achieved, the greater the risk.

WHAT WOULD THE DIFFERENT PROFILES BE LIKE OF THE PEOPLE AT RISK?

As was the case in the analysis on social vulnerability carried out in 2007, 4 profiles of risk were detected in the present study.

PROFILE 1:	<p>Female immigrants, with moderate risk, but with family and social problems</p> <p>The majority of the people who make up this cluster are females (67%) – the males constitute 33%; they are people of foreign origins (80%), middle aged or young, with moderate or low levels of risk in all of the fields, except for the family and social fields in which they present high risk levels.</p>	13%
PROFILE 2:	<p>Foreign males with extreme, multidimensional risk; with no income and homeless</p> <p>The average characteristics of the people classified in this group fall into the following profile: the majority are foreigners (86%), they are middle aged or young (33 years old) and the majority are males (84%).</p>	17.5%
PROFILE 3:	<p>People who are predominantly foreigners with an extreme economic risk</p> <p>This group is made up of males and females with a greater presence of foreigners (88%) of an average age (34 years old). It is characterized by an extreme level of economic risk (100%), and a high risk level in the social field, as well as moderate levels of risk in the rest of the fields.</p>	27.5%
PROFILE 4:	<p>Middle-aged and elderly people, with a low and moderate risk in the personal field</p> <p>This group is predominantly made up of older females (58%), both Spanish and foreign (50%), of an average age of 51 years old. All of the risk levels are moderate or low, although the level of risk in the personal field stands out above the rest because the health and dependency problems affect this group more strongly since it constitutes the oldest age group.</p>	42%



- PROFILE 1:** Female immigrants, with moderate risk, but with family and social problems
- PROFILE 2:** Foreign males with extreme, multidimensional risk; with no income and homeless
- PROFILE 3:** People who are predominantly foreigners with an extreme economic risk
- PROFILE 4:** Middle-aged and elderly people, with a low and moderate risk in the personal field

These profiles are ordered as per their risk level of social exclusion, ranging from more to less risk, in the following manner:



The description of these profiles did not vary significantly between 2007 and 2008, but the weight of each one did change with regard to the total. **In one year, the main increase is that of the aged, with a low risk and a moderate personal risk, which tripled;** while the risk of female immigrants with family problems lowered slightly.

However, the three profiles made up for the most part by foreigners constitute the bulk of the population in situations of greater risk, registering 60.24%.

With respect to 2007, in profile 1, we note an increase in the level of social and family risk, as well as a slight increase in the percentage of females and Spaniards.

In profile 2, we observe an analogous behavior insofar as the risks under consideration in the 5 fields and there is only a slight variation in the percentage of males and immigrants that has increased with respect to that of the year 2007.

In profile 3, no significant difference is noted with respect to 2007.

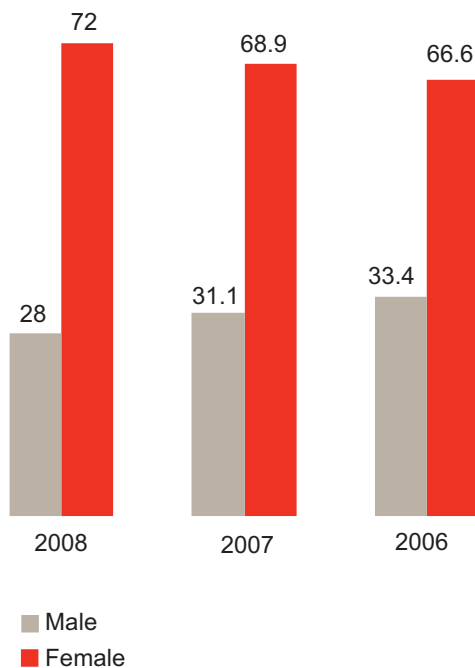
Profile 4 is the profile that appears to have varied the most; in fact, we observe an evolution in this profile in which there are less females and more males than the previous year; there are more immigrants and less Spaniards than there were in 2007; and the average age is not as high as it was then. This means that younger people are beginning to form part of this profile, which is why it is not surprising to find a decrease in the level of personal risk. Thus, this profile is increasingly less demonstrative of a profile of older Spanish females, and is increasingly becoming one of males and females, Spaniards and immigrants with low levels of risk and other characteristics that, without a doubt and following this evolution, will manifest itself in the years to come.

