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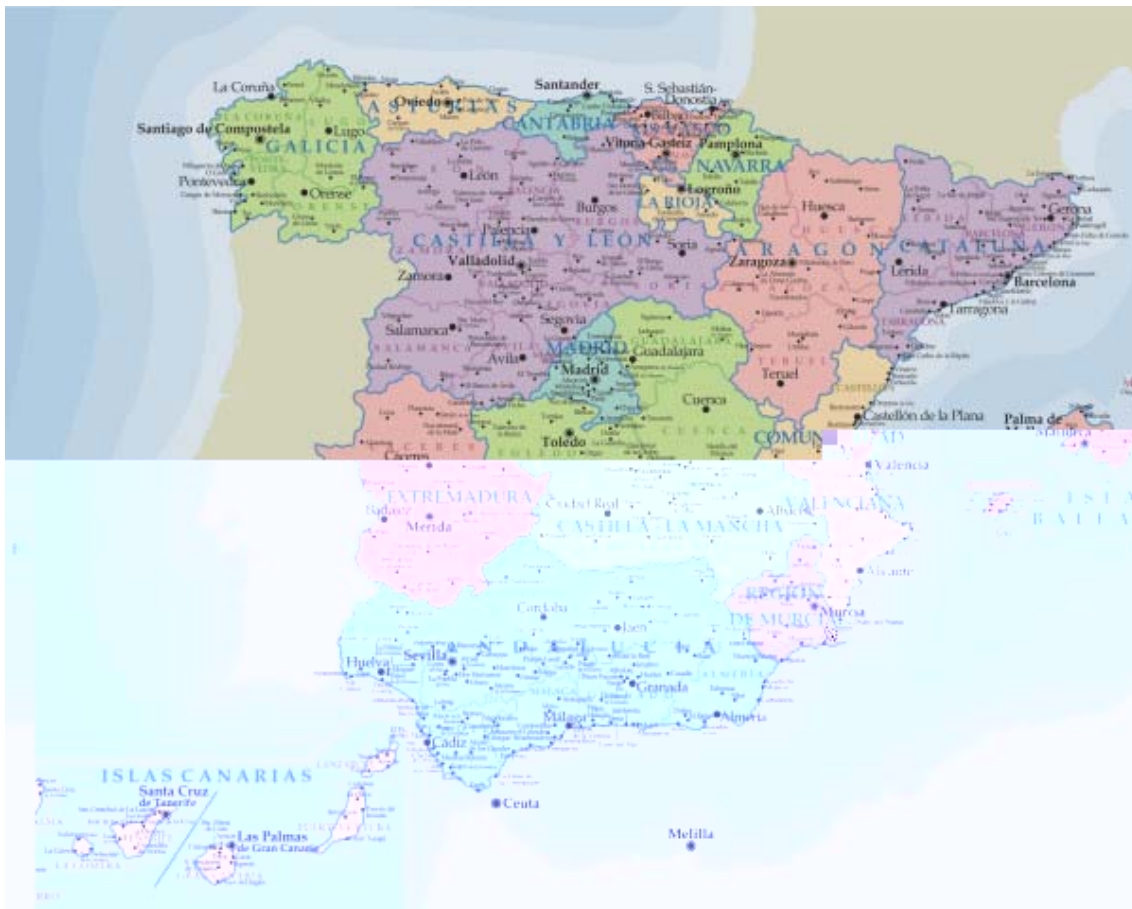
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I. GENERAL INFORMATION ABOUT THE COUNTRY SPAIN



1.1 Political and contextual background

SPAIN, officially Kingdom of Spain, is the second largest country in the EU after France. It has a total surface area of 505,986 square kilometers.

Spain has the fifth largest population of the European Union, 46.439.864 inhabitants, with a density of 92.1 inhab. /km².

The beginning of the global crisis meant for Spain the explosion of other problems: the end of the real estate bubble, the banking crisis of 2010 and finally the rise in unemployment, which resulted in the emergence of social movements aimed at changing the economic and productive model and calling into question the political system. The drastic decline in credit to households and small businesses by banks and savings banks, some spending policies conducted by the central government, the high public deficit of regional and municipal administrations, political corruption, deterioration of productivity and competitiveness, and the high oil dependence are other problems that have contributed to the worsening of the crisis. The crisis has spread beyond the economy to affect the institutional, political and social spheres.

