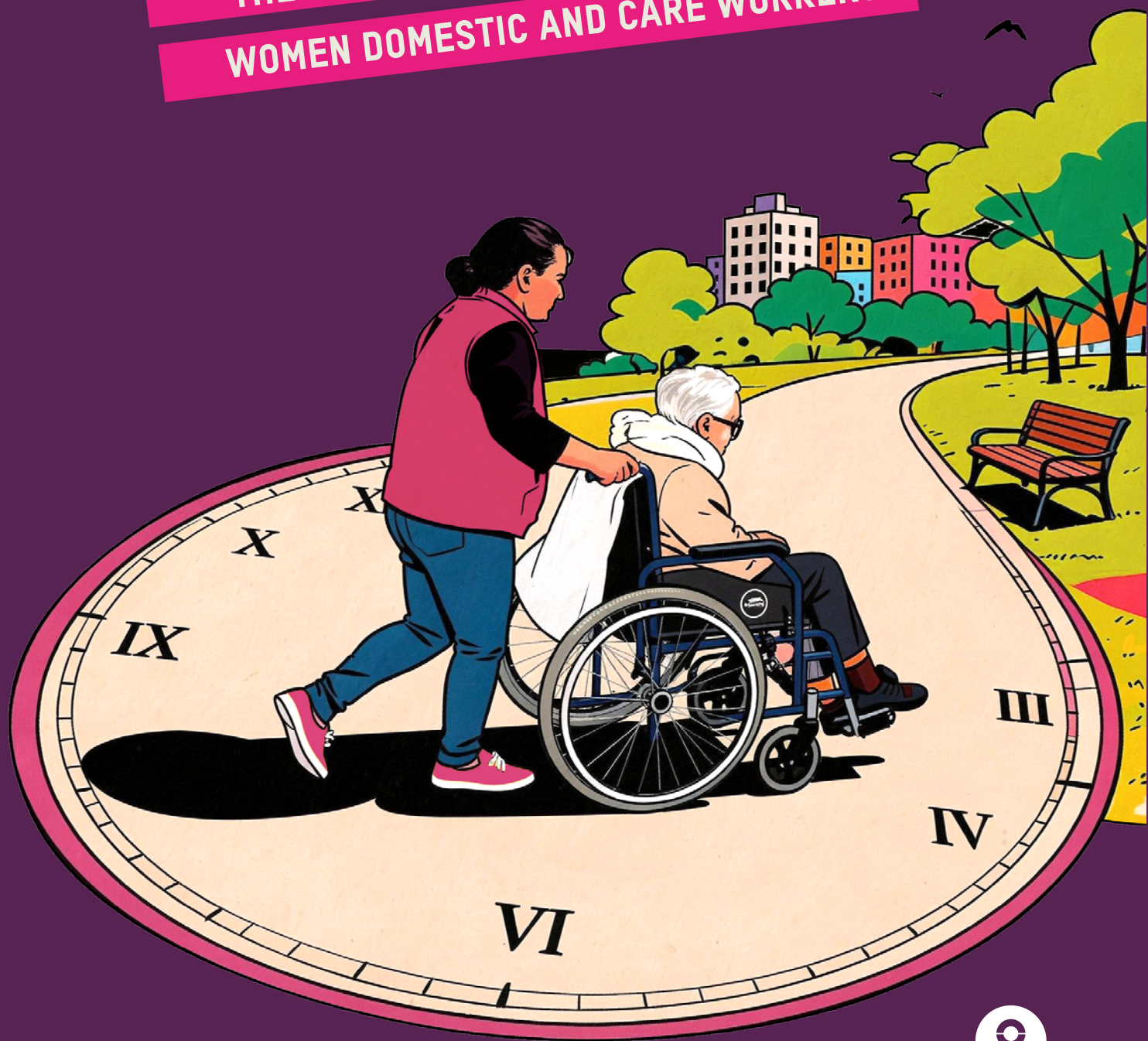


A LIFETIME CARING FOR OTHERS

THE RIGHT TO A DECENT PENSION FOR
WOMEN DOMESTIC AND CARE WORKERS



OXFAM
Intermón

'A lifetime caring for others. The right to a decent pension for women domestic and care workers' deepens our understanding of the intersection of contemporary history. This report holds up a mirror to a reality that we have created – one that ignores the importance of the everyday actions that sustain life, and fails to pay attention to the lives, desires and pain experienced by the women domestic and care workers whose daily efforts allow countless women and men to fulfil their dreams and live their lives in Spain.

Now a quarter of the way through the 21st century, what was invisible is coming to the fore, as in a game of dice – everything that we kept putting off because 'the time wasn't right'. And so, between one roll and the next, the place that society has reserved for women domestic and care workers becomes clearer than ever. These are women who have spent their entire lives doing essential work that sustains life, yet who today, at the end of their working lives, face a retirement marked by uncertainty, precariousness and loneliness.

It is at this time that two unique circumstances arise simultaneously. The first is that, although this job sector is usually predominated by foreign or migrant women workers (69%), when we take a closer look at the age group nearing retirement (over 55 years old), the breakdown balances out: 53% of the women workers are foreign or migrants, and 47% are Spanish.

The second circumstance is that, in an ageing society, domestic and care work is largely sustained by a significant number of women in the older age brackets of the working-age population. Women domestic and care workers over 55 years old represent 30% of the sector, far above any other field of work. When their bodies start craving rest, many of these women find themselves forced to keep working so they are eligible for a pension.

With this in mind, this report will examine data and statistics, but above all, through women's employment experiences, it will describe the lives of these workers who entered the domestic service sector in a fledgling democracy, and, given their social class, had to wait 40 years to be granted any rights.