People in Situations of Dependency

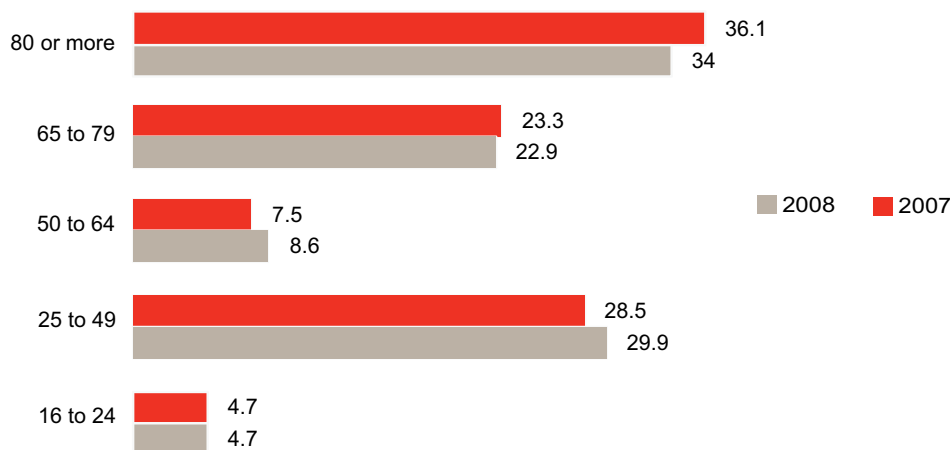
We have analyzed the data on dependency provided by the people who receive assistance in the different social intervention programs. While we observe a masculinization in the level of risk, we clearly observe the opposite phenomenon, i.e. feminization, in the levels of vulnerability that arise from situations of dependency.

The data at our disposal is based on the information provided by 8,206 people who to a greater or lesser extent reported being in a situation of dependency (all of whom who had turned to CRE for assistance, at least once, since 2007). We highlight that the number of females in situations of dependency has been increasing in the past three years, going from 67%, in 2006, to 72%, in 2008. This data is consistent with the data that we presented previously, regarding the increase in the profile of older females with a moderate personal risk.

With respect to age groups, the values remain the same between 2007 and 2008, but in only one year we observe an increase in 2 percentage points among dependent people who are over the age of 80. On the other hand, 58.9% of the dependent people did not have a spouse or partner because they are either single, widow/widower, separated or divorced. Seventy percent (70%) were of Spanish nationality. With respect to the remaining 30%: 11% come from Africa, and within this continent the majority were from the Maghreb (8.3%) and sub-Saharan Africa, and 10% have nationalities of countries in Latin America, especially Bolivia (2.6%).



People in Dependency by Sex (in percentages)



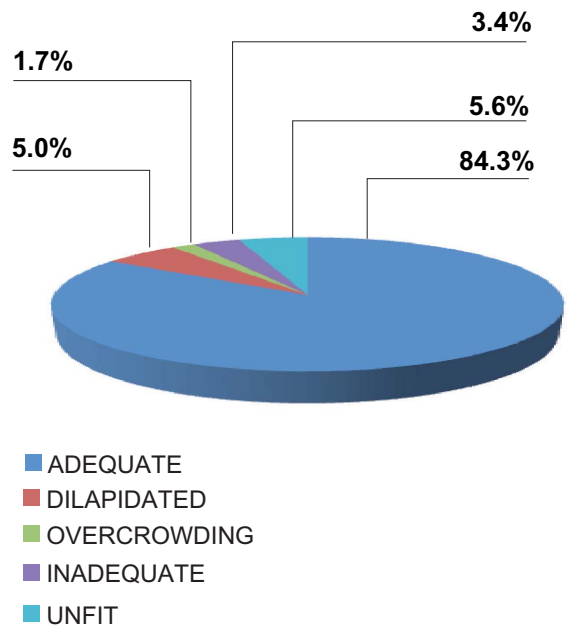
People in Situations of Dependency according to age groups (in percentages)

As one would expect, retirees and pensioners are predominant in this group. Sixty percent (60%) have a primary or no education, while those who have a higher education hardly surpass 4.5%. The overwhelming majority, almost 73% do not have any dependents. Nine percent (9%) have a dependent for whom they are responsible, but more than 10% indicate having 3 or more dependents. This slightly worsens the situation that was presented in 2007, at which time 90% of the participating people had no dependents and less than 5% had 3 or more people for whom they were responsible. However, it presents a situation that is much similar to that of 2006.

