



Erasmus+

Small States Social Policy

ANDORRA



UNIVERSITAT
D'ANDORRA

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Small States

Social policy - Welfare/Well-being model (1)

What kind of welfare system exists in the country? Origins and philosophy

Health



- The **Andorran Health Care Service (SAAS)** created in 1986 assumes the management and administration of all public resources-human, material and financial-dedicated to health care.
- **CASS (Caixa Andorrana de Seguretat Social)**. Created in the late 60s, it is considered as the origin of the current Andorran Health and Social Protection System

- **Andorra Health Care Model (MAAS)**” was created, with the following main axes: <https://www.salut.ad/departament-de-salut/model-andorra-atencio-sanitaria-maas>
 - Promote first-level care coordinated with other levels of care
 - Implement the Referring professional-Referring doctor
- The **National Health Plan 2020 (PNS 2020)** aims to be a government tool in matters of health and social policy.
https://www.salut.ad/images/stories/pns2020/PNS_2020_Projecte.pdf

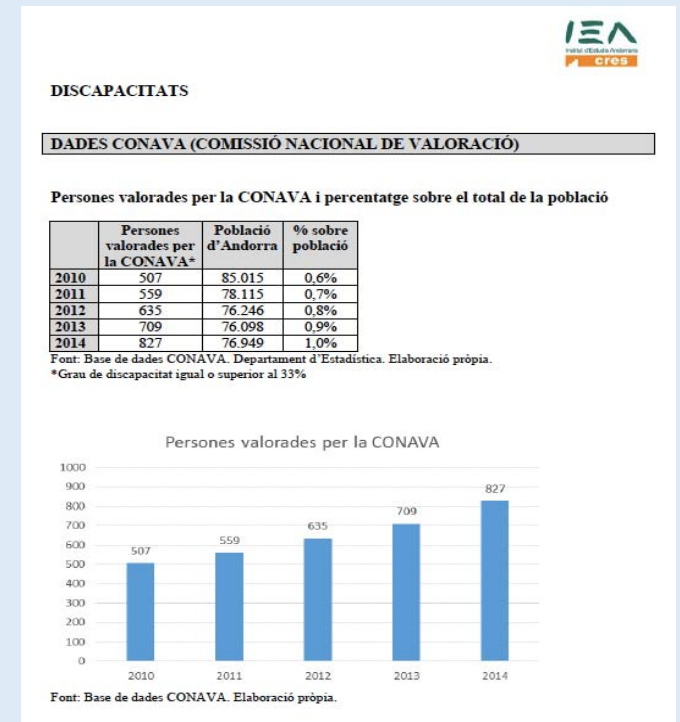


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Social policy - Welfare/Well-being model (2)

Disability

- **CONAVA (National Assessment Commission)**: national technical and public body in charge of assessing people who may suffer from some type of disability and determining their access to programs and/or services, as well as benefits, aimed at the group of people with disabilities. From 2015 to 2020 842 people (143 are under 15 years old) were assessed with a degree of impairment greater than or equal to 33%.
- The **COVASS (Commission for Social and Health Assessment)** with a degree of dependence between 0-5. The COVASS is the national technical body who assess situations of dependency and proposes the allocation of the most suitable resources of the Social and Health Care Network. 830 people have been assessed by the **COVASS** with a degree of dependence between 0-5.



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Social policy - Welfare/Well-being model (3)

Unemployment

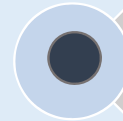
- Grants for involuntary unemployment, granted by the Gov. of Andorra, Dpt. of Labor & Employment.
- A maximum amount equivalent to the minimum wage with a cap on the social cohesion threshold is guaranteed.
- A maximum of 6 months length, with the possibility of being extended for 3 more months in the case of those unemployed over 55 years and also with those with certain family responsibilities.

Poverty : Living Conditions Survey

- “Statistics on personal income distribution”
- “Statistics on the risk of poverty and social exclusion”.



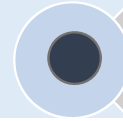
•2018 Average income per unit of consumption is → **€25,515**, the median is €19.990. The average before social benefits and pensions is reduced to → **€ 22,387** (median € 18,564)



Population: →the lower quintile concentrates 7.9% of total income, while →the upper quintile holds 42% of income



→**12.8%** of the Andorran population was at **risk of poverty** in 2018, lower than in neighboring countries (Spain 21,5% and France 13,4%)



AROPE indicator of risk of poverty or social exclusion is →**15.7%**.