Furthermore, it will examine the lives of women migrant workers who, at the start of this century, arrived in Spain carrying the weight of family responsibility and debt, and who started entering the domestic work sector under a cloak of invisibility which for years was imposed on them by the Spanish Immigration Act. Exploring this world from this perspective helps us understand the issue addressed in this report: the right to a decent pension for women domestic and care workers is a matter of public and social justice policies, but, above all, it is an urgent matter.

The situation that women domestic and care workers face at the end of their working lives is the result of a social organization system that has historically overlooked reproductive work, undervaluing its importance and relegating its responsibility to women. So, throughout their lifetimes, these women workers have spent years navigating a landscape of job insecurity, temporary arrangements and part-time work, which today shoehorns their pension into a 'special regime' that is never quite on a par with that of other workers in Spain.

With this new report, Oxfam Intermón would like to reiterate that the issue of women domestic and care workers' pensions must include reparation policies and recognize the accumulated inequalities and lack of rights they have endured throughout their working lives, and therefore ensure all of these women a dignified retirement. It also underscores the need to develop public housing policies that include this work sector given its specific characteristics, promoting personal independence and housing security, as the women domestic and care worker association networks have called for in all autonomous communities in Spain. Moreover, we must not lose sight of the pressing need to move towards a public and universal care model that is socially just and based on shared responsibility – one where the wellbeing and autonomy of those in need of care goes hand in hand with decent work that is recognized and fairly paid in line with its professional and intrinsic value in sustaining life.



Silvia Carrizo Fernández,
Asociación Malen Etxea,
migrant women's association

AN INVISIBLE SECTOR IN A JOB MARKET THAT DOES NOT GUARANTEE A DIGNIFIED LIFE



In recent years, Spain's main macroeconomic indicators suggest a consistent upward trend in economic activity.ⁱ However, the story looks somewhat different at the household level: a significant proportion of the Spanish population is still trapped in situations of job precariousness, insufficient wages and jobs that do not guarantee a dignified life.ⁱⁱ

Moreover, this job precariousness does not affect everyone equally. The Spanish job market's structural deficiencies – low-paying, low-skilled employment and high rates of part-time work – hit certain profiles the hardest: women and migrants.ⁱⁱⁱ

According to data from *Living Inequality*, the second survey on multiple inequalities by Oxfam Intermón (2025),^{iv} 32.7% of women feel that their income does not allow them to live a dignified life, six percentage points above men (26.6%). This percentage increases to 42.28% among women foreign nationals.

In addition to the wage constraints, the recent housing crisis has dramatically reduced many households' ability to save. According to Oxfam Intermón's data (2025), this crisis already affects 45% of the Spanish population, particularly those living in rented housing.^v Again, women and migrants are among the groups most vulnerable to this issue, as they are more likely to rent housing.^{vi}

In this context, multiple inequalities are associated with domestic and care work directly hired by private households, a space where lacking protection has been historically normalized through specific regulations in Spain – the Special System for Domestic Employees – which set out less favourable conditions than those applicable to other workers. Furthermore, the domestic and care sector is highly feminized, with a strong presence of migrant workers, many of whom are racialized, meaning that racism and sexism converge.

The report *Trabajo invisible y cuerpos rotos: una radiografía del empleo de hogar y cuidados en España* ['Invisible work and broken bodies: an inside look at domestic and care work in Spain'] by Oxfam Intermón (2025)^{vii} notes that, despite recent regulatory developments,^{viii} the half a million people who work in this sector performing essential direct and indirect care work are still facing low wages, high rates of informal arrangements and part-time work, and weak social protection.

It is no coincidence that three in ten women domestic workers live in poor households, well above the rate of 12% for all sectors combined.^{ix} Even after working long hours without proper breaks or holidays, their income is not enough to cover basic needs like buying fresh produce, comfortably paying the electricity bill or going to the dentist.

This report adds a new dimension to the analysis, focusing on the upper working age band: women domestic and care workers over 55. For women workers in this age group, the precariousness and material deprivation accumulated over their working lives start to decisively influence their future possibilities. Furthermore, it is at around this age that physical exhaustion becomes more apparent, and new employment barriers also start to appear, like age discrimination.

To this end, a mixed-methods research process was conducted, which included a first qualitative stage with four focus groups and nine in-depth interviews with women domestic and care workers over 55 and retired women. For the second quantitative stage, secondary statistical data was analysed (Continuous Work-History Sample, the Social Security's 'secure

data room' and the INE's Working Population Survey) as well as data generated from an online survey in which Oxfam Intermón interviewed 205 women domestic workers over 55.

The report has four sections. The first section provides an overview of domestic and care work. The second section centres on women workers over 55 and how, at that age, poor working conditions, deteriorating health and material deprivation worsen. The third section analyses employment experiences and expectations regarding pension eligibility. Lastly, the report concludes with recommendations for guaranteeing decent working and retirement conditions for domestic and care workers.

The results show that the precariousness and inequalities associated with domestic and care work have a direct impact on retirement conditions. Although many employment experiences exist within the sector, in Spain, job instability continues to be the norm for women workers over 55. Delaying retirement, expecting a low or non-existent pension and exhausted bodies from working in gruelling conditions are the 'reward' for their efforts.

Oxfam Intermón believes that addressing these inequalities is not merely a question of ensuring social justice for those who provide or have provided care in Spain; it is also central to designing a public and universal care system that an ageing society needs.

