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- I. GENERAL INFORMATION ABOUT THE COUNTRY
  - 1.1 Political and contextual background
  - 1.2 Macroeconomics data
  
- II. INSTITUTIONAL FRAMEWORK
  - 2.1 Main public bodies and other organizations interested in silver workers
  - 2.2 Current Policies for Silver workers (if any)
  
- III. REGULATORY FRAMEWORK
  - 3.1 Legal framework for silver workers
  - 3.2 Latest labor market and Pensions Reforms
  
- IV. ECONOMIC DIMENSION OF SILVER WORKERS
  - 4.1 Pension expenditure projections
  - 4.2 Reduction and loss of income for workers aged 50 +
  - 4.3 Employment barriers, etc.
  
- V. SOCIAL AND CULTURAL DIMENSION OF SILVER WORKERS
  - 5.1 Social security policies
  - 5.2 Risk of poverty or social exclusion
  - 5.3 Are there any successful cases of over 50s entrepreneurs?
  - 5.4 Rate of unionisms or membership in business associations
  - 5.5 Are there Silver Workers enrolled in social-cultural activities?
  
- VI. SILVER WORKER IN THE CONTEXT OF EDUCATION AND TRAINING
  - 6.1 Vocational and educational training and opportunities
  - 6.2 Barriers to learning later in life
  - 6.3 Age-and learner-friendly workplaces
  
- VII. CHALLENGES AND OPPORTUNITIES FOR SILVER WORKERS

### 1.1 Political and contextual background

Portugal extends along the Atlantic coast of the Iberian Peninsula in southwestern Europe. It is bordered by Spain to the east and north, while the Atlantic dominates the coastline (1794 km) to the west and south. Occupying about 16% of the Iberian Peninsula, Portugal (including the two autonomous regions: Azores and Madeira islands) has a population of over 10 million people. Despite its relatively small size (92,390 sq Km), the country has a great geographic diversity, ranging from mountainous regions to golden plains. Most of its population lives in the Atlantic coast, mainly between the two main urban centers, Lisbon (the capital) and Oporto, in the North.



Having one of the lowest birth rates in the world (1.5 children per woman of child bearing age), its population has been declining. Portugal currently has 26.6% of the population over 65 years but by 2050 that figure is expected to exceed 40%.

During the 90s, Portugal pursued an economic policy determined by the convergence criteria of Economic and Monetary Union (EUM), which resulted in the entry in the euro area in January 1999. In terms of structure of the economy, it is noteworthy the growing sector of the services sector, as indeed its European partners.

Between May 2011 and June 2014, Portugal benefited from financial assistance in support of an economic adjustment program that also covered the relatively supervision the possible imbalances and monitoring of corrective measures. Portugal continues to be affected in many levels by the vulnerability of the financial sector - with a weak profitability of banks and a constant deterioration in the quality of its assets. The economic crisis led to a severe reduction of employment. Although the labor market situation have improved recently, unemployment remains high and the labor market segmented.

On joining the Euro, Portuguese national debt was below the 60% limit set by the Euro Convergence Criteria (Maastricht criteria). By the start of the debt crisis in 2009, the level of public sector debt had edged up to 70% of GDP. However, the recession of 2009-12, has seen a rapid increase in the level of debt, despite efforts to reduce public spending and austerity measures pursued by the government. With the rapid drop in real GDP, and austerity measures, the Portuguese unemployment rate has increased at one of the fastest rates in the EU. Effectively there are a number of factors that made it essential to deepen the knowledge of the unemployment problem but also or even mainly all mechanisms that lead to more and younger people falling into situations that allow them to border labor markets, training or education system:

- The current European financial crisis that lead to a strong increase in unemployment most fundamentally to young people, low-skilled, immigrants and people in the end of working age;
- The relationship between labor market exclusion and serious health problems that increase costs for health systems and contribute to the integration problems of those who suffer;
- Rising unemployment also has a relationship with the historically tested increased crime and feelings of insecurity with the social costs resulting there from;

- The challenges of the job market today are far more complex to those faced youth at other times of crisis. Globalization new technologies and their impact on production processes, needs increasing qualification and other factors make the moment of crisis we are experiencing in Europe a situation unique in many ways.