In 2014 it was consolidated the recovery of the Spanish economy that began in mid 2013. The important structural reforms undertaken in recent years in the labor market, the financial system, the domestic market and in the tax system, have been crucial in achieving a sustainable and balanced economic growth.

In the Spanish Pension System coexists different modalities of social provision that conform its different pillars:

- **The Contributive Public pillar**, in which pensions are financed by contributions of active workers in a same period of time, and these in turn determine the future pension;
- **The Welfare pillar**, public and under State Budget, which provides pensions to those who, for lack of contribution have no access to a contributory pension;
- **The Private pillar**, consisting of the pension plans to which workers contribute with part of their salary and that is capitalized in the financial markets along the working life.

Like most traditional pension systems, the Spanish system responds to a public and corporatist model while the criteria for access to the pension and the determination of the amount are linked to participation in the labor market and the wage level. The Welfare pillar plays a residual role, for the poorest, also providing very low pension amounts.

Only the intensive use of the Reserve Fund has enabled the Government of Spain to face the increased spending on pensions. The Government has undertaken a double reform to balance the accounts in the medium term, but without new revenue, future retirees will have lower pensions.

Official retirement age After the new pension reform it is rising progressively until 2027. From there on the retirement age will be 67 years or 65 years if are credited 38 ½ years of contributions.

1.2 Macroeconomics data

GDP 1.041.160 M.€ (2014)

GDP per head 22.780€ (2014)

Unemployment Rate 21,2 (2015)

By gender

Men 19.90

Women 22.69

By age group

from 16 to 24 years 46.58

from 25 to 54 years 19.48

from 55 years or more 17.78

Balance of Trade 25.903,0 M.€ (2014)

Saving rate 9.8% (2014)

Sectors contribution to GDP (2014):

- 2.5% Agriculture and Fishing
- 17.5% Industry and Energy
- 5.6% Construction
- 74.4% Services

*Since 2010, the **Construction** is the sector that loses a higher percentage of GDP: 11.9% in 2010 to 5.6% in 2014. The **Service** sector has been growing in importance with the passage of time increasing from 46,3% of GDP in 1970 to 74.4% in 2014. This is common in the process of economic development in most countries. In 2014, gain participation in the GDP the Service sector; however **Industry** participation remains the same as in 2013. The **Agriculture and Construction** sectors lose presence in the domestic production.*

Average Retirement age 64.14 years (2014)

Men 63.88 years

Women 64.61 years

(Source: INE National Institute of Statistics)

2.1 Main public bodies and other organizations interested in silver workers

Increasingly more and more organizations offer programs tailored to this group, in order to facilitate their reintegration into the labor market.

The **Central Government** is aimed at improving the employability of groups hard hit by unemployment, particularly of those over 45 who are long term unemployed, establishing them as one of the priorities of the Annual Plan for Employment Policy (PAPE) 2015.

The **National Reform Programme 2015** includes the fight against unemployment as one of the priority areas of action. In this field, the measures are focused on improving employment and training policies as well as moderate business costs by social contributions. Therefore, in 2015 it has been incorporated a new reduction in contributions to stimulate the creation of permanent employment, particularly aimed at encouraging the recruitment of groups with less access to stable employment.

On the other hand the **Autonomous Communities (Regions)**, also interested in the silver workers, develop and carry out initiatives to promote the employability of this group. As they have the responsibility for Social Services they count on specific support for cases of serious risk of social exclusion. They are called Autonomous Insertion Income or "social wage". Each with its own requirements and all of limited length.

In the case of **Extremadura**, some of the measures implemented through the Public Employment Service (SEXPE) are:

- **EducarEx.** Training offer for Adults over eighteen where included "non formal programs" such as digital literacy, personal and social development, foreign languages and courses to access to employment and professional promotion.
- **@PRENDIZEXT.** Aimed at people over 45 and unemployed. This is a dual program that includes work (1 3 months practices) and training, providing the participants with a total of 103 training specialties.
- **Ayudas Fomento Autoempleo (Self employment Aid).** It consists of two programs: aid for the establishment of unemployed people as self employed and aids to self employed people to hire a familiar as collaborator/partner. Aimed at people over 18 and unemployed.

In the case of **Madrid** we find for example:

- **Reorienta 45+ (Reorient 45+).** Plan of the Employment Agency led to people over 45, long term unemployed and coming from sectors particularly affected by the economic crisis. They must be registered as resident in the city of Madrid.