EXECUTIVE SUMMARY



AN OVERVIEW OF DOMESTIC AND CARE WORK IN SPAIN

565,718

DOMESTIC AND CARE WORKERS

87%

ARE WOMEN

69%

ARE FOREIGN NATIONALS OR
DUAL NATIONALS



ONE IN FOUR

IS IN AN IRREGULAR SITUATION

AT LEAST 38,143

ARE LIVE-IN WORKERS

THREE IN TEN

LIVE IN POOR HOUSEHOLDS

Domestic and care work is essential to Spain's care system, but it is marked by precariousness: three in ten domestic workers live in poor households^x and almost four in ten struggle to make ends meet each month.^{xi}

In 2024, 565,718 people were employed as domestic or care workers, of which 87% were women, and 69% were foreign or dual nationals, and within this group, 87.4% were from outside of the European Union. Furthermore, one in four foreign workers is in an irregular situation, equating to around 70,000 women workers.^{xii}

Domestic and care work is usually arranged by private households that directly hire workers who provide these types of services. This report specifically focuses on this type of contract, which covers diverse tasks, such as cleaning the home, grocery shopping, accompanying and caring for elderly and dependent people, looking after children or even gardening.

In Spain, when this employment relationship is formalized through a contract, it is classified under a specific legal category: the Special System for Domestic Employees. This system continues to operate with its own rules and limitations that, in practice, discriminate against these workers and grant them less protection than other workers, including specific grounds for dismissal, lower severance pay, no workplace inspections, among others.

Within this sector, a unique type of working arrangement is prominent: live-in employment. Live-in workers live and work in the home where they provide their services, with legally permitted working hours of up to 60 hours a week. In Spain, there are at least 38,143 live-in workers who endure extremely long working hours and find it almost impossible to switch off from work.

PROGRESSIVE AGEING AND MIGRANT SUCCESSION

30% OF THE SECTOR'S WORKERS ARE 55 YEARS OR OLDER (158,330 IN TOTAL)

53% OF WORKERS OVER 55 YEARS OLD ARE MIGRANTS AND **47%** ARE SPANISH NATIONALS



SINCE 2012, THE NUMBER OF REGISTERED WORKERS **OVER 55 HAS MORE THAN DOUBLED**, AND THE NUMBER OF THOSE **OVER 65 HAS INCREASED SIXFOLD**

20% OF MIGRANT WORKERS ARE 55 YEARS OR OLDER, COMPARED TO **49%** OF SPANISH WORKERS

The domestic and care sector is ageing at a significantly faster rate than the labour market as a whole. Currently, 30% of the sector's workers are 55 or older (a total of 158,330 workers), compared with approximately 21% across all sectors. This difference shows that the sector is, to a great extent, sustained by women workers approaching retirement age.^{xiii}

Since 2012, the number of registered workers over 55 has more than doubled (from 21,035 to 44,573), while the number of registered workers over 65 has increased sixfold (from 3,795 to 22,073).^{xiv} This pattern shows that a growing number of women workers are forced to work beyond retirement age.

As for data on nationality, although the sector is currently mainly represented by migrant women, this figure balances out among workers over 55: 53% are foreign nationals or migrants, and 47% are Spanish nationals.^{xv}

This points to a clear pattern of migrant succession: the most recent entrants to the sector are migrant women. This is reflected in the age structure according to nationality data: 20% of migrant workers are 55 or older, compared to 49% of Spanish workers.^{xvi}

ACCUMULATED PRECARIOUSNESS: INFORMAL, TEMPORARY AND PART-TIME WORK

15.7%
OF WORKERS OVER 55 ARE NOT REGISTERED WITH THE SPANISH SOCIAL SECURITY

24%
OF WORKERS OVER 55 YEARS OLD HAVE A TEMPORARY CONTRACT

62%
OF WORKERS OVER 55 YEARS OLD HAVE A PART-TIME CONTRACT



Despite regulatory developments in recent years, it is still typical to see certain rights not being formally recognized in domestic and care work, or a failure to uphold those that are.

Employment experiences within this sector are structured around a triangle of precariousness – informal, temporary and part-time work – the effects of which accumulate over the course of a working life and tend to become more pronounced after the age of 55.

Informal work

Across the sector, around 32% of women workers are not registered in the Social Security system,^{xvii} which is more than double the labour market average.^{xviii} This high rate of informal work means that workers are being denied current and future employment rights.

Among workers over 55 years old, informal employment drops to 15.7%, a figure similar to that for all sectors.^{xi} However, it must be interpreted with caution: it does not capture the full picture and represents only a snapshot of the situation.

A higher rate of formal contracts for older workers does not necessarily mean that these women are fully protected. Sometimes, Social Security registration later in life can represent last-minute strategies to try to meet the minimum requirements needed to be eligible for a pension after a lifetime of work marked by interruptions and gaps in their Social Security contributions.

Similarly, migrant workers who formalize their situation – as Spain’s current extraordinary regularization process proposes^{xx} – allows them to sign an employment contract and considerably improve their mid- and long-term prospects, as having a regular situation is conducive to being able to pay ongoing tax contributions, and therefore effectively exercise their right to a pension in the future.

Temporary work

The temporary nature of employment is another common characteristic within the sector. Around 24% of domestic and care workers have temporary contracts,^{xxi} a figure that is nearly the same for over 55s. This rate is almost eight percentage points above the average for the labour market as a whole.

High turnover in the sector, historically associated with the relative ease with which workers can be dismissed, results in inconsistent social security contribution records and unstable incomes, directly affecting workers’ entitlement to a pension.

Part-time work

Part-time work is one of the main drivers of future poverty. More than 58% of the sector’s workers are part-time, compared to 13.6% of the overall labour market. For women over 55 in this sector, this increases to 62%, reflecting a growing trend towards shorter and more fragmented working hours.^{xxii}

This situation doubly hinders their pension entitlement: it is harder for them to accumulate the minimum contribution required, and significantly reduces the amount used to calculate the final pension.