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Social policy - Welfare/Well-being model (4)

Private versus public System

- Public sphere:
 - Ministry of Health
 - Ministry of Social Affairs, Housing and Youth
- Private sphere:
 - Ngos: The most active in Andorra are the Red Cross, Caritas Andorra and UNICEF Andorra.
 - Philanthropic/Foundations

Influence of foreign models

- The design of the general, administrative, financial and technical regulations of the Social Security of Andorra was a text that was mainly inspired by the French Social Security system, but being a much more simplified regulation than the French one.
- Development of social and health policies in Andorra is inspired by the neighboring models such as the Catalan, Spanish, and French models, always adapted to the Andorran specificities.

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Social policy – social (re)distributions (1)

Andorran Social Security

Model

- Covers more than 90% of the residents and it is compulsory to join it for all employees in the country.
- Based on the principles of: universality, unity, solidarity and equality.
- Based on **co-payment**: CASS manages the reimbursement of health expenses, with an index of between 75% and 100%. 75% of the costs of medicines and visits to the doctor, 90% of hospitalization expenses and 100% in the event of an accident at work are reimbursed. The citizen pays the rest. People without resources are covered for all treatment.

Organizational structure:

Health general branch

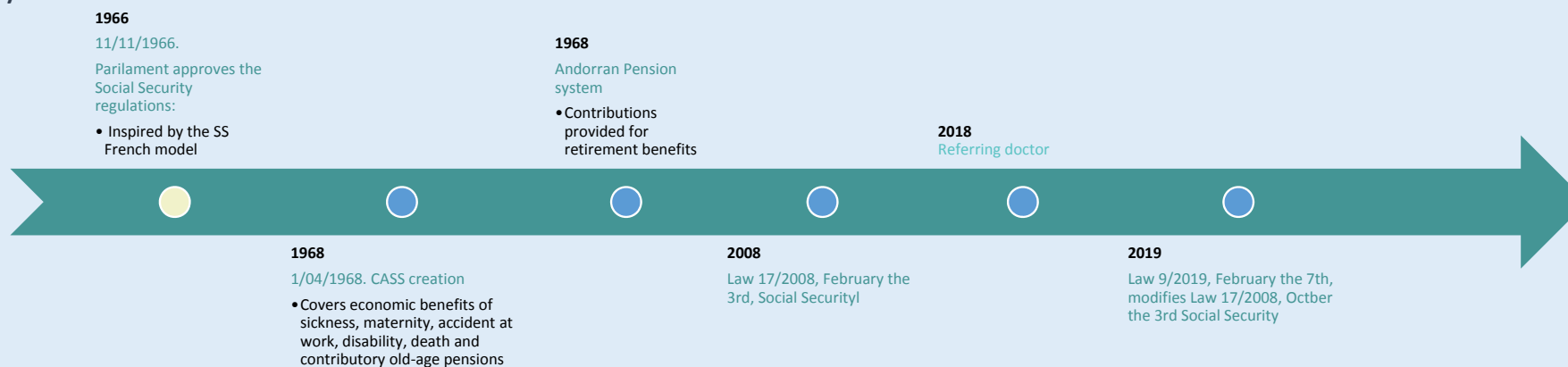
Benefits of reimbursement, temporary disability, maternity, paternity, risk during pregnancy, disability, death benefit and orphan's pensions.

Old Age (retirement branch)
Covers temporary and lifelong retirement pensions and widowhood pensions.

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Social policy – social (re)distributions (2)

History

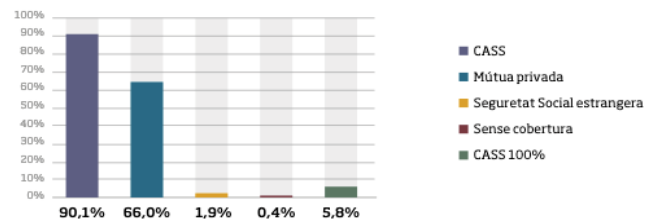


- The Andorran social security system is based on the principles of universality, unity, solidarity and equality and is based on **co-payment**: CASS manages the reimbursement of health expenses, with an index of between 75% and 100%. 75% of the costs of medicines and visits to the doctor, 90% of hospitalization expenses and 100% in the event of an accident at work are reimbursed. The citizen pays the rest.
- The main coverages offered by the Andorran Social Security Fund (CASS) are: in the field of health (general branch) and old age (retirement branch).

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Social policy – social (re)distributions (3)

Població per tipus de cobertura sanitària (2018)



Nota: Es pot tenir més d'un tipus de cobertura sanitària (per exemple CASS i Mútua privada).
Font: Ministeri de Presidència, Economia i Empresa; Departament d'Estadística (EFT).