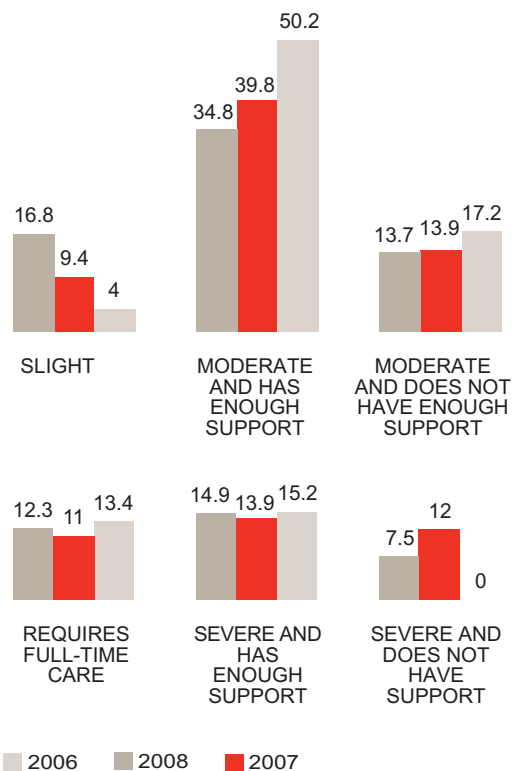
Changes with respect to housing have been noted: the amount of people who live in their own residences has decreased (from 50% in 2006, to 46% in 2008), as does the number of dependent people living in rental properties (from 29% in 2006, to 23% in 2008). Moreover, there is an increase in the number of people who live in a room and of those who live in a residence in which they share expenses (of 5 and 3.4 percentage points, respectively, from 2006 to 2008). Seven percent (7%) of the people live in housing with either high occupancy levels or overcrowded conditions. In general, the state of the housing seems adequate, while 14% of the people attest to suffering from various problems in their home's conditions of occupancy. As shown in the graph, there is a worrisome 15.7% of dependent people who live in bad conditions.

The higher the age, the more we observe that the home has a smaller number of rooms, lower average housing expenses, lower occupation density and a trend in housing ownership.

As we can see, the majority of the people present a moderate-slight level dependency, but the rest of the other more serious situations and/or those with less support are important. While the majority of the dependent people are female, there is a larger presence of males with more severe degrees of dependency. The two programs with the most participation are the programs for the aged (57%) and for immigrants (23%). Similar to previous years, we highlight that **95% of the people participating in this study do not have certified handicaps.**



Housing Condition of People in Situations of Dependency



Level of Support of People in Situations of Dependency (in percentages)

In summary, the standard profile of a person in a situation of dependency, who participates in a Red Cross program, would be the following:

Female, retired or unemployed over the age of 65.

Marital Status: predominantly widows, followed by single and married females, with approximately two children.

Has a primary or no education.

Spanish nationals (72%).

At a moderate risk of social exclusion (as per the other fields) and, in general, with no dependents for whom they are responsible.

With a personal residence or rental property, with low occupancy, adequate conditions, three rooms, free of any notable architectural barriers.

Primarily with problems affecting their mobility and with an average degree of dependence of 69%.



What is the Situation of Minors facing Social Hardships?

To carry out this analysis, we used 12,632 registries on children and youths that were in the database, of which 981 had the social questionnaire completed.

The most notable risk factors of the economic, social, environment and housing, family and personal fields are the following. **Economic risk** (52.1%) is present among youths participating in SRC's programs.

	Rate	% 2008	% 2007	% 2006
No social aid	253	49.51	16.92	16.7
Unemployed	153	29.94	16.92	33.9
No resources	112	21.92	35.38	26.2
Do not live with parents	101	19.77	29.23	7.7
Income under 500 euroa	41	8.02	27.69	22.6
Total	660			

Presence of economic risk factors (in percentages)

As observed in the table, the most common factor is that of having no social aid, indicated by one out of every two of SRC's participants. The next most common factor is lack of employment, with an approximate percentage of 30%, followed next by having no resources, which is indicated by one out of every five people. This panorama reflects a situation that is much different than that of previous years: in particular, in 2007, the most frequent factor was that of no resources and the factor of social aid was in the minority; while in 2006, the most common factor was unemployment, which affected one out of every 3 participants, followed quite closely by the factor of having no resources.

With respect to **social risk**, 43% of the minors have some problem of this nature. The most common of those problems, as we see in the following table, is that of school failure.

The environmental and housing risk affects a lower percentage of people, because 84.3% do not present any problems in this field. Of the remaining 15.7%, the most notable problems are the following:

Family risk has dropped in importance with respect to previous years, since 70.74% do not present problems of this nature, as opposed to 42.3% in 2006, and 37.7% in 2007. Analyzing each one of the items, we see that those that appear in greater proportion are the ones that indicate a breakdown in family structures, single-parent families and a conflictive relationship with the family, in this order and with higher percentages or at around 35%. Slightly lower is the percent-

age of youths from another group, those who have a conflictive relationship with their family, or who have families with multiple problems. It is also worth noting the number of youths who have drug problems in the family (more than 11.5%); although the percentage is lower than it was in 2007. Also notable is the fact that the percentage of domestic abuse increased, which has doubled with regard to the previous case and has surpassed the levels registered in 2006.