ACCUMULATED PHYSICAL AND EMOTIONAL EXHAUSTION AFTER 55

75%
HAVE EXPERIENCED BACK PAIN

23.13%
HAVE HAD BREATHING
PROBLEMS

32.1%
HAVE HAD SKIN CONDITIONS



65.6%
HAVE SUFFERED FROM STRESS

58.2%
HAVE SUFFERED FROM ANXIETY

40%
HAVE EXPERIENCED SYMPTOMS
OF DEPRESSION

Domestic and care work is highly demanding, both physically and emotionally. Despite this, it has historically been excluded from standard occupational health and safety systems, and the occupational diseases associated with it have yet to be formally recognized. Consequently, health deterioration is generalized and worsens with ageing.

The data from the survey conducted within the framework of this report show that 73% of women workers over 55 admit to having suffered back pain, and 70.9% have had joint pain in the last year.^{xxiii} In addition, many have experienced circulation and breathing problems and skin conditions related to persistent physical effort, being exposed to chemical products and unnatural postures.

Mental health issues are equally apparent: 65.6% of women workers over 55 suffer from stress, 59.2% have anxiety, and 40% have symptoms of depression. Only 12% confirmed they did not have any mental health issues.

Deteriorating health directly affects employment and pension eligibility. Two in three women workers admit to having to work while ill; more than eight in ten take medicine to get through their working day, and almost one in ten have been dismissed or penalized for taking sick leave.



2 IN 3 WOMEN WORKERS OVER 55 ADMIT TO HAVING TO WORK WHILE ILL



8 IN 10 WOMEN WORKERS OVER 55 TAKE MEDICINE TO GET THROUGH THEIR WORKING DAY



1 IN 10 WOMEN WORKERS OVER 55 HAVE BEEN DISMISSED OR PENALIZED FOR TAKING SICK LEAVE

To this end, the combination of age and illness constitutes a dual barrier to workers' participation in the labour market, precisely when maintaining regular social security contributions is more important than ever.

MATERIAL LIVING CONDITIONS: LOW WAGES, NO SAVINGS AND HOUSING VULNERABILITY



€940 IS THE AVERAGE MONTHLY WAGE FOR WOMEN WORKERS OVER 55



SEVEN IN TEN WOMEN WORKERS OVER 55 ADMIT TO MISSING DENTIST APPOINTMENTS BECAUSE THEY COULD NOT AFFORD THEM



87% OF WOMEN WORKERS OVER 55 REPORT NOT BEING ABLE TO AFFORD AN UNEXPECTED EXPENSE OVER €600



64.92% LIVE IN RENTED HOUSING AND ON AVERAGE **40%** OF THEIR MONTHLY INCOME GOES TOWARDS HOUSING.

According to the survey data, the average monthly income of domestic and care workers over 55 is around €940, below Spain's minimum wage and the poverty threshold.^{xxiv}

As a result, daily cutbacks are widespread: almost all of the women surveyed spend less on food, clothes and leisure (97%), and more than 88% cannot afford holidays – not even one week a year.

Cutting back on healthcare is also common. The most extreme data is related to dental care: more than seven in ten women workers surveyed admitted that they cannot afford to go to the dentist.

Housing is the main driver of poverty. Most of the women workers over 55 surveyed live in rented housing: 64.92% live in rented housing compared to 12.65% who own their home. Furthermore, around 40% of their monthly income goes towards housing.

Spanish and European Union nationals are almost eight times more likely to own their own home than those from outside the EU (46.85% versus 6.37%). To this end, they have a certain degree of financial breathing room and more stable prospects than foreign workers.

Moreover, 87% of the women workers over 55 surveyed admit they are unable to afford an unexpected expense over €600, and almost half (46.15%) have had to go into debt or ask for help from family members or social organizations to make ends meet. This material fragility puts many of these women in situations of persistent housing vulnerability and at risk of exclusion, being forced to share bedrooms and lacking stable alternatives as they approach old age.

RETIREMENT: UNEQUAL ELIGIBILITY AND INSUFFICIENT PENSIONS

45.9% OF WOMEN DOMESTIC AND CARE WORKERS WOULD BE ENTITLED TO A CONTRIBUTORY PENSION.

IN 2024, RETIRED DOMESTIC WORKERS RECEIVED AN AVERAGE CONTRIBUTORY PENSION OF **€710** PER MONTH.

40.1% OF WOMEN DOMESTIC AND CARE WORKERS WOULD BE ENTITLED TO A NON-CONTRIBUTORY PENSION

IN 2024, RETIRED DOMESTIC WORKERS RECEIVED AN AVERAGE NON-CONTRIBUTORY PENSION OF **€517.80** PER MONTH.

14% OF WOMEN WORKERS IN THE SECTOR WOULD REACH RETIREMENT AGE WITHOUT A PENSION.

THIS PERCENTAGE INCREASES TO **25.4%** FOR FOREIGN WORKERS.

Retirement in the domestic and care sector is the cumulative result of employment experiences marked by precariousness. The data show three possible scenarios:

Contributory pension

It is estimated that 45.9% of women domestic and care workers would be entitled to a contributory pension.^{xxv} In 2024, domestic and care workers received an average contributory pension of €473.56, before supplements. This is approximately half the amount received by working women across all other sectors (€946.59) and a third as much as what men receive (€1,278.88).^{xxvi}

Almost half (49.5%) of domestic and care workers' contributory pensions require a supplement to reach the minimum pension, i.e. twice the percentage of women in other sectors (26.14%) and 3.5 times that of men (14.04%).

Even after applying the supplement, domestic and care retirees hardly reach an average of €710 a month (half the average amount received by retirees in Spain), a sum that does not even cover 40% of the average annual spending of an elderly person living alone.^{xxvii}

Domestic and care workers have fewer qualifying years: on average, domestic and care workers have paid Social Security contributions for 21 years of their working life, compared to 25 years for all women and 33 years for men.