## Retirement age in Portugal

The retirement age in Portugal in 2016 is 66 years and 2 months of age, for both genders, without incurring penalties, whether for private sector workers or civil servants. However, in some cases, is still possible to apply for retirement before 66 without penalty, depending on length of the employment records. The rule is simple: for each year of contributions over 40 discounts the employee reduces four months to the age of eligibility for retirement.

The Portuguese public pension system adds two regimes: one that covers private sector workers and civil servants recorded since January 2006 (the Social Security System) and another covering public workers sector enrolled by 2005 (Caixa Geral de Aposentações Subsystem).

## 1.2 Macroeconomics data

Population - 10 607 503 (2015)

GDP - 173 045 M.€ (2014)

GDP per head - 114 245€ (2014)

Unemployment Rate - 12.4% (2015)

By gender:

- Men - 12.2%
- Women - 12.7%

By age group:

- Under 25 years - 32%
- from 25 to 54 years - 11.2%
- from 55 to 64 years - 12.4%

Portugal Gross Household Saving Rate – 6.46% (2015)



(Source: EUROSTAT)

**Duration of working life** - In Portugal, around 61% of people aged 15 to 64 have a paid job, lower than the OECD employment average of 65%. Some 63% of men are in paid work, compared with 58% of women. In Portugal, around 10% of employees work very long hours, less than the OECD average of

13%, with 13% of men working very long hours compared with just 6% for women. In terms of health, life expectancy at birth in Portugal is almost 81 years - for women is 84 years, compared with 77 for men.

(Source: OECD)

### **Sectors contribution to GDP:**

In 2011 agriculture, forestry and fisheries accounted for only 2.1% of GVA (against 24% in 1960) and 9.9% of employment, while industry, construction, energy and water accounted for 23.3% of GVA and 27.3% of employment. The services sector generated 74.5% of GVA and represented 62.8% of employment.

(Source: INE - National Institute of Statistics)

## 2.1 Main public bodies and other organizations interested in silver workers

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There are some social actors concerned with the target group, providing support, information and the possibility to find a job as listed below:

**Central Government** - In order to tackle the problem of unemployment, especially in people over 50 years, the Government has strengthened financial support to companies that hire unemployed people. The "Estímulo 2013" programme, extending the incentive to employ "inactive" people - people who have not made contributions in the last 12 months. This measure consists of a grant of a monthly financial support, corresponding to 50% of the employee's monthly salary to an employer that makes an employment contract (full time or part time) with an unemployed person registered in the employment center or in vocational training. For this program are also eligible registered unemployed for at least three consecutive months with more than 45 years and low skilled. The financial support granted by the State corresponds to 50% of the worker's salary over a maximum period of six months for fixed-term contracts or eighteen months in the case of permanent contracts. This program is managed by the employment centers of the IEFP- Instituto do Emprego e Formação Profissional, IP.

**IEFP – Instituto do Emprego e Formação Profissional, IP**, created in 1979 is a state organization and the national employment public service. Its mission is to promote the creation and quality of employment and tackle unemployment, by elaborating active employment policies especially vocational training. This organization provides information and several internship programs giving financial advantages for companies who recruit unemployed people.

**IPAV-Instituto Padre António Vieira**, is a non-profit civic association, recognized as a private social welfare institution and a Non-Governmental Development Organization (NGDO), aiming being reflection, education and action in the promotion of human dignity, social solidarity, sustainability, development, diversity and dialogue between civilizations/cultures. It acts by developing and managing social innovation projects which provide solutions to unresolved social needs at the national and international level, in particular by supporting children and young people, the family, social/community integration, the protection of citizens in old age, disability and in all situations where there is need or reduced means of subsistence. Among others, one of its goals it's develop innovative approaches to unemployment, in particular long-term unemployment, through training initiatives, mutual aid between peers and the active search for employment using support ecosystems.

**Agência Nacional para a Qualificação e o Ensino Profissional, I.P. (ANQEP)** its mission is to coordinate and execute the educational and vocational training policies and to ensure the development and management of the recognition, validation and certification of skills system.