In the case of **Andalusia** Region:

- **Plan 45+.** Program that aims to encourage permanent hiring of unemployed people aged 45 or more.

Municipalities, within their budgets, also attend to groups with difficulties or at risk of social exclusion considering them as a priority, among which are those over 45 years and the long term unemployed.

And finally, we find initiatives from **Associations and Private Foundations** such as:

- **ADECCO Foundation.** Program to promote employability for people over 45 with the following services: consulting for job searching, profile and professional interests analysis, selection processes (personal interviews, test, control of professional references) and monitoring of the labor integration process.
- **Red Araña.**

policies and labor mediation, without prejudice to the competences that correspond to the Autonomous Communities. One of its strategic objectives will be to encourage the employability of groups particularly hit with unemployment (long term unemployed, over 55 years and beneficiaries of the Professional Retraining Program for people who finish their unemployment allowance PREPARA)

In addition, the Strategy has 29 structural objectives that focus on six areas:

- Counseling
- Training
- Employment opportunities
- Equal opportunities in the access to employment
- Entrepreneurship
- Improving the institutional framework of the National Employment System

In accordance with the provisions of the Employment Law, the **Annual Plans for Employment Policy** are the annual concreteness of the Strategy and are developed every year jointly by the National and Regional Employment Services. Within the **Plan 2015**, it remains as strategic objective to encourage the employability of groups particularly hard hit by unemployment as over 45 long term unemployed.

To assess the degree of compliance regarding the objectives, the Plan 2015 includes a full set of twenty indicators drawn up based on the active participation of the different Regions. The total budget for the Plan 2015 was of 4,788 million Euros provided by the State. A total amount of 1,543 million Euros are to be distributed to the Regions for their management.

3.1 Legal framework for silver workers

What specific "aids" are available for companies and entrepreneurs that hire people over 45 years?

Companies that hire people over 45 have tax benefits by contract, for the first year of hiring and for the duration of that employee in the company.

A worker who wants to access to a permanent contract for people over 45 years must meet other requirements:

- To be unemployed and registered at the Public Employment Service.
- To be at least 45 years old
- Workers will not have blood relationship or affinity till the 2nd degree inclusive with the employer or who hold positions of management or are members of the administrative bodies of the companies.
- The worker should not been linked to the company, group of companies or entity in the preceding 24 months to the hiring with permanent contract; or in the preceding 6 months by means of a fixed term, temporary, training, relay or replacement due to retirement contract.
- In the case of incorporation of working partners to cooperatives or labor companies, they will be excluded from the bonuses if previously maintained contractual relationship with these companies over twelve months.
- Are excluded those workers who finished their permanent contract within three months prior to the contract formalizing. This exclusion does not apply when the finishing of the contract is recognized or declared unfair dismissal, or collective dismissal, except in the case provided in Article 8.2, Royal Decree Law 5/2006.

The established benefits, together with other public aids for the same purpose, cannot exceed the 60% of the annual wage bill correspondent to the contract subsidizes.

See also section 5.1

What specific support exists for workers aged over 45 under unemployed situation? What are the options to re enter into the labor market?

- **The subsidy for over 55 years.** It is a monthly allowance of 426 Euros that the unemployed will receive until reaching the retirement age. From that moment on he/she will stop receiving the subsidy to start receiving the pension he/she is entitled. Until 2012 the age to apply for this subsidy was 52 years. With the Labor Reform it was climbed onto 55.
The requirements to access to this benefit are: being unemployed, having 55 years or more on the date of finishing the unemployment allowance or the unemployed subsidy benefits, be registered as unemployed for a period of one month, lack of income, have contributed for unemployment a minimum of 6 years during their working life.
- **The subsidy for over 45 years.** When a worker has spent his/her unemployment allowance (contributory) and has lack of other income, can request an aid of 426 Euros per month during six months. This aid comes into play if the worker has no family responsibilities (children or dependent spouse) because in this case would receive the "**family support**", a subsidy to receive when the unemployment allowance is spent and that can be up to 30 months.
In both cases, if spending the subsidy or the family support, the worker may request (just one time) an aid of 400 Euros during six months: **Plan Prepara**.

- **Support for over 45 long term unemployed: RAI**

When an employee is 45 or more years old, has spent all unemployment benefits and possible subsidies, have lack of income and is registered as unemployed for more than one year, can apply for the **Active Income for Insertion RAI**.