Moreover, they tend to accumulate significant gaps in contributions (16.8% of their total working life), more than double that of men (8.0% of their total working life).

Non-contributory pension

It is estimated that 40.1 % of women domestic and care workers would be entitled to a non-contributory pension.^{xxxviii} For those who do not meet the minimum eligibility requirements, the non-contributory pension serves as a safety net. However, the average amount in 2024 was €517.90 a month,^{xxxix} a sum that would only cover 32.8% of the average annual spending of a single-person household headed by a person over 65 in Spain.^{xxx}

This amount is not enough to cover basic expenses or lead an independent life. The situation is worse for those living in rented accommodation, where a considerable proportion of their income is spent on housing.

Furthermore, eligibility criteria that take into account the income of the entire household lead to paradoxical situations: if another member of the household has even a minimal income, it is enough to push the household above the threshold, thereby disqualifying them from the benefit. This means that people in situations of severe precariousness are denied access to this type of pension.

Retiring without a pension

The most extreme scenario concerns those workers who reach retirement age and are not eligible for any pension whatsoever.

Oxfam Intermón's estimates suggest that around 14% of these domestic and care workers would retire without any type of pension. This percentage increases to 25.4% for foreign workers compared to 4.6% for Spanish nationals.^{xxxi}

This gap reflects the accumulated impact of informal arrangements, administrative irregularity and interruptions in employment. This predicts that, unless there are changes to the structure of the labour market, particularly within the domestic and care sector, this exclusion is likely to persist in the future, disproportionately affecting female migrant workers.

RETIREMENT EXPECTATIONS AND STRATEGIES



65.9% PREDICT THAT THEY WILL HAVE TO DELAY THEIR RETIREMENT UNTIL AFTER 65



78.3% THINK IT IS LIKELY THAT THEY WILL HAVE TO CONTINUE WORKING IN THE INFORMAL ECONOMY AFTER RETIREMENT



65% OF MIGRANT WOMEN WORKERS CONSIDER RETURNING TO THEIR COUNTRY AFTER RETIREMENT

The expectations of the surveyed women workers over 55 confirm this assessment. Sixty-three percent of the women workers over 55 believe that they will be eligible for some type of pension (contributory or non-contributory), 15% think they will not have a pension, and 22% are not sure.^{xxxii}

The uncertainty is particularly high among migrant workers from outside the European Union (25% think that they will not be eligible for any type of pension, and 15% are not sure) and those in an irregular situation (60% believe they will not be eligible for a pension, and 30% are not sure).

Given this scenario, 65.9% of those surveyed predict that they will have to work beyond age 65, and 78.3% believe it is likely that they will have to keep working in the informal economy even after they have reached retirement age.

Returning to their country of origin seems like a last resort for some migrant workers, because they cannot make ends meet in Spain on such low pensions and without their own property: 14.3% of the women migrant workers over 55 want to return to their country after retirement, and 51% consider doing so.

DOMESTIC AND CARE WORKER ORGANIZATIONS ON RETIREMENT

In recent decades, more and more women domestic and care workers have created self-organized groups in the form of associations, collectives and unions to explicitly challenge the patriarchal and colonial foundations on which the current care model is underpinned, by setting out their own political agenda and promoting regulatory reforms.

Based on this collective experience, they have made the precariousness that many workers experience as they reach retirement age a focal point, noting that it is not a matter of individual employment shortcomings, but the accumulation of ongoing inequalities throughout the working life of a precarious, feminized and racialized sector.

The organizations agree that guaranteeing a decent retirement requires structural interventions across workers' working and personal lives. Their demands cover various themes: making the rights and contributions under the Special System for Domestic Workers the same as those under the General System; regularizing women migrant workers, therefore guaranteeing them the right to workers' rights and social protection; recognizing the physical and emotional exhaustion of domestic and care workers; guaranteeing enough retirement income and ensuring basic material conditions in old age, particularly access to decent housing and sufficient care.

This agenda, created through collective organization and experience, considers the retirement of women domestic and care workers as a matter of rights, dignity and social justice. It demonstrates that self-organization not only drives regulatory achievements but also generates essential knowledge that helps design public policies grounded in the realities of the sector.



RECOMMENDATIONS AND PRIORITY AREAS FOR ACTION

Oxfam Intermón underscores the need for immediate and lasting commitment from public institutions, social actors and families employing these workers. The following measures are not mere recommendations, but essential steps that must be

taken to move towards a fair, sustainable and respectful care model with employment and human rights. The priority courses of action are based on six main themes:

- Guaranteeing a dignified exit from the labour market and genuine access to an acceptable and sufficient pension, by acknowledging the hardships faced by those working in the sector, adopting specific mechanisms to address interruptions in employment history, creating a flexible pension system for older working women, ensuring access to decent housing in old age, and increasing the minimum pensions to align them with the actual costs of living.
- Strengthening workers' rights and social protection over the course of their working life by making the rights under the Special System for Domestic Workers the same as those under the General System, eradicating historic discrimination in Social Security contributions, dismissals and unemployment, strengthening workplace inspections, introducing a reform of immigration regulations, regulating intermediaries through agencies and platforms, and guaranteeing contributions based on actual earnings.
- Recognizing and preventing physical and emotional exhaustion inherent to the sector through specific occupational health policies, recognizing occupational illnesses and eradicating age discrimination in accessing and retaining employment.
- Promoting responsible hiring practices among employer families and intermediary agents, eradicating normalized abusive practices, strengthening awareness-raising and training on workers' rights, and promoting decent, stable and transparent employment models.
- Transforming social perceptions that obscure and undervalue the importance of care work, formally recognizing its social and economic value, combating the ageism and racialization experienced by workers in the sector, and challenging the notion that pain and exhaustion are an 'inevitable' part of the job.
- Strengthening the public care system with a view to reducing reliance on directly employed and precarious domestic workers.