## 2.2 Current Policies for Silver workers (if any)

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In Portugal unemployed people with 55 years or more has increased. From 2008 to 2014, unemployment in the age group of 55-64 years more than doubled: from 44,800 individuals in 2008 increased to 99,800 unemployed over 55 years in Portugal in 2014. Similarly, the unemployment rate in this age group increased from 6.6% in 2008 to 13.5% in 2014. According to Pordata, the unemployment rate for the age group of 55-64 years compared to other age groups, is one that has a lower unemployment rate. However, note that at the turn of 2013 to 2014, this was the group that recorded the descent of the least significant unemployment rate.

years	Age groups			
	<25	25-54	55-64	Total
2012	37,9	14,7	12,7	15,5
2013	38,1	15,5	13,7	16,2
2014	34,8	12,7	13,5	13,9

The data are therefore consistent with the idea that has been made more public investment in the employability of young people to the detriment of seniors. In fact, an analysis of existing programs and projects to employability in Portugal, many more programs have been identified exclusively for young people under the age of 31 years. On the other hand, we did not identify a program in Portugal addressed exclusively for unemployed people over 50 years.

Still, we find reflection in the project SILVER WORKERS, when consider the greatest difficulty in re-entering the labour market in this age group. Older unemployed people tend to stay unemployed longer and need to invest more effort in the conversion of their personal and professional skills developed to what the labor market currently demand. Therefore, urges the formulation of public policies that promote the employability of this age group.

### Programs and projects for Employability

**Name:** Contrato Emprego-Inserção (CEI) Program

**Type of intervention:** Inclusion of unemployed in real work context

**Promoter:** Instituto do Emprego e Formação Profissional, I.P.

**Description:** The Contrato Emprego-Inserção (CEI) Program provides for an integration contract with a maximum duration of 12 months, in which are established the inclusion norms for the unemployed person registered in the employment service and beneficiary of social unemployment benefits in a public organization or private nonprofit aiming to accomplish necessary social work. In addition to the mitigation of the negative psychological effects associated with unemployed (tendency to depression, isolation, anxiety, etc.), the CEI allows the job seeker to acquire and develop new personal and professional skills valued by the labor market. Job seekers over 45 years or the long-term unemployed are considered priority targets. The most positive impacts of the CEI are the candidate with higher age, which during his life had developed the same occupation and who now find themselves in a situation of unemployment where the acquired skills are no longer valued. Thus, the inclusion in the CEI will allow envision other ways and stimulate retraining.



**Name:** Vi@s

**Type of intervention:** E-learning platform for job search techniques

**Promoter:** Instituto do Emprego e Formação Profissional, I.P

**Description:** Project Vi@s implemented a free access online platform with e-learning tools, from which a jobseeker can identify new approaches and practical techniques for their own job search. Apart from informative guides with static information, Vi@s offers interactive tools for the candidate identify the right steps for obtaining employment. Although the resources available can be considered insufficient for a real definition of an insertion itinerary in the labour market, Vi@s is a good addition to the training programs and guidance services in career management.

**Name:** Grupos de Entreatajuda para a Procura de Emprego (GEPE) (Mutual Assistance groups for Job Search)

**Type of intervention:** Community Support Group

**Promoter:** Instituto Padre António Vieira (IPAV)

**Description:** The project establishes the creation of small groups of unemployed people (max.10) coordinated by one or two workers that help each other in the process of active job search. The project is based on a voluntary basis.

The design is based on two assumptions, namely:

- a) The unemployment situation leads to the loss of socialization and to a psychological states of isolation.
- b) The identification of viable employment opportunities is easier by the joint network of the candidate than the indiscriminate response to job offers. In this sense, the group developed personal skills involved in active job search to keep candidates motivated and self-efficient, through an approach based on shared experiences, exchange opportunities and support and self-help networks established between elements of the group.

### 3.1 Legal framework for silver workers

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The government established new rules for the active employment policies under the Estímulo 2013 Programme encouraging companies to hire unemployed people:

**Subsidies for companies that hire unemployed people** - Companies that hire unemployed under the Estímulo 2013 programme can be supported in the payment of the wages of new hires. In practice, the program pays 50% of the employee's monthly salary.