RAI is an aid of 426 Euros a month to be received during 11 consecutive months and can be requested up to three times, three annualities, but in alternate years.

As well as the long term unemployed over 45 years, it can also apply for this aid other groups with special difficulties in finding employment, such as people with disabilities, victims of domestic violence and returnees, each with its own requirements.

When a worker has consumed all benefits and unemployment allowance, included the Plan Prepara and RAI, there is a new aid launched in January 2015 for long term unemployed with family responsibilities (children or dependent spouse). This is called "**Activation Program for Employment PAE**".

- **The Regional Integration Income.**

The Autonomous Communities (Regions), which have the responsibility for Social Services, have specific aids for those cases in risk of social exclusion. They are called Regional Integration Income or "Social Wages". Each Region have its own requirements and of limited length.

3.2 Latest labor market and Pensions Reforms

The Pension System in Spain is a sharing system with the aim to ensure an adequate standard of living for pensioners workers.

The *first major reform of the Spanish Pension System* took place in 1985, when the minimum contribution period was increased from ten to fifteen years, and the number of years used for the calculation of the regulatory base from two to the previous eight to retirement. These measures helped to reduce the financial pressure over the system.

The *second major reform*, which occurred in 1997, deepened on the changes carried out in 1985. It increased from eight to fifteen the years used for the calculation of the regulatory base to determine the amount of pension.

In 2006, the computation of effective contribution days for the calculation of the pension was also modified in order to increase the effective number of contribution years. The age limit for partial retirement was increased to 61, on condition that the worker had at least six years of seniority in his/her company and could demonstrate a contribution period of thirty.

The aging population and the financial crisis resulted in the Reform of the Spanish Pension System. The 2011 Reform (**Law 27/2011, of 1 August, on update, adaptation and modernization of the Social Security System**) modifies the number from fifteen to twenty five years for the calculation of the regulatory base and announces the introduction of so called Sustainability factor (calculation of life expectancy every five years as a method of pension adjustment). At the same time it is increased the legal retirement age from 65 to 67 years; in addition, it will be required thirty seven years of contribution to reach 100% of the pension. Likewise, there are substantial changes to access to early retirement. All of the above measures will be implemented gradually, starting in 2013 and ending in 2027.

According to OECD estimates, the replacement rate for public pensions (ratio between the pension received and pre retirement salary) represents an average for about 80% (before the reform of 2011), one of the highest in OECD. With the reform, the replacement rate decreases an average of 9.5%.

The reform is to penalize early and partial retirement without having been previously agreed with the social agents. That's why it has been described as an unfair and harsh reform because penalizes

workers over 55 (vulnerable to unstable markets and precarious jobs) to tighten the conditions of access to unemployment subsidy.

The current sharing system based on social contributions will surely have sustainability difficulties based on the high rates of unemployment, precarious jobs and low salaries. With these factors operating, and adding the demographic effect, especially after 2030, the sustainability based on social contributions seems to be insufficient to guarantee pensions. The adjustments that can be done without changing the basis of the income will probably persist in the way of restrain and reduction of pensions.

4.1 Pension expenditure projections

Taking into account the Spanish Labour Market, if the employment rate and its quality does not improve, it is not possible to guarantee a quality pension system.

Latest projections from the European Commission ("2015 Ageing Report") indicate that Spain will have in 2040 two million inhabitants less than today. However, there will be 5.5 million more people over 65 years and 5.5 million fewer people in working age (those between 15 and 64). If there are 3.7 people in working age for every person aged over 65 now, by 2040 there will be 1.8.

Despite the reforms made to the pension system, population aging will increase the contributory pensions expenditure almost one percentage point to 9.1% of GDP in 2040 (plus another 3% pension for disability and others).

Will be possible to pay pensions in the future? In principle, yes. With conservative assumptions, including projections, it will be necessary to make a great but also "reasonable" effort. Of course, the average pension will be worth less than today. Nowadays, the pension is equivalent to 60% of the average wage. In 2040, this ratio will fall to 45%.

Social Security still has some "cards" to play to ensure pensions. For example, in 18 EU countries the initial pension is calculated taking into account the entire career (in Spain, last 25 years). By extending the contribution years considered in the calculation of the pension, the internal component of the justice system is increased, as the relationship between the set of contributions made to the pension system and the received pension is reinforced.

Another possible measure is to increase the number of contributory years required to get the entitlement to a full pension, the current reform includes an increase from 35 to 37 years, but some neighbouring countries have extended that requirement to 40 years.