	Rate	% 2008	% 2007	% 2006
School Failure	310	72.8	59.7	76.8
School Absenteeism	91	21.4	22.4	19.8
Victim of Neglect	61	14.3	16.4	4.3
Do not speak Spanish	55	12.9	11.9	3.5
Unaccompanied immigrant minors	36	8.5	6.0	0.9
Victim of Abuse	24	5.6	6.0	4.3
Illiteracy	16	3.8	0.0	2.6
Irregular Immigrant	10	2.3	4.5	3.5
Victim of Discrimination	7	1.6	1.5	1.7
Victim of Abuse, in an Inst.	1	0.2	0.0	0.0
Victim of Racism	1	0.2	0.0	0.9
Job Exploitation	1	0.2	0.0	1.7
Asylum Seeker	0	0.0	0.0	0.0

Presence of Social Risk Factors (Percentage)

	Rate	% 2008	% 2007	% 2006
Institutionalized	76	49.4	32.14	18.51
Temporary Housing	47	30.5	28.57	40.80
Housing without any services	25	16.2	25.00	10.29
Rental without a contract	14	9.1	7.14	12.34
Homeless	5	3.2	7.14	16.46
Neighborhood with no minimum services	4	2.6	7.14	0.00
Semi-Institutionalized	4	2.6	3.57	6.17
Overcrowding	3	1.9	0.00	4.11
Isolated Town	2	1.3	0.00	0.00
Architectural Barriers	2	1.3	0.00	8.23

Percentage of the Presence of Environmental Risk Factors

Personal risk is a factor that is not often present, since 80.94% of the youths do not indicate this type of problem. Of the remaining 19.01%, we see that more than one out of every two participants have judicial measures and one out of

every three consume drugs on an occasional basis. The description with regard to these three items is very similar to that of last year (with slight variations in some of the percentages).

	Rate	% 2008	% 2007	% 2006
Destructure Family	120	41.8	27.5	45.4
Single Parent Family	101	35.2	51.4	16.5
Conflictive Relationship	99	34.5	30.3	63.9
Multi-problematic Family	66	23.0	13.4	20.6
Domestic Abuse	45	15.7	7.0	12.3
Drugs in the Family	33	11.5	10.6	27.9
Parental Incapacity	32	11.1	2.1	0.5
Prison in the Family	28	9.8	11.3	7.3
Separated from Family	19	6.6	4.9	12.3
Sexual Abuse	3	1.0	0	1

Percentage of the Presence of Family Risk Factors

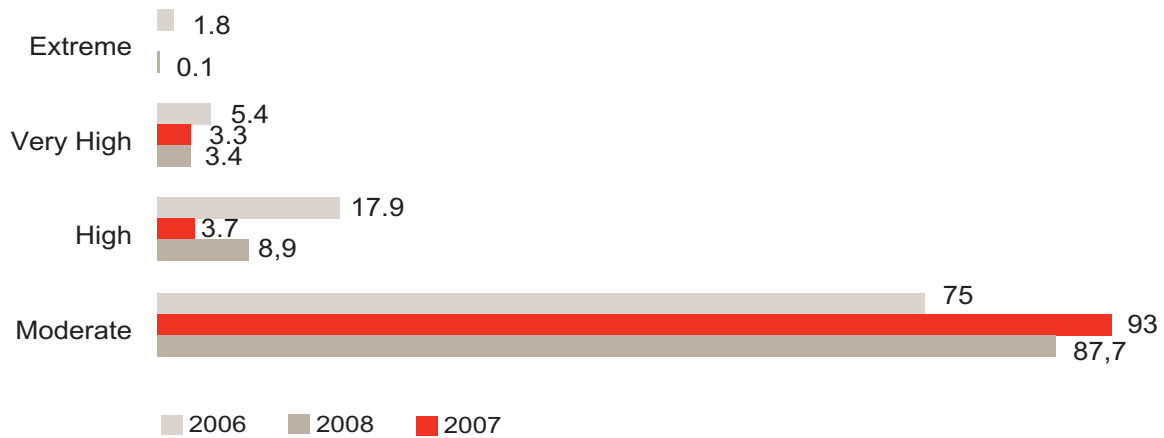
	Rate	% 2008	% 2007	% 2006
Judicial Measures	96	51.3	43.5	21.7
Occasional Drugs Consumption	65	34.8	34.8	76.7
Member of Anti-social Group	35	18.7	23.9	47.7
Undergoing drug treatment	8	4.3	13.0	18.7
Mental Illness	18	9.6	8.7	11.7
Limited Contacts	16	8.6	6.5	20.2
Serious Illness	3	1.6	2.2	4.4
Tuberculosis	0	0.0	2.2	0.0
Genetic Disability	5	2.7	0.0	2.9
Sudden Onset Disability	1	0.5	0.0	2.9
HIV – AIDS	0	0.0	0.0	1.5
Hepatitis	2	1.1	0.0	0.0
Alcoholism	1	0.5	0.0	7.3

Percentage of the Presence of Personal Risk Factors

WHAT IS THE COMPREHENSIVE INDICATOR OF VULNERABILITY OF MINORS IN 2008?