**60% support for unemployed people over 50 years** - in the case of hiring people with 50 years or more the government support rises to 60% of the monthly remuneration. The only condition is that the amount of aid does not exceed at once the value of Indexing Social Support (419.22 euros) in case of a fixed-term contract with a mandatory minimum duration of 12 months, and 1.3 times of IAS (544.98 euros) for a permanent contract.

**Reimbursement of TSU (single social tax) for unemployed people over 45 years** - under the program to combat unemployment carried out by the Ministry of Economy, companies that hire unemployed over 45 years will also have benefits, with 100% refund of TSU (single social tax).

**“Contrato Emprego-Inserção” and “Contrato Emprego-Inserção+”** - are measures to support people unemployed who have exhausted unemployment benefits by involving in social work - work that is done by unemployed people registered in the Institute of Employment and Vocational Training (IEFP) and enabling them to meet social or temporary collective needs. These two measures have a maximum duration of 12 months, with or without renewal of the contract. The idea of these programs is to promote the employability of people unemployed by promoting their social and professional skills through continuous contact with the labour market. Therefore, it is encouraged to contact the unemployed workers and other activities so that there is no risk of isolation, demotivation and marginalization.

### 3.2 Latest labor market and Pensions Reforms

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The Portuguese public pension system includes two main schemes: the non-contributory scheme and the contributory scheme. The first one encompasses the persons that have not contributed for social security system during their active age and it is funded by the state budget (taxes) and the second one encompasses the persons that have contributed during their working career for the social security system. Employees are encompassed by the second one, which is divided into two regimes: the regime governing the private sector and the regime governing the public sector employees. In the private sector, employers and employees make compulsory contributions for the social security system, which funds the retirement pensions of private sector workers; in the public sector employees pay compulsory contributions to their specific fund (CGA).

The general social security scheme provides the allocation of pension in case of old age, disability and death (survivor's pension). The beneficiaries of the general scheme are all workers employed or self-

employed as well as their respective spouses and former spouses, descendants and ascendants who meet certain requirements for survivors' pensions. Also included are the beneficiaries of the voluntary social insurance scheme. The solidarity subsystem also covers the eventuality of invalidity, old age and death, and the granting of benefits is independent of enrollment in the Social Security system, not involving the payment of contributions and determined on the basis of the beneficiary's resources and household.

### 4.1 Pension expenditure projections

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Under the costs of Social Security is the Unemployment Benefit and the Social Integration Income, but the most important part is the pensions, particularly old-age pensions. With the inevitable demographic aging in Portugal the weight of pension expenditure will tend to get worse.

According to INE, in 2060 there will be over 3 million people aged over 65 years (mostly women). Expenditures in Portugal more than doubled in the last two decades and continues to increase, reaching 14.6% of GDP in 2020. OECD projections pointed out that, in Portugal, the weight of pensions in GDP should continue to rise and reach the peak of 15% of GDP in 2030, remaining above 13% by 2060, with the country continue to spend more on pensions, compared to the average of the organization's countries. To the average of OECD countries, the report estimates that spending on pensions pass the current 9% of GDP to 10.1% of GDP in 2050 and 11.3% in 2060.

### 4.2 Reduction and loss of income for workers aged 50 +

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According to National Statistics Institute's data there are almost 270,000 Portuguese unemployed people over 45 years, and they have to wait on average more than two and a half years for a job opportunity. The wait time increases to nearly three years for those with between 55 and 64 years old.

The **middle-aged and end-of-career workers** are in a particularly critical moment in contemporary career paths. Some factors contribute to the existence of strong vulnerabilities:

- In corporate restructuring processes remains a theoretical lower capacity to adapt to new work processes, which places these workers at the forefront of dispensability;
- A minor replacement capacity in the labour market in that age as a limiting element of their employability;
- Some segmental stiffness, when it comes to individuals with some previous expertise, which is a barrier to retrain or unskilled labor acceptance;
- A lack of ICT skills are increasingly essential to employability and vocational training.