Despesa pública en salut

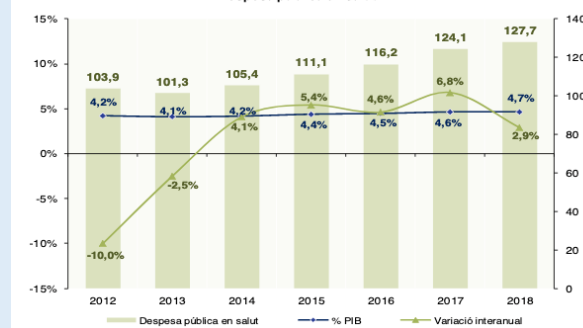
	2012	2013	2014	2015	2016	2017	2018
Despesa pública en salut*	103,9	101,3	105,4	111,1	116,2	124,2	127,7
% sobre el PIB	4,2%	4,1%	4,2%	4,4%	4,5%	4,6%	4,7%
% sobre despesa total de Govern**	22,8%	26,9%	28,0%	27,5%	27,9%	30,0%	29,4%
Despesa per habitant	1.489 €	1.447 €	1.494 €	1.549 €	1.590 €	1.660 €	1.677 €
Variació interanual							
Despesa per habitant	-10,0%	-2,8%	3,2%	3,7%	2,6%	4,4%	1,0%
Despesa pública en salut*	-10,0%	-2,5%	4,1%	5,4%	4,6%	6,8%	2,9%

* Milions d'euros.
** Sense actius ni passius financers.

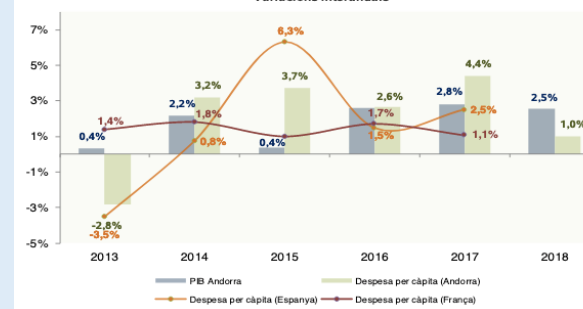
Font: Ministeri de Finances / Ministeri de Presidència, Economia i Empresa; Departament d'Estadística.

2018

Despesa pública en Salut



Variacions interanuals



<https://www.estadistica.ad/serveiestudis/noticies/noticia4694cat.pdf>

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Social policy – social (re)distributions (4)

Andorra GDP

Andorra GDP	Last	Previous	Highest	Lowest	Unit
GDP	3.15	3.22	4.09	0.08	USD Billion
GDP Per Capita	45887.30	45133.70	47845.40	32296.20	USD

Actual	Previous	Highest	Lowest	Dates	Unit	Frequency	
45887.30	45133.70	47845.40	32296.20	1970 2019	- USD	Yearly	Constant 2010 USD



According to Trendings Economics, the gross domestic product per capita in Andorra was last recorded at 45887.30 US dollars in 2019.

Therefore, the **GDP per capita in Andorra is equivalent to →363 percent** of the world average.

<https://tradingeconomics.com/andorra/gdp-per-capita>

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Social policy – social (re)distributions (5)

Current social economical situation



Horitzó 23 H₂₃ <https://www.govern.ad/cap-de-govern/item/11746-el-govern-presenta-horitzo-23-el-pla-d-accio-per-a-la-resta-de-la-legislatura>

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Social policy - Social protection beneficiaries (1)

- Benefits of social and socio-sanitary services, and the Portfolio of social and socio-sanitary services, are regulated by: the **“Regulation of technical and technological benefits of social and socio-sanitary services, and of the Portfolio of social and socio-sanitary services.**
[https://leslleis.com/R20170607B#Cap tol primer. Disposicions generals](https://leslleis.com/R20170607B#Cap%20I%20primer.%20Disposicions%20generals)
- Financial aid is regulated by Decree of 3-7-2019 approving the **Regulation on the economic benefits of social and socio-health services ”**
https://www.bopa.ad/bopa/031061/Pagines/GR20190705_10_37_11.aspx
 - Occasional financial aid
 - Affiliation to Social Security for people with disabilities
 - Solidarity pension for people with disabilities
 - Solidarity pension for the elderly
 - Unemployment benefits
 - Family benefit for a dependent child
 - Aid for rental housing

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Social policy - Social protection beneficiaries (2)

Public budget. Ministry of Social Affairs regarding public spending on different aids for 2019, as well as its settlement.