The 2008-2009 Report affirms that the Comprehensive Indicator of Vulnerability of minors is moderate, as was the case in previous years (6.22 in 2007), at a rate of **7.93**¹⁰.

These youths are grouped into four levels of risk; as in previous years, moderate risk levels are predominant.



Comprehensive Indicator of Vulnerability based on Sex

	2008	2007
Girl	5.62	3.49
Boy	9.46	7.98

Comprehensive Indicator of Vulnerability based on Age

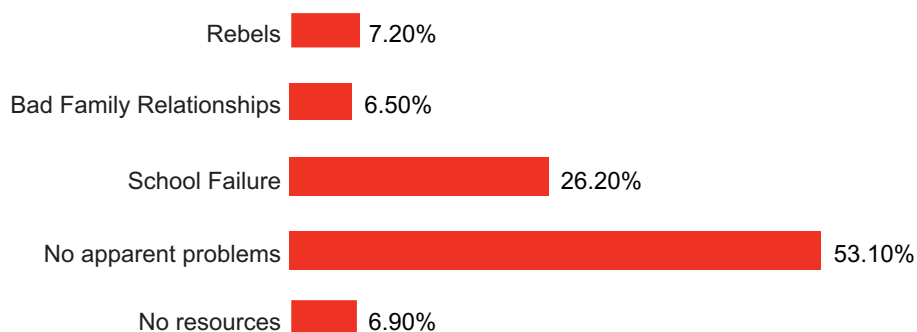
	2008	2007
7 or under	5.64	4.27
8-12	4.52	3.6
13-16	10.29	7.14
17-18	12.95	14.83

If we carry out an analysis based on the sex and age of this comprehensive measurement of vulnerability and we compare it with the previous year, we see that the males continue to present greater problems, while the ages indicate that risk increases with age.

The main profiles of minors in the most vulnerable situations have the following characteristics.

Name of Group	Description	Percentage of the Sample
NO RESOURCES	This main characteristic of this group of youths is that all of them report to have no resources and 1 out of every 3 is institutionalized. Eight percent (80%) are males; between the ages of 13 and 18; Spanish or from the Maghreb; and half of them have a high level of risk.	6,9%
NO APPARENT PROBLEMS	The youths that make up this group are characterized for presenting very low percentages of positive responses to the items under consideration, which means they do not have serious problems, or, at least, they do not appear to have them. The only thing that catches our attention is the fact that 45% of them indicate they receive no social aid. They are boys and girls (almost equally), the majority of whom are under the age of 12, are Spanish and have a moderate level of risk.	53.1%
SCHOOL FAILURE	The most noteworthy aspect of the youths who make up this group is that more than 80% of them suffer from school failure. In addition, a third of them do not have jobs. They are primarily males, over the age of 12 and the majority of them are Spanish.	26.2%
BAD FAMILY RELATIONSHIPS	The members of this group are characterized primarily because more than 80% of them report that they have a conflictive relationship with their families. Additionally, approximately half of them have no resources, suffer from school failure and are institutionalized. They are mostly males and, to a lesser extent, girls, Spanish, and the majority of them are between the ages of 8 and 12, and 17 and 18. The levels of risk vary from moderate to very high, with similar percentages.	6.5%
REBELS	More than half of the people in this group consume drugs on an occasional basis and more than 80% of them have judicial measures passed against them. In addition, school failure, school absenteeism and conflictive relationships with their families are widespread in this group, and 50% report having economic problems. The overwhelming majority are males, above the age of 13; they are all Spanish and have high and moderate levels of risk in similar percentages, and a very insignificant group of people with very high risk.	7.2%

The distribution of percentages of the aforementioned profiles appear in the following graph.



The Impact of the Crisis on the most Vulnerable Population

The monographic study of the Annual Report on Social Vulnerability 2008 – 2009 focuses on the impact of the crisis on the most vulnerable population and on those people who have unexpectedly entered the risk sector. To this end, we used three sources of information:

- The Survey of People in Situations of Social Vulnerability (which was spread extensively in the Newsletter on Social Vulnerability in July 2009, Num. 1.)
- The 20 Self-Expression Workshops carried out in 10 provinces between April and July 2009 (research of the Red Cross's Employment Plan for Vulnerable Groups of People).
- The Quarterly Diagnostic Survey, aimed at the Territorial Offices¹¹.
- The monographic study is supplemented with testimonies of seven families in vulnerable situations, affected in different ways by the crisis, in different locations throughout the country.

The Survey of People in Situations of Social Vulnerability offers us the following results (which are representative of the 22,899 people who completed the social questionnaire).