### 4.3 Employment barriers, etc.

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Portugal was deeply affected by the problems of the euro zone but the recovery in demand in the labor market was largely satisfied by an increasing use of temporary workers. Discussions on aging, in particular active aging, has been driven by a context of strong demographic transformations all over the world, with particular increase in longevity and population aging and consequently the impact on the crisis social and financial sustainability of systems of European welfare states. To address these

situations are suggested and promoted aging activation measures, for example by means of employability in the case of the political agenda of the European Commission, or optimizing opportunities for health, participation and security in the case of the Organization recommendations worldwide.

## 5.1 Social security policies

“**Contrato Emprego-Inserção**” and “**Contrato Emprego-Inserção+**” - are measures to support people unemployed who have exhausted unemployment benefits by involving in social work - work that is done by unemployed people registered in the Institute of Employment and Vocational Training (IEFP) and enabling them to meet social or temporary collective needs. These two measures have a maximum duration of 12 months, with or without renewal of the contract. The idea of these programs is to promote the employability of people unemployed by promoting their social and professional skills through continuous contact with the labour market. Therefore, it is encouraged to contact the unemployed workers and other activities so that there is no risk of isolation, demotivation and marginalization.

**Reduction of the Single Social Tax (TSU)** - The government approved the creation of an exceptional measure to support employment by reducing the contribution rate paid by the employer, by 0.75 percentage points - reduction of the Single Social Tax (TSU) of 0.75 percentage points for all companies that have workers who earn the minimum wage.

### **Caritas - network with employment opportunities for over-45.**

The In Spira network is the latest initiative of Portuguese Caritas. This is an innovative job platform, designed for active, retired or unemployed people over 45 years old. Under the expression "Add life to your years", Caritas launched the platform "In Spira - Caritas Competence Network", a platform that establishes the contact between companies seeking human resources and unemployed or retired over 45 years age who aspire to a job opportunity. The network is available since 18th December 2015 and aims to bring employers and job seekers to both promoting active aging and combating exclusion of older people from the labor market.

## 5.2 Risk of poverty or social exclusion

Unemployment and long-term unemployment are considered one of the main factors of poverty and exclusion social. However the relationship between unemployment, unemployment long and poverty levels does not explain in full the behavior of poverty indicators. Indeed, Eurostat data for 2005 revealed that unemployment rates in Portugal (7.6% and 3.7% long-term unemployment), are lower unemployment rates in the EU (8.7% and 4.0% long-term unemployment) but the population's poverty rate is significantly higher in Portugal in all the EU countries (20.0% and 16.0% respectively). One of the main factors of poverty in Portugal is the low level of social benefits, including pensions.

One of the most vulnerable groups are the **middle-aged and end-of-career workers** - experience has shown that middle age is a particularly critical moment in contemporary career paths. Some factors contribute to the existence of strong vulnerabilities:

- In corporate restructuring processes remains a theoretical lower capacity to adapt to new work processes, which places these workers at the forefront of dispensability;
- A minor replacement capacity in the labour market in that age as a limiting element of their employability;

- Some segmental stiffness, when it comes to individuals with some previous expertise, which is a barrier to retrain or unskilled labor acceptance;
- A lack of ICT skills are increasingly essential to employability and vocational training.

**The Social Integration Income** is a social protection measure designed to support people or families who are in severe economic distress and at risk of social exclusion and consists of:

- An insertion contract to help social and professional integration;
- The provision of money to meet their basic needs.

To receive the Social Insertion Income, have to celebrate and sign an Integration Agreement, which contains a set of rights and duties, aiming at their social and professional integration.

The Social Insertion Income is today a key support for the most disadvantaged families who do not have other forms of income. However, the access to this social support has become more careful, which reflected in the decrease of the number of beneficiaries. The number of beneficiaries reached 211,166 in May 2015 according to the statistics from the Social Security Institute.

### 5.3 Are there any successful cases of over 50s entrepreneurs?

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Economic changes and the conditions of access to retirement put many people in situations of involuntary unemployment, insecurity, early retirements and consequent pressure on social security systems, posing new problems for the economy. Entrepreneurs in Portugal with 50 years or more doubled between 1991 and 2011, representing 36% of the total, which shows a profile "well over aged" of the business due to the active population. Unfortunately, in Portugal there's very few information on individuals who undertake entrepreneurship at an advanced age.