Tipus ajuts	Pressupost any 2019	Liquidacions € any 2019
Ajuts ocasionals	2.898.607,55 €	2.332.080,66 €
Ajuts per a la cobertura sanitària	78.432,42 €	76.910,88 €
Prestació per desocupació Involuntària	322.413,58 €	340.410,85 €
Prestació familiar per fill a càrrec	1.250.138,83 €	1.301.542,88 €
PSDD +PAM (218+46)	2.496.127,32 €	2.649.093,53 €
Ajuts per a l'habitatge de lloguer	1.947.576,84 €	1.799.897,04 €
Pensió Solidaritat Gent Gran	4.701.928,17 €	4.928.877,68 €
Certificats de Família Nombrosa	---	--
Afiliacions a la CASS persones amb discapacitat	1.077.022,77 €	1.130.366,22 €
Pensions no contributives	220.800,14 €	186.267,09 €
Tarja Magna	750.960,33 €	612.036,17 €
Targeta Blava		128.898,08 €
Total	15.744.007,95 €	15.486.381,08 €
Programes i entitats	Pressupost any 2019	Liquidacions € any 2019
Total	5.952.887,69 €	5.899.847,45 €
Ajuts+ Programes i entitats	Pressupost 2019	Liquidacions 2019
TOTAL	21.696.895,64 €	21.386.228,53 €

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Social policy – Poverty and Social Exclusion

Poverty thresholds

2018 (with income data for 2017) the **poverty risk threshold in Andorra** is → € 11,994 for households with one adult, **and** → **€ 25,187** for households with two adults and two children under 14 years of age.

	Un adult	Dos adults i dos nens (menors de 14 anys)
Llindar del 60% de la mediana	11.994 €	25.187 €
Llindar del 50% de la mediana	9.995 €	20.989 €
Llindar del 40% de la mediana	7.996 €	16.791 €

- the threshold of 40% of the median or severe poverty is → € 7,996 for single-person households and → € 16,791 for households with two adults and two children under the age of 14.
- In the case of 50% of the median or relative poverty, it stands at → € 9,995 for single-person households and → € 20,989 for households with two adults and two children.

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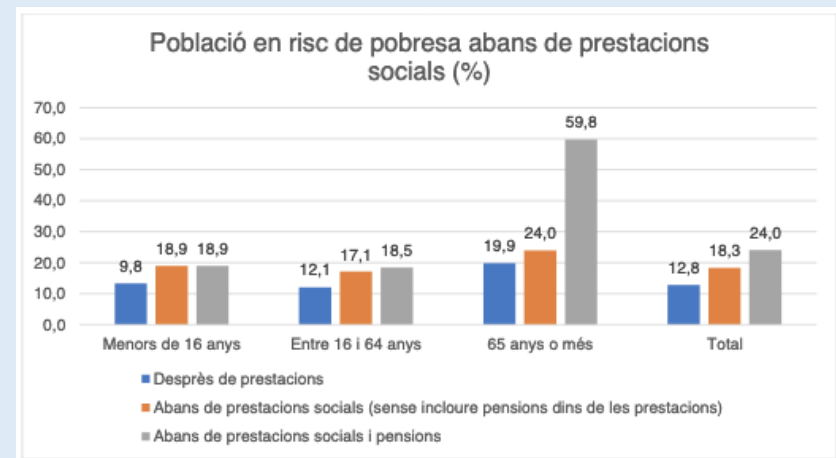
Social policy – Poverty and Social Exclusion

Poverty risk rate

2018 → 12.8% of the Andorran population is **at risk of poverty**. The percentage of population below the 50% threshold is → **8.9%**, while the population below 40% of the median is 4.4%.

- The age group of 65 or older is the most affected when social benefits and pensions are deducted. The median income per unit of consumption after benefits for people aged 65 and over is € 20,000, while before benefits and pensions it is € 7,211. If only benefits (but not pensions) are deducted, the median income of people aged 65 and over is reduced to € 18,750.
- The average behaves similarly to the median, accentuating the differences before and after social benefits (including and excluding pensions).