Conclusions about the Impact of the Crisis among People in Situations of Great Social Vulnerability

Data from the Survey of People in Situations of Social Vulnerability (which are representative of the 22,899 people who have the social questionnaire. Comparison of the data from July 2009, with respect to July 2008).

The people who were exposed to a high level of vulnerability in July 2008 have witnessed an increase in the number of their problems in 2009.

More than half of the people feel affected by the crisis.

Between July 2008 and May 2009, the situation of those who suffered a moderate risk has worsened.

The majority find themselves below the line of poverty and almost 3 out of every 10 have no income.

Almost 3 out of every 10 have serious problems with housing.

Retired people with no income: find themselves in poverty due to the minimal pensions and retirement benefits they receive.

Both the people who are not working as well as those who are employed live in greater insecurity and with low levels of income.

Fifty three percent (53%) of the people who suffered from a high level of risk in July 2008, today are unemployed (unemployment increased 5% in this group, in just 10 months) and they do not receive unemployment benefits.

The most notable situation of risk among immigrants is unemployment, the majority of whom do not receive unemployment benefits.

The greatest risk factor of the aged is poverty: 1 out of every 5 have no income and receive no economic aid.

People with drug dependencies, affected by disabilities or people who have been released from prison share problems related to their personal circumstances, which in almost 100% of the cases have been worsened as of late by family problems.

The 20 Self-Expression Workshops for female immigrants who are unemployed, which were carried out in 10 provinces between April and July 2009 (research of the Red Cross's Plan for the Employment of Vulnerable Groups of People), in which 223 people participated, highlighted the following problems:

The presence of various unemployed members of the family unit, including the primary wage earner, which leads to extreme poverty.

Huge difficulties to sustain a home in adequate conditions: abandoning of owned houses and apartments due to a lack of money to make mortgage payments; loss of the rental residence and return to conditions of overcrowding or shared-apartments, for the entire family unit. A deterioration in the work conditions of those who remain employed, due to the existing fear of losing their jobs and how some businesspeople take advantage of the situation to "clean out" the personnel, by cutting staff and maintaining the same demands.

Family units in which the woman only works in domestic labor, in some cases it might be live-in housekeeping, and considering that salaries in this sector do not provide for sustainable living, there is a need for the family to turn to social services.

Related to this is the redistribution of tasks in the family, when the unemployed man takes care of the children, who is then often immersed in deep feelings of frustration and helplessness. Exhaustion of the support network due to an overload of cases of social and job exclusion.

Exhaustion of unemployment benefits due to the prolonged time during which people do not find employment.

Difficulties to renew residency and work permits, due to an inability to demonstrate contributions to the Social Security system (a minimum of six months) and to a lack of a new work contract.

Greater preferences, by businesspeople, to contract native Spaniards. Some of these people have become unemployed from the services and industry sector and now seek employment in any sector, even in agriculture, which puts them into competition with foreigners, especially when their educational level is low.

There is also an increase in xenophobia due to the context of fear of losing the standards of living they had enjoyed previously.



The results of the diagnostic survey aimed at the Red Cross's territorial offices throughout the country have clearly pointed out that, besides the sectors that have been traditionally the subject of the institution's intervention, even in cycles of economic growth, new sectors – which had previously not experienced such conditions – are now increasingly targeted by the intervention programs. Such sectors confront a process of de-

scending social paths, facing an uncertain future, economically-speaking, and a risk of social exclusion.

The territorial managers have determined that the main problems behind the crisis, which are negatively affecting the people who are becoming more vulnerable, are:

Increase in debt problems.

Social Services' lack of ability to provide assistance to the increased demand.

Deterioration in one's capacity to confront adversity: mental health problems.

Loss of social protection resources, deterioration of acquired rights, especially work-related rights.

Increase in the cases of job exploitation.

Increase in the discrimination of people's origin in terms of their access to resources (shelters, employment measures, training).

Growth of the black economy.

Increase in outstanding child support and alimony payments, in cases of separations and divorces.

Growing risk of structural breakdowns in families, with all of their members unemployed.

Inability to sustain one's own family, with the subsequent increase of foster care applications in protection centers.

Deterioration of the economic and living situations of a lot of aged people, for having to assume the responsibilities taken on by their children.

In terms of data to highlight, we observe an increase in the people participating in the programs that help people return to their countries of origin; in the first trimester of 2009, the demand for this program quadrupled as compared to 2008. This is a clear indication of the increased interest of immigrants who find themselves in vulnerable situations to return to their countries, as opposed to the option of surviving in conditions of poverty in Spain.