METHODOLOGY

OBJECT OF STUDY AND BASIS FOR THE METHODOLOGICAL DESIGN

The study population are women workers over 55 years of age who are currently working with at least five years of experience in the domestic and care sector or retired women who have made Social Security contributions for at least 10 years in the sector (Spanish employment code CNAE97 and/or special system for domestic workers).

There are two main disadvantages when conducting social research with respect to this population. Firstly, there is no official census or a comprehensive register covering the entire workforce in the sector, which would facilitate identifying and locating said workers.

Secondly, domestic and care work is a vague concept that covers a huge variety of tasks (caring, cleaning, cooking, etc.). That makes it harder to both define and identify the target population for the study and for workers to identify themselves. That is why we used a mixed-methods research design based on methodological triangulation and an inductive approach.

To this end, by employing different methods (qualitative and quantitative), the aim is to achieve alignment, corroboration and consistency in the results. This methodological approach is used to increase construct validity and research results, maximizing source diversity to reduce potential biases.

Quantitative data offer a snapshot of the sector's defining characteristics and allow us to draw a comparison with other sectors. Qualitative materials allow us to interpret the data and explore emotional and psychological impacts.

QUANTITATIVE STAGE

Analysing secondary data

- **Institute of elderly people and social services (IMSERSO):**

We used data from 2024, the most recent data available.

- **Continuous Work-History Sample (MCVL, by its acronym in Spanish) and the Social Security's 'secure data room'**

Pension-related calculations were based on the latest data available from the Continuous Work-History Sample for 2024. The data from the Social Security's 'secure data room' correspond to the second quarter of 2024 and March 2024. This period was chosen because demand is traditionally lower during these months. ISEAK exploited and analysed the data, while Oxfam Intermón interpreted the results.

Methodological note on the use of the MCLV

It is important to consider that the Continuous Work-History Sample is a representative sample of approximately 4% of the reference population, which is why the results may differ slightly from official Social Security figures. Furthermore, the absence of detailed information about the technical criteria used to compile official statistics limits our ability to accurately

reproduce or replicate those results with the available microdata, requiring us to make several methodological decisions during data analysis.

- From the 2024 Continuous Work-History Sample, we selected women who were 55 years or older, who had worked for at least 10 years, who were registered in the Social Security' Special System for Domestic Workers (expired in 2012) and/or activities with the employment code CNAE97 (domestic workers).
- Retirement age is defined as the age the person was on the date of the contract termination, with the cause '58. Contract termination due to retirement.'
- In cases where there is no record of contract termination on these grounds, women aged 67 or over who have no subsequent Social Security registrations are considered to have retired. In such cases, the retirement date and age is set at the last contract termination registered, even if the grounds for such do not correspond to code 58.
- Where there is an overlap between different registration periods, priority is given to the registration in the Special System for Domestic Workers. That is, if a person appears to be registered in domestic employment and in another activity or similar situation, that period is only counted in full as time employed as a domestic worker.
- This criterion is applied consistently to both women and men.

Perception survey

- **Working Population Survey (EPA) – Spanish Statistics Institute (INE):**

We used data from the second and third quarters of the Working Population Survey by the INE.

- **Working Conditions Survey – INE:**

In-work poverty data were calculated based on the 2023 Working Conditions Survey, which was published in February 2024, and contains 2022 income data.

- **Household Budget Survey – INE:**

The data analysed are from 2024.

Oxfam Intermón's online survey

• **TARGET POPULATION:** Women domestic and care workers over 55 with at least five years of experience in the domestic and care sector.

• **SAMPLING:**

Data collection technique. Online survey with closed-ended questions on the platform LimeSurvey (online panel).

Sample size. 205 survey respondents.

Sample type. Non-probability sampling. We opted for this sampling type because the study's target population is hard to register and locate, which hinders probability sampling designs. This sample type is easier to manage and does not require a population list.

Women workers who are foreign nationals are over-represented in the sample. Given the small sample size, we decided not to apply weightings, as they could further distort the results. To this end, the aggregate data must be interpreted as being descriptive of the sample and not as a representative estimation of the sector as a whole. However, the breakdown by origin and administrative situation identifies clear patterns and relevant structural inequalities.

Sample error. Since this is a non-probability sample, we could not calculate the standard error.

Survey circulation: The survey was circulated via a list of contacts, which included organizations, associations, employment services and social movements in different autonomous communities in Spain. We also used META advertising, targeted by gender and age group, as well as posts on various job search websites.

• **DATE COMPLETED:** The survey was conducted in December 2025 and January 2026.

• ANALYSIS: We calculated the absolute and relative frequencies (%) for all questionnaire variables. We also calculated averages (excluding N/A responses) for the scale variables. The main variables – age, employment arrangement, nationality and country of origin – were recoded. For the cross-tabulation, we calculated the absolute and relative frequencies (column percentages), as well as chi-squared (χ^2) significance tests. The results reported here are primarily those showing statistically significant differences. RStudio software was used to conduct the statistical analysis.