Finally, we note the need to eliminate, or at least reduce the differences, between the regime of self employed and employed, by converging the first one to the second.

To raise the social contributions would not be a good idea: Spain already has the highest fourth in the EU, only behind Hungary, Belgium and Portugal. Raising taxes to pay pensions would be even a worse idea.

Different projections made by experts, financial institutions and public agencies on the evolution of the variables that affect the maintenance of the public system (demography, contributors, number of pensioners...) are sufficient to ensure that pensions will fall.

The Spanish pension system is a distributor system so that financial stability depends crucially on the ratio between beneficiaries and contributors to the Social Security System. Looking ahead, and taking into account only demographic factors, the retirement of the named *baby boom generation* (born between the late 50s and mid 60s) will break the balance. The number of pensioners, which is currently 8.4 million, will soar to 16 million.

The unstoppable evolution of the population pyramid with more and more elderly and longer life expectancy, connected to low dynamic productivity rates and current Social Security affiliation levels of 2011 (17 million workers) paint a black picture for those who will retire in 15, 20 or 30 years. In the

most optimistic assumptions, future retirees will have public pension of 1,000 Euros per month. The system can't go further.

Nowadays the picture is as follows: the average pension in September 2015 stood at 1,024.95 Euros per month, 2.19% more than in the same month of last year. The pension payments take 38.5 Euros from every 100 of the General State Budget for 2016. Last Social Security disbursement (in a month) to cover these benefits raised to 8,292.8 million Euros, 2.97 % more than in the same month of 2014. There are studies, such as "The future of pensions in Spain", by J. Ignacio Conde Ruiz and Javier Alonso Meseguer (ICE), that have estimated future pension taking as variable the increase of productivity rate. In that case, if it grew 3% per year, a really optimistic scenario, the average pension in 2050 would be 18,695 Euros per year, which would mean that each year increases a 1.74%. To run this simulation the employment rate should be of 70%; nowadays does not reach 60%. In the case that productivity would grow a lot more it would be able to turn off the demographic "bomb" but at the expense of reducing the generosity of the system to the half.

In the latest updating of the Stability Programme 2014/2017 it is included an estimated savings of 3.4 points of GDP in pension expenses for 2050 if compared to an scenario where the reform would not be implemented. We have to remember that this reform introduced the new ratio for pension revalorization and the sustainability factor, which allow limiting the increase of those benefits.

4.2 Reduction and loss of income for workers aged 50 +

Working life extension is closely related to equality or non discrimination on grounds of age, which is an issue in Europe that concerns the political and judicial institutions, Member States, and has a continuous presence in actors of labor relations.

Crisis has produced a clear increase in poverty and exclusion levels in Spain. Considering the European indicator AROPE, (which measures the total percentage of people in situations associated to risk of poverty or social exclusion), a 29.2% of the population in Spain was at risk poverty or social exclusion by the end of 2014.

The risk of poverty and exclusion are similar in men and women. However, there are significant differences between age groups. For those over 65, the AROPE has fallen by half between 2009 and 2014 (from 25% to 13%), while in adults between 30 and 64 years is around 31%. The rate of poor workers (in work poverty) has increased from 11.7% in 2013 to 14.2% in 2014. Experts connect this situation with the growing evolution of part time work in the second quarter 2015 and affected 16% of the employed.

On the other hand, according to the Seventh Report about over 45 in the Labor Market written by Adecco Foundation, in 2015 the over 45s took 76% of new jobs created, by contrast, regarding young people not only it has not been created job but have destroyed. In other words, while 62,500 people between 25 and 34 have lost their jobs in the past 12 months, 380,900 people over 45 got one.

In an increasingly competitive market, recycling has become an imperative in workers career, especially for those over 45. Many of them have lost their lifelong employment in a sector that no longer creates opportunities, so they need to update their skills and adapt to new market needs.

In fact, 70% of those who get jobs after a situation of long term unemployment, acknowledges that had to retrain to apply for the new job, ie, update knowledge and skills or retrain in new demanded areas and in this way they have opened the doors of employment.

Which are the Training areas to get a job for over 45's?