Evolution of the people participating in the Red Cross's Social Intervention and Employment programs

Programs	2007	2008	Prediction for the end of 2009
Social Intervention	848,860	864,296	900,000
Employment	45,040	45,665	70,000

Another relevant piece of information is the increase to 73% in the number of participants in the Plan for Employment, aimed at providing support in this regard to people in vulnerable situations, from June 2008 to June 2009.

The monographic study is supplemented with testimonies of seven families in vulnerable situations who are affected in different ways by the crisis, in different locations throughout the country. In these testimonies we can see that the issue of unemployment has worsened family situations in some cases, especially among the immigrant population. In the rest of the cases, the problems arise or are intensified by their insertion into the black economy and their dependency on subsidies or pensions that do not cover their basic needs.

The crisis, as a circumstantial factor that has spread virulently throughout Spain, has signified a further worsening of bad working conditions, i.e. unstable employment conditions and the expulsion of many people from the informal sector. The issue of living in substandard housing facilities is a long-term matter and it is present in many of the cases. An added problem is the discrimination that affects, for different reasons, all of the reported cases.

The low investment in social protection in comparison with the European average that was observed before the crisis, with regard to key issues like insufficient social funding and its low efficacy in reducing poverty, in addition to the new budget cuts in these very chapters, negatively conditions the immediate future of millions of families who find themselves at different levels of vulnerability.

Notas

- 1 A monthly gross income of 1,100 euros, according to the calculation by GESTHA, professionals of the Ministry of Treasury, conducted in August 2009. The study – prepared with data from those who pay workers and pensioners, as well as the last IRPF (Spanish income tax) statistics of 2007 – shows that there are 16.7 million salaried employees in Spain (almost 62% of workers are contracted by third parties) who collect an annual gross salary that is less than 13,400 euros, when the average national annual gross salary is registered at 18,087 euros. The GESTHA report reveals that currently close to 1.6 million businesspeople and professionals receive monthly incomes that are less than 1,100 euros gross, which represents close to three quarters of all of the freelance workers. In this regard, the “thousand-euro income group” is larger among the micro-companies which make the income tax (IRPF) payments through the objective estimate regime (modules) – 78% — than it is among the businesspeople and professionals that fall in the direct estimate model (72%). The cited report, among others, can be found at: <http://www.economista.es/economia/noticias/1493578/08/09/EL-63-de-los-espanoles-son-mileuristas-segun-el-Ministerio-de-Hacienda.html>
- 2 In the European Union a person is a “poor worker” in accordance with his/her income, compared to a level of relative poverty. Eurostat defines this level of relative poverty at 60 percent of the average income. The minimum salary can also be used as a threshold. All of the sources used are detailed in the Complete Report. In the case of the poor working people, the source is EU SILC of 2007.
- 3 Social funding schemes constitute an important reduction in the rates of poverty throughout all of the countries in the EU. Social funding schemes constitute: on the one hand, pensions, and on the other hand, other kinds of funding. In the category of pensions, two kinds of pensions are identified: benefits for the aged or the retired (pensions of the aged) and pensions or benefits for widow/ers, orphans or for families (pensions for survival). In the category of other social funding, the following are included: unemployment pensions, subsidies for job creation, family aid (maternity leave, children, dependent family members with some kind of disability, etc.), pensions for illness, scholarships, subsidies for home acquisitions, social assistance. INE, Report “Poverty and Persistent Poverty in Spain. 1994-2001” http://www.ine.es/daco/daco42/sociales/infosoc_pobreza.pdf
- 4 The value of the poverty threshold is set at 60% of the average income, which was 6,278.70 euros in 2007. Therefore, this means that a person who lives in a home in which the annual income per unit of consumption is lower than this amount, is considered to be in a situation of poverty. The rate of relative poverty is the percentage of people who are under the line or threshold of poverty. In the case of the resident population in Spain, 20% are under the line of relative poverty. According to sex, the rate of poverty is slightly greater among females. The age groups that register a greater rate of poverty are people who are 65 years of age or older and those who are under 16 years of age (at 28.6% and 24.3%, respectively). Among those people over the age of 65, who live alone, the rate reaches 51.8%. According to their economic activity, it is the unemployed, at 40%, who have a greater rate of poverty. The risk of poverty is also greater among females and foreigners. Households consisting of non-European residents in Spain have an average income of 16,670 euros, 22% lower than the national average, making the per person income 30% below the average. One out of every four households did not reach an annual income of 9,000 euros, in 2007. INE, INE Figures. A Portrait of how we live. Survey of Living Conditions, 2/2006. <http://www.ine.es/revistas/cifraine/0206.pdf>
- 5 Joint Report 2009, p. 5. The Eurobarometer of October 2009 states that the majority of the people surveyed in Europe are in favor of policies to eradicate poverty. http://ec.europa.eu/public_opinion/archives/ebs/ebs_321_en.pdf
- 6 The Risk Indicator for the Rate of Poverty, before social funding (without including pensions), measures a hypothetical situation: What would happen if these types of funding schemes did not exist? In the hypothetical case that these types of social funding schemes were not provided (like unemployment, family and housing benefits), the risk of poverty among the overall EU population would be considerably greater than what it is in reality (25% instead of 16%). On average, social funding schemes lower the risk of poverty by 36%. WOLFF, Pascal (2009), 79 million EU citizens were at-risk-of-poverty in 2007, of whom 32 million were also materially deprived. Eurostat, Statistics in focus, 46/2009. http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-SF-09-046/EN/KS-SF-09-046-EN.PDF
- 7 Prepared by author, based on the following sources:
PUGLIA, Antonella (2009), Population and social conditions. Eurostat, Statistics in Focus, 40/2009
Thematic Study on the Policy Measures related to Poverty. The process of social inclusion and social protection of the European Union. Conclusions of the studies on policies (7/10/2008) <http://ec.europa.eu/social/main.jsp?catId=751&langId=en&furtherPubs=yes>
Council of the European Union, Joint Report on Social Protection and Inclusion (2009), Country Report: Spain. http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2009/cf_spain_final_es.pdf
Report on the social dimension of the growth and jobs strategy. MEMO/09/422 Date: 29/09/2009 <http://europa.eu/rapid/pressReleasesAction.do?reference=MEMO/09/422&format=HTML&aged=0&language=EN&guiLanguage=en>
PIMEC, Unemployment in Spain and the Main European Economies. A Comparison with Germany, the United Kingdom, France and Italy. 14 October 2009, Data is from Eurostat, http://epp.eurostat.ec.europa.eu/cache/ITY_PUBLIC/3-30102009-AP/EN/3-30102009-AP-EN.PDF
- 8 Pensioners are people who receive pensions for their widow/er, disability or non-contributing status, in general. Retirees are those who receive retirement benefits from the Social Security System.
- 9 Based on the variable or the Comprehensive Risk Indicator and through its mean, a numeric value is achieved that provides a comprehensive indicator of vulnerability for the entire group of people who have completed the Social Questionnaire.
- 10 The 2006 sample gave us a value of 15.5, but it was very small, which is why the results that came from it should be considered with caution.
- 11 The Spanish Red Cross has begun a dual process of reflection to obtain substantial knowledge of the social reality and to be able to direct actions regarding this issue.