Sample characteristics:

Gender	Frequency	%
Man	1	0.5
Woman	204	99.5
TOTAL	205	100%

COUNTRY OF ORIGIN	Frequency	%
Spain/EU	32	15.6%
From outside EU	173	84.4%
TOTAL	205	100%

FOREIGN NATIONALS WITH DUAL NATIONALITY	FREQUENCY	%
No	73	42%
Yes	101	58%
TOTAL	174	100%

ADMINISTRATIVE SITUATION	FREQUENCY	%
Spanish ID	133	65%
Foreigners' ID or provisional ID document (red card)	47	23%
Unauthorized/irregular situation	25	12%
TOTAL	205	100%

QUALITATIVE STAGE

INTERVIEWS				
Pseudonym	Profile	Country	Age	Date
Valeria	Currently working	Paraguay	72	October 2025
Maria	Currently working	Colombia	63	October 2025
Brenda	Unemployed	Colombia	67	November 2025
Margarita	Retired	Spain	76	December 2025
Elisa	Unemployed	Colombia	68	November 2025
Eduarne	Currently working	Spain	66	December 2025
Alana	Retired	Colombia	73	November 2024
Eloisa	Currently working	Bolivia	67	November 2024
Julia	Currently working	Venezuela	68	October 2024

In-depth interviews

- From September to December 2025, we conducted six in-depth biographical interviews, using a sampling of extreme cases, based on the criterion of being over 60 years of age or retired.
- We used three archive interviews that met the criteria, which had been conducted in October and November 2024.
- The sampling was done through domestic and care workers' associations and organizations.
- The interviews were transcribed, carefully mapped and thematically analysed using a coding tree.

Focus groups

- We held three focus groups in October and December 2025 in three cities for women domestic and care workers over 55 (employed or unemployed), who had worked in the sector and spent all or most of their working lives in domestic and care work under direct employment contracts.
- We used one archive focus group that met the criteria, which had been conducted in October 2024.
- The sampling was done through domestic and care workers' associations and organizations, and by posting adverts on the main job search websites.
- The focus groups were in-person, with an average of eight women in each group.
- The sessions were recorded and later transcribed so they could be analysed. A thematic analysis was conducted using a coding tree.

Location	No. of participants	Date
Zaragoza	9	October 2025
Madrid	5	November 2025
Bilbao	8	November 2025
Valencia	4	October 2024

ETHICAL AND EPISTEMOLOGICAL ISSUES

This research is based on feminist and decolonial epistemological principles. Given that knowledge is always context-dependent, it is worth noting that this study has a clear political commitment to encouraging social change. These principles are reflected in the research's relationships and practices.

We work alongside local grassroots organizations, with a view to moving away from extractivist practices and contributing to the ecology of shared knowledge from the perspective of intersubjectivity. From an ethical perspective, we followed the International Sociological Association's Code of Ethics and the Spanish Sociological Federation's Code of Ethics. The anonymity, privacy and confidentiality of data were respected, and as such, all materials were duly anonymized and stored. All participants were informed and signed consent forms for each of the interviews and focus groups.

Beyond the most basic ethical issues, with the aim of refining interpretations and narratives, we performed several processes to listen to participants, provide feedback on the results and discuss them with a monitoring committee including partner organizations representing domestic and care workers from different regions.

NOTES

ⁱ It is worth noting that annual GDP is holding steady, with growth of 2.7% in 2023, 3.2% in 2024, 2.9% in 2025 and an estimated growth of 1.9% for 2026. According to the Working Population Survey (EPA, by its acronym in Spanish), unemployment has followed a downward trend since 2023; the number of social security registrations is increasing year on year and the total consumer price index is contained, falling from 3.5% in 2023 to 2.9% in December 2025.

ⁱⁱ Oxfam Intermón. (2026). *La economía crece, pero la pobreza se cronifica y la vivienda empuja a más hogares a la precariedad*. [Spanish]. <https://www.oxfamintermon.org/es/nota-de-prensa/encuesta-condiciones-de-vida-2026>

ⁱⁱⁱ According to data from the Wage Structure Survey by the Spanish Statistics Institute (INE, by its acronym in Spanish) (2022), the most frequent salary in Spain was €14,586 in 2022, almost half the median salary. This is 'below' the legal statutory minimum wage (women earned on average €5,000 less than men, representing a gender pay gap of 17%). Furthermore, according to the latest analysis published by the State Public Employment Service (2025), the most frequently hired and most searched-for positions were low-qualified roles, mainly classified as 'low added-value jobs'. The part-time nature of work in Spain, according to the Working Population Survey (INE), has reached record figures, with more than 3 million people working part-time at the start of 2025, of which the majority are women (over 70% of the total), with a high rate of involuntary part-time work.

^{iv} Oxfam Intermón. (2025). *Living Inequality. Oxfam Intermón's second survey on multiple inequalities in Spain*. <https://sl1nk.com/zeovu7q>

^v Oxfam Intermón. (2025). *Living Inequality. Oxfam Intermón's second survey on multiple inequalities in Spain*. <https://sl1nk.com/zeovu7q>

^{vi} Women (25.5%) and people from outside of the European Union (EU) (53.2%) are more likely to rent than men (20.3%) and Spanish nationals (19.1%) or EU citizens (41.3%), according to Oxfam Intermón's report (2026). *Vivienda: cimiento de desigualdades*. [Spanish]. <https://www.oxfamintermon.org/es/publicacion/vivienda-cimiento-desigualdades>

^{vii} Oxfam Intermón. (2025). *Trabajo Invisible y cuerpos rotos: una radiografía del empleo de hogar y cuidados en España*. [Spanish]. <https://www.oxfamintermon.org/hubfs/Oxfam-Website/oi-informes/trabajo-invisible-empleo-hogar-cuidados.pdf>

^{viii} Ratification of ILO Convention 189; approval of Spanish Royal Decree 16/2022, recognizing the right to unemployment benefits; Spanish Royal Decree 893/2024, which included domestic work under the Occupational Health and Safety System; successive increases in the national minimum wage, recognition of the right to unemployment benefits with backdated effect to 2022, among others.