	Població per sota el llindar (%)
Població en risc de pobresa (per sota el 60% de la mediana)	12,8
Població en pobresa relativa (per sota el 50% de la mediana)	8,9
Població en pobresa severa (per sota el 40% de la mediana)	4,4

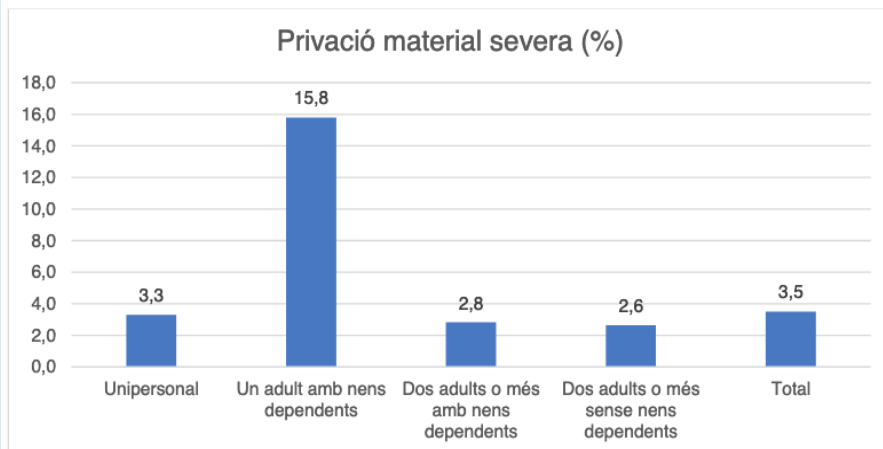


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Social policy – Most vulnerable groups

Groups at risk of poverty

The indicator of severe material **deprivation** is the lack of at least four concepts in a list of nine concepts, like the impossibility to afford a washing machine or to face unforeseen expenses (€ 950), or having a delay paying housing expenses.



- 2018, → **3.5%** of the Andorran population was in a situation of **severe material deprivation**.
- → **54.8%** of people do not present any material deprivation, →, while 22.4% have a lack in one of the concepts and → 13.3% in two concepts.
- People with two or fewer deficiencies represent → 90.5% of the population, while people with three or less deficiencies account for → 96.5%.

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Social policy – Most vulnerable groups

Who are they?

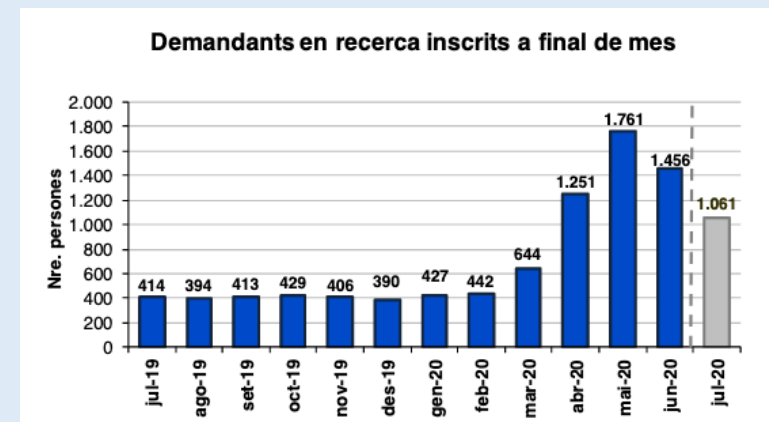
The groups most at risk of poverty and social exclusion are women, young people, the elderly, immigrants, the inactive or those with precarious jobs, with training deficits, without family and social networks, with problems. health or dependency, etc.

- Women are at greater risk and suffer from situations of exclusion due to gender inequality in the family and work environment:
- Young people also have more difficulties in having a stable job and in good conditions, in accessing their own home and emancipating themselves.
- Older people are at greater risk of exclusion due to health problems, lack of personal autonomy, relational isolation and low income (pensions).
- Immigrants, especially those born outside the European Union, have fewer family and social networks (relational isolation), live in precarious employment conditions, do not enjoy all the rights of citizenship and social participation, etc., factors that increase the risk of social exclusion.

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Social policy - Unemployment (1)

- **2019:** the **unemployment rate** in Andorra was →**2.4%** much lower than in the surrounding countries (Spain 17.2% and France 9.4%), and the average for the countries of the European Union (7.6%).
- **1st quarter 2020_**the **unemployed population** was →**821 people** and the **unemployment rate** stood at →**1.7%**.
- The figure remains stable compared to a year ago and decreased by half a point compared to the last quarter of 2019.



- Unemployment data during the first three months of the year have not been affected by the pandemic, as at the beginning of the crisis the impact was focused on working conditions and not on contract terminations. The employed population was about →45,900 people and the activity rate stood at →82.8%.
- July 2020 there seems to be a downward trend. There are currently →**917 people registered** with the Employment Service. However, it is still 156.3% higher than last year.

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Social policy - Unemployment (2)

- The overall number of applicants in research at the end of the month is → 1,061 people, with a variation with respect to the previous month of -27.1%, while it is + 156.3% higher than the same month of the previous year (414 people).
- The number of applicants for improvement at the end of the month is → 560 people (422 the previous month), which represents a variation with respect to the previous month of + 32.7% and a variation of + 110.5% with respect to July of 2019 (266 people).

