

What is capitalisation or the single payment scheme?

Single payment is a job creation measure intended to encourage self-employment initiatives that consist of starting work as a self-employed individual or joining existing or newly created cooperatives or employee-owned or commercial companies as a worker-member or working partner.

What are the requirements?

- You must be entitled to the contributory benefit for the final termination of your employment relationship.
- You must have at least three months of unemployment benefit left.
- You must not have been the beneficiary of a single payment scheme for 4 years prior to your claim.
- You must not have combined self-employed work with the contributory benefit in the 24 months prior to application.
- Your future employment must be one of the following:
 - As a self-employed worker or self-employed partner of a new or existing company.
 - Working partner of a new or existing cooperative or employee-owned company.
- You must start the activity within 1 month following the granting of the allowance and always after the date of the application.

What is the contributory unemployment benefit?

It is a monthly economic allowance that can be claimed following involuntary termination of employment, and is managed and paid by the Spanish Public Employment Service (SEPE) based on the contributions made by the worker during their periods of employment.

It includes Social Security contributions for retirement, temporary disability, disability, death and survival, family protection and healthcare.

It is supplemented with training courses and labour market integration measures, managed by the Public Employment Services.

What are the requirements?

- You must have been employed and have paid social security contributions for at least 360 days over the 6-year period prior to becoming officially unemployed.
- You must not have reached the statutory retirement age.
- You must not be receiving a state pension that is incompatible with employment.
- You must be a registered job seeker throughout the period you receive the allowance, and you must also sign the undertaking to accept job proposals.

Unemployment benefits

Contributory level: Contributory benefit and Single payment

For further information:

State Public Employment Service

www.sepe.es

901 11 99 99

(Provincial telephone numbers also available)



NIPO PDF: 274-17-012-0

Catalogue of publications of the General State Administration
<http://publicacionesoficiales.boe.es>

September 2017

www.sepe.es

Trabajamos para ti



Contributory benefit

DURATION OF THE BENEFIT

This benefit is calculated on the basis of the contributions made over the preceding 6 years, provided these have not been used to calculate a prior benefit, in accordance with the following scale:

Total contributory days	Total benefit days
from 360 to 539	120
from 540 to 719	180
from 720 to 899	240
from 900 to 1079	300
from 1080 to 1259	360
from 1260 to 1439	420
from 1440 to 1619	480
from 1620 to 1799	540
from 1800 to 1979	600
from 1980 to 2159	660
Over 2160	720

If you have held a part-time job, each day worked is considered a contributory day, irrespective of the working hours.

AMOUNT OF THE BENEFIT

The daily benefit is 70% of the contribution base for professional contingencies for the last 180 days contributed, except for overtime during the first six months of entitlement and 50% following said period.

The maximum and minimum amount of the benefit, according to the number of dependent children:

Minimum monthly payment		Maximum monthly payment	
no children	80% IPREM + 1/6 IPREM	no children	175% IPREM + 1/6 IPREM
with children	107% IPREM + 1/6 IPREM	with one child	200% IPREM + 1/6 IPREM
		2 or more children	225% IPREM + 1/6 IPREM

Dependent children are minors and young adults under the age of 26, or over 26 if they have some level of disability, or minors in your foster care, whose monthly income does not exceed €707.70.

Two types of deduction will be made from your gross benefit:

- Your contribution to the Social Security scheme.
- Personal income tax withholdings, if applicable.

PAYMENT OF THE BENEFIT

Payment will be made into the account in the financial institution indicated by the applicant, of which the applicant is the account holder, except under exceptional circumstances in which the SEPE authorises payment in cash. More information at www.sepe.es

WHEN AND WHERE TO APPLY

You can apply online on <https://sede.sepe.gob.es>, at your local employment office (after requesting an appointment through the SEPE e-office, or calling 901 010 210), at any public registry office, or in writing through administrative channels.

Within fifteen days of your last day at your previous job. If you have received paid holiday time due to you from your former employer, you must claim the benefit within fifteen working days from the last day of your paid holiday.

Capitalisation or single payment

TYPES OF PAYMENT

According to your proposed employment status, you can claim one of the following types of benefit:

- As a self-employed worker or self-employed partner of a company you have 3 options:
 - You can obtain the amount justified as the investment necessary to start the activity or to contribute to the company equity in a single payment of up to 100% of the total outstanding amount.
- If you do not receive your entire benefit amount in a single payment, you can simultaneously ask for the outstanding amount to be paid in order to meet the cost of your monthly Social Security (SS) contributions while you are working.

- You can claim, and receive, the exact, duly justified investment amount.
- You can only claim and receive the exact total outstanding benefit for the purpose of paying your monthly SS contribution.

To capitalise the benefit as a self-employed partner of a company you must meet the following requirements:

- The company must be new or incorporated in a maximum of 12 months prior to the payment.
- You must have effective control of the company.
- You must work in an activity included in the Special SS Scheme for Self-Employed Workers or the Special SS Scheme for Seafarers.
- You must not have maintained a working relationship with this company or others in the same business group immediately prior to your legal unemployment status.

This case will not include those who become an economically dependent self-employed worker by signing a contract with a company with which they have had a contractual relationship immediately prior to their legal unemployment status, or with a company belonging to the same business group.

You can use up to 15% of the capitalised benefit to pay for specific consultancy, training and information services related to the activity you will be starting.

- As a stable working partner in an existing or newly created cooperative, you have 3 options:
 - You can claim and receive in a single payment the cost (duly justified) of your obligatory and, if applicable, voluntary contribution and entry fee to become a member of the cooperative; the payment cannot be used to meet future or deferred payments.
- If you do not receive your entire benefit in a single payment, you can simultaneously ask for the outstanding amount to be paid in order to meet the cost of your monthly social security SS contributions while you are working.
- You can claim and receive the exact cost, duly justified, of your obligatory and, if applicable, voluntary contribution and entry fee to become a member of the cooperative.
 - You can only claim and receive the exact total outstanding benefit for the purpose of paying your monthly SS contribution.

- As a stable working partner in an existing or newly created employee-owned company, you have 3 options:
 - You can apply for and receive in a single payment the cost of purchasing the required shares in the company; the benefit cannot be used to fund capital enlargements, or meet future or deferred payments.

If you do not receive your entire benefit in a single payment, you can simultaneously ask for the outstanding amount to be paid in order to meet the cost of your monthly social security SS contributions while you are working.

- You can claim and receive the exact cost, duly justified, of purchasing the required shares in the company.
- You can only claim and receive the exact total outstanding benefit for the purpose of paying your monthly SS contribution.

WHEN AND WHERE TO APPLY

You can apply online on <https://sede.sepe.gob.es>, at your local employment office (after requesting an appointment through the SEPE e-office, or calling 901 010 210), at any public registry office, or in writing through administrative channels.

You can claim the single payment in conjunction with your application for initial registry, or renewal of an existing benefit, or at any date subsequent to this, providing you have not already started your enterprise, or the claim has been made prior to joining the cooperative, employee-owned or trade company.

If you have challenged the termination of your employment relationship that led to the unemployment benefit, you can only claim after the resolution of the relevant proceedings.

IN ALL CASES, THE SINGLE PAYMENT OF THE CONTRIBUTORY BENEFIT MAY BE USED TO PAY FOR THE INCORPORATION AND SETTING-UP EXPENSES OF A COMPANY, AS WELL AS FOR PAYING TAXES AND RATES.