



Temporary disability is one of the **main benefits** within the Spanish welfare system. It protects workers' income when illness or accident temporarily prevents them from working.

€16.5 billion in 2024

Second-largest item of expenditure for the INSS, after pensions

Growth of more than 200% since 2014

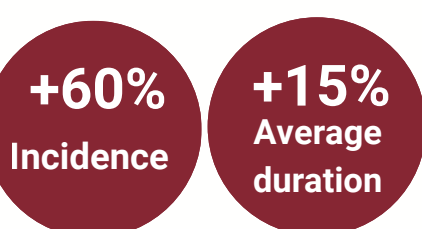


Temporary disability due to common contingencies

The cost is shared between the private and public sectors:

Days	Percentage	Financing
Days 1–3	0%	No coverage
Days 4–15	60%	Financing by the employer
Days 16–20	60%	Financed by the INSS
From day 21 onwards	75%	Financed by the INSS

Growth in temporary disability between 2017 and 2024 Incidence



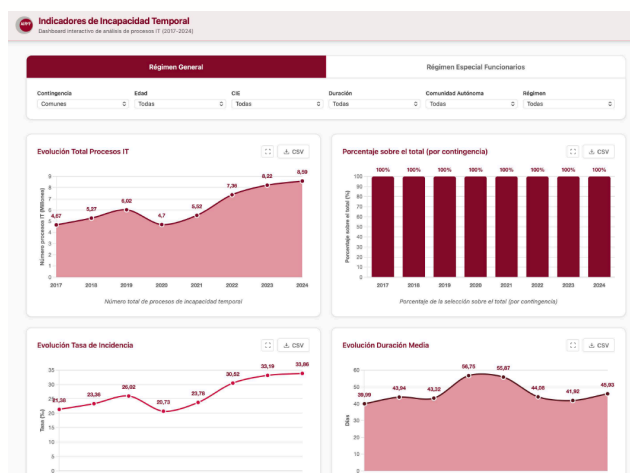
Episodes involving public expenditure	
Incidence	+28,9%
Average duration	+40,7%

Episodes not involving public expenditure	
Incidence	+78%
Average duration	-16,5%

- ◆ **Musculoskeletal** and **respiratory** conditions show the highest incidence, while **infectious** and **mental health** conditions have recorded the fastest growth.
- ◆ **Mental health disorders** present the longest average durations, increasing from 67 days in 2017 to 98.5 days in 2024.
- ◆ A **repetition effect** is observed: 25% of individuals account for 55% of temporary disability episodes.
- ◆ Factors such as **firm size** and **wage levels** also influence the incidence and duration of temporary disability.

Interactive tool available on the website

- ◆ Temporary disability indicators for 2017-2024 can be analysed for **9,500 groups of workers** under the general scheme and 240 groups of civil servants.
- ◆ The tool allows temporary disability indicators to be broken down by **type of contingency, age, condition, Autonomous Region and scheme**.
- ◆ **Three indicators:** number of episodes, incidence and average duration.



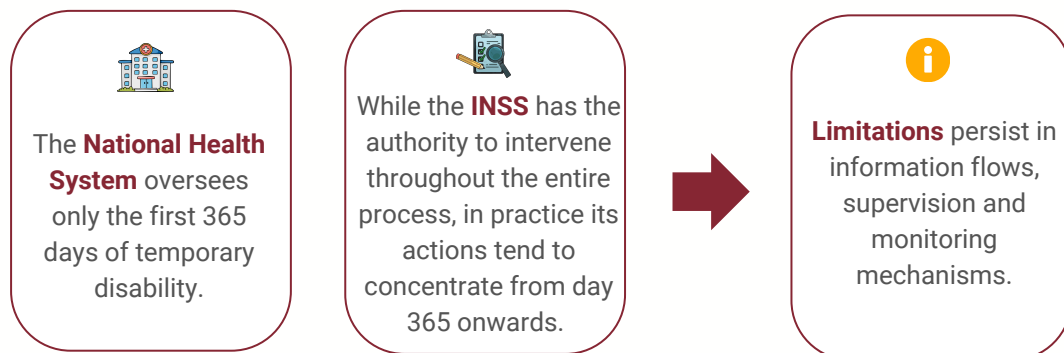
As temporary disability is a shared-management benefit, gains in efficiency also generate positive spillovers for the **private sector**.



Determinants of temporary disability



The analysis highlights **difficulties in internalising costs** arising from the separation between the physicians who issue sick-leave certificates and the INSS, which finances the benefit.



Proposals

- ✓ Move towards an **integrated and interoperable information system** linking all stakeholders involved in the management of temporary disability.
- ✓ **Strengthen the INSS's capacity** for early monitoring and control through the creation of a dedicated **follow-up unit**.
- ✓ Enhance **support for primary care**, by improving access to information and increasing the involvement of medical inspection services.
- ✓ Given the high concentration of cases in **large firms**, encourage their **active involvement** in responsible temporary disability management.
- ✓ In light of the observed correlation with **waiting lists**, carry out a comprehensive evaluation of their impact.