Employment rate	
1 st Quarter 2020	1,7%
1 st Quarter 2019	1,6% (+0,1%)
4 th Quarter 2020	2,2,% (-0,5%)

Unemployment rate. Retrieved from: Statistic Department

<https://www.andorradifusio.ad/noticies/dades-atur-primer-trimestre-2020-mantenien>

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Social policy - Unemployment (3)

July 2020 Registration of the Employment Service:

- 1,061 applicants are looking for a job: 23.5% are "administrative employees", 23.3% are "service, catering, protection and sales workers", and finally, 15.4% are "unskilled workers".
- 560 people in demand for job improvement: 25.4% are "administrative employees", 21.4% are "professional support technicians" and 15.4% are "unskilled workers".
- At the same time, 693 jobs were registered: 35.6% for craftsmen and skilled workers in the industries, construction, 24.8% for "service workers, restaurants, protection and salesmen", and 13.7% for "unskilled workers".

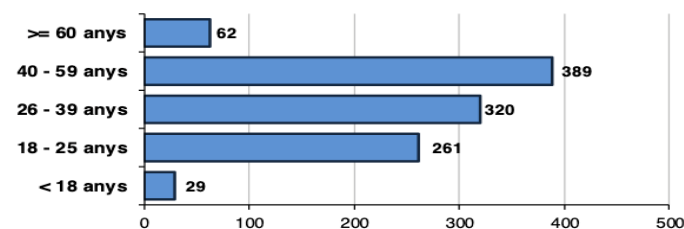
Unemployment rate. Retrieved from: Statistic Department

<https://www.andorradifusio.ad/noticies/dades-atur-primer-trimestre-2020-mantenien>

5 Demandants d'alta i llocs de treball actius a fi de mes

Gran grup CNO	Demandants		Llocs de treball oferts
	Recerca de lloc de treball	Millora de situació laboral	
1 Personal directiu	34 3,2%	12 2,1%	6 0,9%
2 Tècnics i professionals científics	81 7,6%	59 10,5%	49 7,1%
3 Tècnics i professionals de suport	159 15,0%	120 21,4%	61 8,8%
4 Empleats administratius	249 23,5%	142 25,4%	53 7,6%
5 Treballadors de serveis, restauració, protecció i venedors	247 23,3%	85 15,2%	172 24,8%
6 Treballadors qualificats en activitats agrícoles i pesqueres	7 0,7%		
7 Artesans i treballadors qualificats de les indústries, la construcció	74 7,0%	27 4,8%	247 35,6%
8 Operadors d'instal·lacions i maquinària, i muntadors	47 4,4%	29 5,2%	10 1,4%
9 Treballadors no qualificats	163 15,4%	86 15,4%	95 13,7%
Total	1.061 100%	560 100%	693 100%

Demandants en recerca per edat



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Social policy – Child support

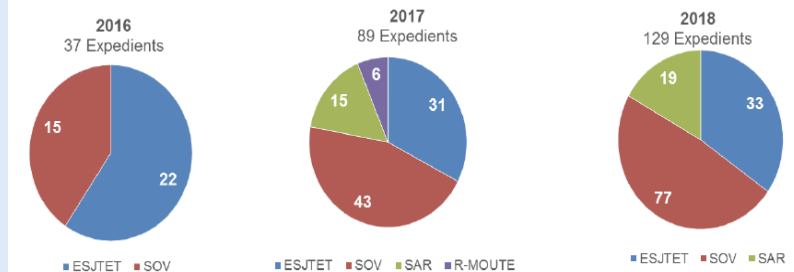
Risk situation means a particular situation that affects the development and well-being of children or teenagers when they are limited or harmed by any personal, family or social circumstances, provided that to effectively protect the child or adolescent is not necessary to separate it from the family but the intervention of the competent public administrations is necessary to eliminate, reduce or compensate for the difficulties it is going through

Specialized Service for Child and Teenagers Care (SEAIA)

Law 14/2019, qualified as the rights of children and teenagers

- Files that were attended from 2016 to 2018.
- During the lockdown caused by the pandemic, the Department of Social Affairs cared for 190 children during the crisis, and a total of 184 families were monitored.