Cada vez más cerca de las personas

Cruz Roja Española pertenece a la Federación Internacional de Sociedades de la Cruz Roja y de la Media Luna Roja, que promueve las actividades humanitarias de las Sociedades Nacionales en favor de las personas vulnerables.

Mediante la coordinación del socorro internacional en casos de desastre y el fomento de la asistencia para el desarrollo, se propone prevenir y aliviar el sufrimiento humano.

La Federación, las Sociedades Nacionales y el Comité Internacional de la Cruz Roja constituyen, juntos, el Movimiento Internacional de la Cruz Roja y de la Media Luna Roja.

Humanidad

El Movimiento de la Cruz Roja y de la Media Luna Roja, al que ha dado nacimiento la preocupación de prestar auxilio, sin discriminación, a todos los heridos en los campos de batalla, se esfuerza, bajo su aspecto internacional y nacional, en prevenir y aliviar el sufrimiento de los hombres en todas las circunstancias. Tiende a proteger la vida y la salud, así como a hacer respetar a la persona humana. Favorece la comprensión mutua, la amistad, la cooperación y una paz duradera entre todos los pueblos.

Imparcialidad

No hace ninguna distinción de nacionalidad, raza, religión, condición social ni credo político. Se dedica únicamente a socorrer a los individuos en proporción con los sufrimientos, remediando sus necesidades y dando prioridad a las más urgentes.

Neutralidad

Con el fin de conservar la confianza de todos, el Movimiento se abstiene de tomar parte en las hostilidades y, en todo tiempo, en las controversias de orden político, racial, religioso o ideológico.

Independencia

El Movimiento es independiente. Auxiliares de los poderes públicos en sus actividades humanitarias y sometidas a las leyes que rigen los países respectivos, las Sociedades Nacionales deben, sin embargo, conservar una autonomía que les permita actuar siempre de acuerdo con los principios del Movimiento.

Voluntariado

Es un movimiento de socorro voluntario y de carácter desinteresado.

Unidad

En cada país sólo puede existir una Sociedad de la Cruz Roja o de la Media Luna Roja, que debe ser accesible a todos y extender su acción humanitaria a la totalidad del territorio.

Universalidad

El Movimiento Internacional de la Cruz Roja y de la Media Luna Roja, en cuyo seno todas las Sociedades tienen los mismos derechos y el deber de ayudarse mutuamente, es universal.