## 6.1 Vocational and educational training and opportunities

**EFA - adult training and education courses** - aimed at professional qualification and/or education of adults to enhance their employability. EFA are forms of long-term training for standard dual certification, i.e. assign a base certification (level of educational qualification) and professional certification in a particular professional sector. Typically, in Portugal, the EFA mode is applied by public vocational training centers (centers or filed with the IEFP) to the jobseekers which they recognize the need to acquire a professional qualification. EFA courses are long-term (usually between 1 to 2 years) providing the trainee with a set of technical skills. The theoretical component is associated with conducting training in a real work context where the trainee develops the theoretical knowledge acquired. At the end of the course, the trainee will be able to practice a particular profession and will receive a certificate valid in Europe. In all of the courses are taught entrepreneurial training modules and/or technical job search skills, in order to give the trainees skills to obtain a placement in the labor market. Considering that the vast majority of trainees covered are adult with difficulties in entering the labor market, training in entrepreneurial skills and/or job search techniques are essential for the training of the unemployed people who obtained a new qualification. In general, to the frequency of training is associated the payment of social benefits. The trainee, in addition to benefit of free frequency course, may still receive financial support for food, transportation and school supplies expenses.

**“Vida Ativa”** (Active life) – certified modular training - included under the measure of short duration training courses (from 25h to 300h) aimed at unemployed adults qualification in specific professional skills. Unlike EFA mode, which gives a full professional qualification, ensuring the ability of the trainee to perform certain profession, "Vida Ativa" only provides training in specific and isolated professional skills. Achieving these type of short training courses allows the trainee to obtain quickly professional skills that can help unlock opportunities to work in an area where the learner just need to recycle or refine some skills or a more specific training in work area that he/she already dominate in general. Within this method, the theoretical training may be followed by a course of training in a real work environment (between 3 to 6 months), where the trainee is placed in an organization to apply and test the knowledge acquired in theoretical training. For approval, the trainee will demonstrate how applied the knowledge acquired and monitored by a mentor, an individual's cozy organização that preferably works in the area where the trainee develops skills. Within “Vida Ativa” method are delivered short courses (from 50h to 300h) in entrepreneurial skills, aiming to provide the trainee with skills to formulate a business idea and structure a business plan ready to be implemented after completion of the course. Typically, the frequency of training is associated with the payment of social benefits. The trainee, in addition to benefit of free frequency course, may still receive financial support for food expenses, transportation and school supplies.

**CQEP – Centros para a Qualificação e Ensino Profissional** – Decentralized agencies, with protocols between public, private and associative entities and ANQEP, IP, which enable recovery and direct certification of professional skills and forwarding the person to appropriate training and qualification opportunities to their needs and professional ambitions. Addressing the CQEP, the person can get an official recognition of their professional experience, through the skills certification. The CQEP provide opportunities for the person who previously had no opportunity to study, but still gained experience and knowledge in the working/worked area and be able to obtain official certification of their skills,



valid in Europe. Simultaneously, CQEP also works as a centralized information centre on training opportunities and qualifications, can send people to courses that meet their needs and professional aspirations, constituting as proximity and monitoring services.

## 6.2 Barriers to learning later in life

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Despite the training opportunities given by the IEFP (and training centers filed with IEFP), some of which are financially reimbursed, there has been some ambivalence related to adult insertion in training courses in order to overcome technical and intellectual barriers in the process of active job search.

In the current context, there is some cases in which IEFP as public employment service, has to resort to coercive mechanisms to ensure the integration of unemployed individuals in vocational training courses that will lead to a strengthening of its powers and tools to better deal with the challenges of the labor market.

Especially, people with older ages and lower qualification levels tend to resist more to the integration of vocational training courses. Generally, they argue that they not see the need for more training, as they were managing to have employment throughout their lives without resorting to strengthen their skills and qualifications. This attitude reveals a lack of understanding of the most recent changes in the labor market and a resistance to change, associated with an older age within the age group of the working population.

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