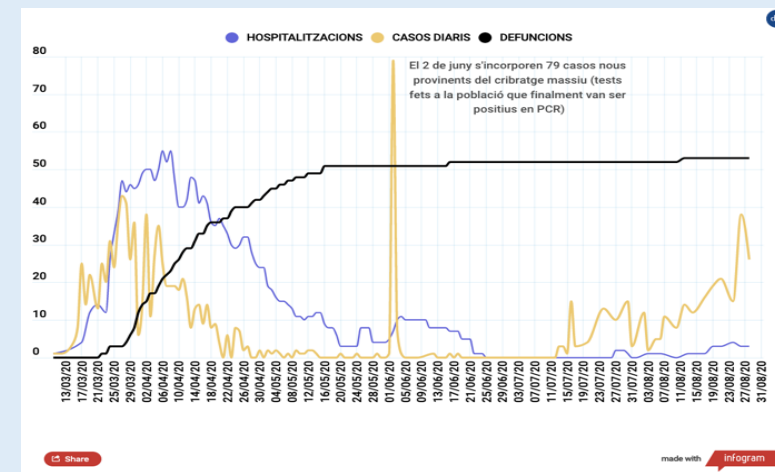
EVOLUCIÓ DE LES DADES QUANTITATIVES DE L'ASJTET



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Social policy – Response to the COVID-19 pandemic (1)

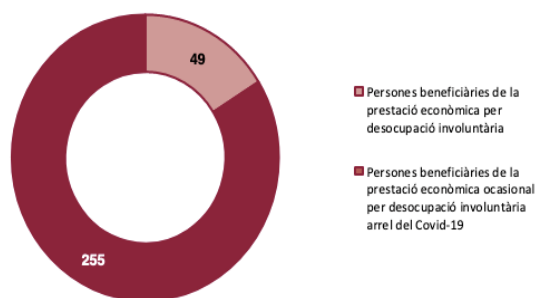
- As of 07/09/2020 there have been a total of 1261 confirmed cases, and a total of 53 deaths.
- According to a study published in Forbes, Andorra has a total of 498 points and ranks 39th out of 43 countries on the European list.



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Social policy – Response to the COVID-19 pandemic (2)

Beneficiaris totals de l'ajut per desocupació involuntària

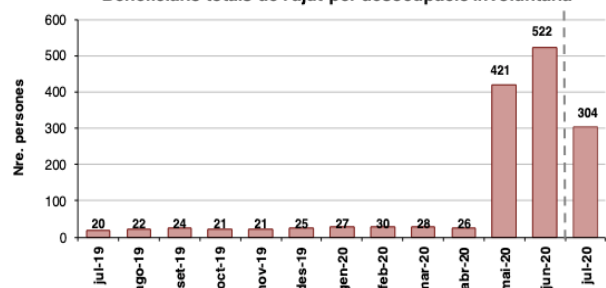


“EXCEPTIONAL AND URGENT ECONOMIC AND SOCIAL MEASURES TO RELIEVE THE CRISIS CAUSED BY THE HEALTH EMERGENCY”.

Government of Andorra, 1st May 2020

https://www.govern.ad/images/stories/Coronavirus/PDFs/resum_lle_i.pdf

Beneficiaris totals de l'ajut per desocupació involuntària



- April 2020. the Government of Andorra has granted **135 grants worth € 199,000**
- Area of Attention to People and families: have cared for **463 people** during the period of the health crisis.
- July 2020. **304 people are beneficiaries** of involuntary unemployment benefits, from these about 84% are directly caused by the health crisis.

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Social policy – Response to the COVID-19 pandemic (3)

HORITZÓ 23 (H23) Pla d'acció del Govern d'Andorra 2020-2023 (27/07/2020)

<https://www.govern.ad/cap-de-govern/item/11746-el-govern-presenta-horitzo-23-el-pla-d-accio-per-a-la-resta-de-la-legislatura>

Pilars



Benestar i cohesió

- Entorn
- Salut
- Protecció social
- Educació

Iniciatives

- 1 Lluita contra el canvi climàtic i reducció de la dependència energètica
- 2 Aposta per la mobilitat sostenible
- 3 Paisatge, biodiversitat i qualitat de vida
- 4 L'esport com a eina de cohesió i de foment dels hàbits saludables
- 5 La persona al centre de les polítiques socials
- 6 Una nova orientació de les polítiques d'ocupació
- 7 Un sistema de salut adaptat i capdavanter

Small States

Social policy – Response to the COVID-19 pandemic (4)

HORITZÓ 23 (H23) Pla d'acció del Govern d'Andorra 2020-2023 (27/07/2020)

<https://www.govern.ad/cap-de-govern/item/11746-el-govern-presenta-horitzo-23-el-pla-d-accio-per-a-la-resta-de-la-legislatura>