1. ICTs: Computing
2. ICTs: Digital Marketing/ Internet
3. Marketing and Sales
4. Management and Finances
5. Languages
6. 2.0 Communications: Blog/Social Media
7. Crafts as Plumbing, welding, construction ... (compulsory qualification to work)
8. Logistics and Transport
9. Hospitality and Catering
10. Sociosanitary/Caregivers

Other interesting data related to our target group are:

- Although over 45's are the main protagonist of the new employment, we must not forget that they, more than others, suffer of long term unemployment before finding a new job. 75% take more than one year to find a new job after losing their previous one. In fact, structural unemployment affects more intensely over 45's: 71% spent more than one year unemployed (most of them, concretely 56.4% takes 2 years), compared to 54% of under 34.
- 8 out of 10 people over 45 think that age is the main handicap to find work, and not the difficult situation of the Labor Market.
- In addition to business and social prejudices, the Addeco Report survey detected personal barriers for over 45 labor integration: ignorance when preparing the curriculum, lack of confidence or misuse of social media.

"In a record aging society, we must understand that every asset counts. Everyone, young and senior, are essential to the recovery and sustainability of the market."

4.3 Employment barriers, etc.

The Services Sector is, once more, the one having the highest concentration of unemployed among jobseekers of all ages.

As every year, the Services Sector has the highest concentration of contracts, although within the group of over 45's, this sector has less representation in the hiring that in the rest of ages groups, where reaches 67.98%.

The Industrial Sector represents around the 9%, for both over 45 and the rest of ages. The rest of economic sectors have a greater relevance regarding the hiring of over 45's, especially the Primary Sector, with 21.35% of contracts for our target group.

By educational levels, the highest concentration of over 45 unemployed is in the lower educational levels, either due to lack of training or mandatory high school, with or without qualification, representing the 75.17% of this group.

The 9.98% of over 45's has a degree in Vocational Training, Intermediate or Superior, and just the 5.87% has a university degree.

Most demanded occupations by those over 45's unemployed are cleaning services for offices, hotels and similar establishments, with 673,720 claims; workers in manufacturing industries, with 456,403

claims and sellers in shops with 404,317 claims. These three occupations have registered positive inter annual variations in the number of applications and represent 21.60% of all requests for employment of the collective.

In addition to the above, there are over one hundred thousand job applications the following occupations:

- Administrative employees without customer service tasks (not elsewhere classified)
- Construction laborers
- Construction Workers
- Drivers for cars, taxis and vans
- Waiters
- Kitchen helpers
- Receptionists (except hotels)
- Skilled workers in orchards, gardens and greenhouses
- Chefs
- Building caretaker
- Public works laborers
- Personal home care and caregivers
- Unloaders and freight laborers

Spanish society perceives those over 50 in terms of stereotypes. With respect to employment, older worker represents the benefits of stability and protection as demanded by the young people. Another aspect of the social picture of older workers shows them as interested and individualistic, more concerned about their future pension than their present activity, the work would take a back seat. This close connection between age and pensioned inactivity also corresponds to the confusion of age with work disability. Very closely related to the previous prejudices is the loss of mental or intellectual plasticity prejudices, the stagnation of ideas and the rejection to new ideas, which would be inseparable companions of the elderly person.

Generalization is not possible.

But, what makes over 45's protagonists of long term unemployment? They think it is their age. In other words, companies are reluctant to hire them for different prejudices and stereotypes related to maturity. Here below we will briefly summarize what they are:

- Over 45's are over qualified and demand more stable contracts and / or higher salaries.
- Over 45's are less prepared than the young people, and are less used to new technologies and will take them more to internalize job dynamics.
- Over 45's are less flexible to work overtime or travel.

In addition to those business prejudices, over 45 workers find some barriers that burden their job opportunities: 62% fail to adapt its curriculum to the job offer and uses a generic for all; 67% believe that will be discarded even before the interview (lack of self confidence); 90% do not use social media.

5.1 Social security policies

2015 bonuses for permanent contracts

- **Reduced rate of 500 Euros for permanent hiring:** it is a bonus consisting of the exemption from contribution for common contingencies to the Social Security of the first 500 Euros of salary (during 24 months) per worker hired under permanent contract formula. Valid until August 31st, 2016.
- **Unemployed people over 45 years with entrepreneur's promotion contract:** 1.300 Euros per year during 3 years and 1,500 Euros in the case of hiring women in sectors where they are underrepresented. For hiring in companies with fewer than 50 employees.
- **People in situation of social exclusion:** 600 Euros / year during 4 years.

2015 bonuses for temporary contracts

- **Workers in situation of social exclusion:** 500 Euros/ year during the contract period.