^{ix} Oxfam Intermón. (2024). *Pobreza laboral. Cuando trabajar no es suficiente para llegar a fin de mes*. [Spanish]. <https://www.oxfamintermon.org/hubfs/Oxfam-Website/oi-informes/pobreza-laboral-trabajar-no-suficiente.pdf>

^x Oxfam Intermón. (2024). *Pobreza laboral. Cuando trabajar no es suficiente para llegar a fin de mes*. [Spanish]. <https://www.oxfamintermon.org/hubfs/Oxfam-Website/oi-informes/pobreza-laboral-trabajar-no-suficiente.pdf>

^{xi} Oxfam Intermón. (2025). *Trabajo invisible y cuerpos rotos: una radiografía del empleo de hogar y cuidados en España*.

^{xii} Oxfam Intermón. (2025). *Trabajo invisible y cuerpos rotos: una radiografía del empleo de hogar y cuidados en España*.

^{xiii} Q2 2024 data from the Working Population Survey (INE).

^{xiv} Social Security registration data (2012–2026).

^{xv} Q2 2024 data from the Working Population Survey (INE).

^{xvi} Q2 2024 data from the Working Population Survey (INE).

^{xvii} The percentage of informality is calculated based on the difference between the total number of people working in the sector (i.e. employed) and the total number of registered sector workers (i.e. registered with the Spanish Social Security). Average figures from Q4 2024 from the Working Population Survey and Social Security registration. It is important to remember that, given their nature, registration data and Working Population Survey data are not strictly comparable: the Working Population Survey is a perception survey that classifies each person according to their main employment, while Social Security data is a statistical record of all registrations, including secondary employment. To this end, the data should be considered as a mere estimate.

^{xviii} European Parliament. (2022). *Taxation of the Informal Economy in the EU*. [https://www.europarl.europa.eu/thinktank/es/document/IPOL_STU\(2022\)734007](https://www.europarl.europa.eu/thinktank/es/document/IPOL_STU(2022)734007)

^{xix} The percentage of informality is calculated based on the difference between the total number of people working in the sector (i.e. employed) and the total number of registered sector workers (i.e. registered with the Spanish Social Security). Average figures from Q4 2024 from the Working Population Survey and Social Security registration.

^{xx} Royal Decree 316/2016, of 14 April 2026, which amends the Regulation of Organic Law 4/200, of 11 January, on the rights and freedoms of foreign nationals in Spain and their social inclusion.

^{xxi} Q2 2024 data from the Working Population Survey (INE)

^{xxii} Q2 2024 data from the Working Population Survey (INE)

^{xxiii} All data in this section are Oxfam Intermón's own data (2025) obtained from an online survey of 205 domestic and care workers over 55 years old; non-probability sampling.

^{xxiv} In Spain, this figure was €10,989.50 a year in 2023 for a single-person household, according to the INE.

^{xxv} Oxfam Intermón's own estimate. See note 105 of the full version of the report: <https://acortar.link/mHCikX>

^{xxvi} All data in this section correspond to the 2024 Continuous Work-History Sample sample (Spanish Social Security). For the report, we have considered retired domestic and care workers to be anyone who paid Social Security contributions for at least 10 years in this sector (Spanish employment code CNAE97 and/or special system for domestic workers).

^{xxvii} According to 2024 data from the INE's household budget survey (EPF, by its acronym in Spanish), the average annual spending of a single-person household over 65 years old is €22,081.

^{xxviii} Oxfam Intermón's own estimate. See note 105 of the full version of the report: <https://acortar.link/mHCikX>

^{xxix} Data from the Institute of Elderly People and Social Services (IMSERSO) (2024)

^{xxx} According to 2024 data from the INE's household budget survey (EPF, by its acronym in Spanish), the average annual spending of a single-person household over 65 years old is €22,081.

^{xxxi} Oxfam Intermón's own estimate. See note 105 of the full version of the report: <https://acortar.link/mHCikX>

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This report was written by Nerea Boneta, Sofía Marroquín and Ximena Medina with participation from Raquel Checa, Alejandro García-Gil, Beatriz Novales and Carmen García Guerrero.

The ISEAK Foundation analysed the Continuous Work-History Sample, the INE survey of the working population, and the Social Security's 'secure data room'.

We would like to thank everyone who participated in the focus groups and interviews by answering the survey and/or providing their knowledge and experience in the sessions with women domestic and care workers.

Twenty-four domestic and care workers' associations helped circulate and create the survey, and participated in the focus groups and surveys. This report would not have been possible without the time, generosity, dedicated activism and collective intelligence of the following associations: Asociación de Empleadas del Hogar, Cuidados y Limpieza de Cáceres, Asociación de Movilidad Humana, Asociación de Mujeres Cuidadoras sin Papeles de Málaga, Asociación de Trabajadoras del Hogar de Castellón, Asociación Intercultural de Profesionales del Hogar y de los Cuidados (AIPHYC), Asociación Latinoamericana Huelva Para Todos y Todas, Asociación Mujeres con Voz, Asociación Por Ti Mujer, Asociación SEDOAC – Servicio Doméstico Activo, Asociación Tierramatria, Mujeres Migrantes y Refugiadas, Asociación Más que Cures, Artemisa Migrante y Refugiada, Casa Perú, Colectiva de Mujeres Refugiadas, Exiliadas y Migradas, el Colectivo Territorio Doméstico, Emakume Migratu Feministak Zaintzaile Soziosanitariak Elkartea, Asociación de Emplead@s del Hogar de Murcia, Malen Etxea, Observatorio Jeanneth Beltrán – Acuerpar Derechos, Senda de Cuidados, Sindicato SINTRAHOCU, Asociación de Trabajadoras del Hogar y Cuidados de Zaragoza, Asociación de Trabajadoras del Hogar y Cuidados de Sevilla y Asociación Mujeres Sin Límites.

Design and layout: Elvira Rojas.

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This publication was produced with the support of:

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