Benestar i cohesió
Iniciatives i accions

Iniciatives	Accions	Impacte econòmic	Impacte social	Immediatesse	Recursos econòmics	Recursos humans	Recursos tecnològics
1. Lluita contra el canvi climàtic i reducció de la dependència energètica	1.1. Avançar en la transició energètica incrementant la producció domèstica d'energia	€	€	€	€	€	€
	1.2. Executar el pla d'inversions de FEDA (2020-2023)	€	€	€	€	€	€
	1.3. Implementar una feitoria verda i donar el lloc a la resta de Transició Energètica i lulla contra el canvi climàtic.	€	€	€	€	€	€
	1.4. Incentivar la inversió privada en habitatges per millorar la eficiència energètica dels edificis.	€	€	€	€	€	€
2. Aposta per la mobilitat sostenible	2.1. Fomentar l'ús del transport públic i avançar per implementar un sistema gratuït	€	€	€	€	€	€
	2.2. Implantar l'ús de l'aplicació mòbil MOU-T_B	€	€	€	€	€	€
	2.3. Desenvolupar, conjuntament amb els Comuns, el contingut del Pla Director de la Mobilitat d'Andorra 2020.	€	€	€	€	€	€
	2.4. Implementar el Pla de Mobilitat Integral de la Vall Central, conjuntament amb els Comuns	€	€	€	€	€	€
3. Païssatge, biodiversitat i qualitat de vida	3.1. Incentivar la producció agrícola certificada, especialment ecològica	€	€	€	€	€	€
	3.2. Actuar per garantir el benestar animal i preservar la biodiversitat i els serveis ecosistèmics	€	€	€	€	€	€
	3.3. Preservar els paisatges culturals i rurals, especialment els vinculats a la pedra seca	€	€	€	€	€	€
	3.4. Presentar la candidatura d'Andorra al Programa de la UNESCO sobre l'Hivern i la Biosfera	€	€	€	€	€	€
4. L'esport com a eina de cohesió i de foment dels hàbits saludables	4.1. Reforçar la promoció d'Andorra com a destí per a esportistes professionals i federacions	€	€	€	€	€	€
	4.2. Modificar els criteris d'atorgament de subvencions a esportistes i entitats esportives, vinculant-los als resultats esportius obtinguts.	€	€	€	€	€	€
	4.3. Promoure activitats que afavoriran la pràctica esportiva de febre i fomentin els hàbits saludables	€	€	€	€	€	€

Benestar i cohesió
Iniciatives i accions

Iniciatives	Accions	Impacte econòmic	Impacte social	Immediatesse	Recursos econòmics	Recursos humans	Recursos tecnològics
5. La persona al centre de les polítiques socials	5.1. Desenvolupar el "Programa d'acompanyament a la gent gran"	€	€	€	€	€	€
	5.2. Desenvolupar programes d'atenció a la infància, l'adolescència i a la joventut en risc	€	€	€	€	€	€
	5.3. Impulsar l'autonomia personal de les persones amb discapacitat	€	€	€	€	€	€
	5.4. Incrementar progressivament les pensions al IMAP	€	€	€	€	€	€
6. Una nova orientació de les polítiques d'ocupació	6.1. Adaptar els equips tècnics del Ministeri d'Affers Socials per assolir els reptes actuals i respondre a la situació post-COVID	€	€	€	€	€	€
	6.2. Impulsar les polítiques d'habitatge	€	€	€	€	€	€
	6.3. Programa de joventut i voluntariat	€	€	€	€	€	€
	6.4. Adaptar les polítiques d'ocupació a la situació post-COVID19	€	€	€	€	€	€
7. Un sistema de salut adaptat i capdavantier	7.1. Complir les mesures previstes en les infraestructures sanitàries	€	€	€	€	€	€
	7.2. Formar el Pla d'Estat de Salut amb totes les forces polítiques abans de l'11/2021	€	€	€	€	€	€
	7.3. Redactor el Pla Nacional de contingència en situació de crisi sanitària	€	€	€	€	€	€
	7.4. Adaptar els recursos humans del sistema públic de salut a les necessitats post-COVID19	€	€	€	€	€	€
	7.5. Digitalitzar la relació entre el pacient i el sistema públic de salut	€	€	€	€	€	€
	7.6. Acceptar cap a un model de salut predictiu, preventiu i personalitzat	€	€	€	€	€	€
	7.7. Complir la implantació de programes específics	€	€	€	€	€	€
	7.8. Implantar eines tecnològiques per prevenir focus de contagi de COVID19 relacionats amb l'activitat turística	€	€	€	€	€	€