2015 bonuses to the changing from temporary into permanent contracts

- **Training, relief or replacement contracts in companies with fewer than 50 employees:** 500 € / year for men and 700 € / year for women during 3 years.
- **Contracts for training and learning carried out before the entry into force of Decree 10/2011:** 1.500 € / year for men and 1,800 € / year for women during 3 years.

Maintenance / Employment of older workers

- **People over 65 years old with 38 years and 6 months of effective contribution to the Social Security and permanent contract (new or in force) or people 67 years old and 37 years of contribution:** Reduction of 100% in employer's contribution for common contingencies, except for temporary disability.

See also section 3.1

5.2 Risk of poverty or social exclusion

It is generally accepted that the main problem of over 45s it is not the percentage incidence of job loss but the great difficulty in accessing to a new one being already unemployed. This occurs for many reasons, among which we can find the obsolescence of technical knowledge/expertise, lack of recycling, greater resilience to change or some difficulty in managing digital tools. Pretty linked to this group is another one of unemployed: that of long term, that's to say, those who are one year or more unemployed.

The impact of unemployment in people over 45 years is very strong. The Economic and Social Council CES (top advisory body of the Government in socio economic and labor matters) warns of "unaffordable" consequences for the future of society if not paying attention to a group still far from retirement, impoverished by the crisis and with the responsibility of their homes over their shoulders, including the support and care of children, as well as, not infrequently, the care of their elders. The CES complains that the employment policies "do not adequately fulfill their functions" in relation to people in this age group that as result suffer more *long-term unemployment*.

In contrast to the unemployed young people who usually leave the work because of the end of their contract, in the case of the older, the vast majority are dismissed, when not individually under job regulation actions.

The group of unemployed between 55 and 59 years is the working age population with higher risk of poverty, a type of poverty also associated with households whose members (spouse or children) also suffer from unemployment or underemployment, which points to social situations extremely serious.

Social isolation, both from the group of friends and the public life in general, is a common effect experienced by long term unemployed, as well as anxiety, de motivation, apathy, pessimism, despair, impatience, stress, sense of failure ... these are just some of the most common symptoms of unemployed which, if prolonged in time, can lead to other major disorders.

Therefore, it is necessary to pay special attention from all bodies, both from government and social partners, and establish strategies to deal with this situation.

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

Below, we present a successful case of an over 45 entrepreneur...

Entrepreneur: M^a Carmen Vázquez González

Age: 51 years old

Age when the project started: 47 years old

City: Badajoz

Her story is like that of many people who after a lifetime working, 20 years in the case of M^a Carmen, suddenly receive a company statement announcing her dismissal. The blow was hard, and she was aware that she had everything against: age, being a woman, being the only source of income for her home...but after a few grey days during which everything seemed to collapse around, she decided she could not remain inactive, she could not afford to run out the unemployment allowance of 2 years she was entitled, because, what would happened next?

She decided to go in search of her future instead of waiting for the future sitting at home, and took her suitcase heading to Madrid looking for ideas, something that would be new, something different...and yet profitable of course.

On her trip back to Badajoz by bus she decided she had to run her own business, but a business related to something she liked...to convert one of her skills, one of her hobbies, one of her passions, in her way of life: **CARS**. It took her a while to find exactly what she could do (taking into account the initial investment, technical requirements, training, time ...) and decided to become a **CHAUFFEUR**.

She looked for advice on several public organizations and finally the PAE (Point of Business Activation in Extremadura Region) gave her the help she needed. There she received a viability study of her project idea and with it applied for the possibility of receiving the total unemployment allowance in one lump sum (this option is available just for unemployed people who wants to start their own business).

The PAE also provided her a physical space in their "business incubator area" created for this purpose: to host new entrepreneurs during the first months of existence.

M^a Carmen tells us that the first year was dedicated almost exclusively to advertise her business. But suddenly, one day, she had a client...who told about this new service to a friend...who did the same with another familiar...and word of mouth started to work.

Nowadays, M^a Carmen feels very proud of herself and says she can cover the costs the company generates, and that hopefully, in a couple of years, she will be able to live comfortably of her business.

At the same time, she is broadening the services offered and seeking for new "situations" that may need of a chauffeur: of her. Some of these services are: to carry the customer's car to the garage, to the MOT, transfers to airports, personal and business travels, meals and parties...the client is in his/her own car but she is the one who drives it.

Among her short medium term objectives it is to offer a 24 hours switchboard to be available at any time customers could need a chauffeur. Her competitive advantage over the services offer by taxis for example is price, as the one she offers is cheaper.

Little by little M^a Carmen is making known a business that did not exist in Badajoz city before, and gradually extending her customer database.

The effort is enormous, the hours dedicated to the company are "all" including weekends, but she feels very happy and proud of herself. She has managed a difficult situation to turn it into an opportunity, **HER OPPORTUNITY**.

CONGRATULATIONS M^a CARMEN!

5.4 Rate of unionisms or membership in business associations

For trade unions, concrete policies focused on the group of jobseekers who have spent more than a year looking for a job are needed. As we have seen in previous sections of this document, to the lack of job opportunities we have to sum the fact that many of these people are over 45 years. For unions, this group is one of the most affected by the loss of their residence, finding many of them in truly dramatic situations.

On the other hand, the two largest trade unions in the country, UGT and CCOO, agree the unemployment reduction registered in 2015 is a positive but insufficient data. They warn that the job created is precarious, temporary and part time, and that as a result of the cuts imposed by the Government in the unemployment protection system fewer people is protected, during less time, with worse benefits and lower amounts.

But the reality is that this group feels that both, the Administration and the Trade Unions, are ineffective in terms of providing them efficient measures and steps to find work. The "associative" movement is configured as a key tool for senior's engagement and participation in all aspects of their lives: employment, economic, social, cultural...

Those who resist to resignation are organized into groups and collectives that have been born spontaneously. In this way, have emerged partnerships at **national level** such as:

National Platform of Unemployed Associations (Plataforma Nacional de Asociaciones de Parados).

National Association of Unemployed (ADESORG).

Meanwhile, there also exist organizations of this type in 13 **Regions** (Autonomous Communities) along Spain. Abound, especially in Catalonia, Andalusia and Valencia. Some of them are also county or local,

such as the Platform for Employment of Plasencia (Cáceres) or Unemployed Defense from Nalón Valley (Asturias).

And we can also find **sectorial or age** associations such as:

Association of Unemployed over 40 years

Association Find a Job over 50 (E50)

Most of these associations make use of social networks, websites, blogs or e mail to operate, so that they can be fast and agile in achieving the objectives pursued.

5.5 Are there Silver Workers enrolled in social cultural activities?

Yes, of course.

With the slogan "**there's life after the 50s**" the web <http://masvida50.com> is especially dedicated to young people over 50 years. This is a great web site with multiple options for a "different" life with adventure, films, brewery, communication, sports, photography, food, humor, computer, internet, gardening, reading, market...and many others, for distracted in a wide and selected way. All content on this website is free. It is an open space with no inscriptions, records or anything.

Its doors are open to everyone over 50 years, with the sole purpose of facilitating them, a wide and varied area with amplitude and selected content.

InfoElder <http://ocio.infoelder.com/> also offers leisure for the over 50s looking for an active life. Here they can find a wide variety of activities to spend their time: volunteering, training, publications, and lots more.

In addition, as already happens in other areas, our Silver Workers are also grouped by **Regions** in terms of socio cultural activities are concerned. In this way, we can find groups, associations, web portals, etc. almost in all the Autonomous Communities.

On the other hand, the crisis, the unemployment and a more active life of our target group are the main reasons why the number of people over 50 years deciding devotes their free time to help others have increased. This option allows them to be active, make contacts and avoid blanks in their CVs.

The most repeated profile when talking about **volunteering** is that of a woman in her 50s and unemployed.

6.1 Vocational and educational training and opportunities

Losing a job is a stressful and hard situation, especially for specific groups with higher difficulties when talking about employability. This is the case of those over 45 years.

There exist different training courses within different modalities specifically aimed at people over 45

Major technological changes of today companies needed to ensure their competitiveness, as well as competences and skills that workers must develop in new employment scenarios, leave unemployed people over 50 years in an unfavorable position regarding the labor market.

For such people, to train in new skills and abilities is often a major psychological effort, and even more when recycling does not involve the concrete possibility of a job.

Usually, the urgent need to get income or the lack of confidence in their ability to learn new things, stress them.

Initiation into the new technologies such as using the Internet or software and language learning are essential tools to suit the current needs of the labor market and ignorance becomes a major handicap for older 50s.

6.3 Age and learner friendly workplaces

Limiting the learning to certain life stages (childhood and youth) and linking them to formal education settings, such as schools, colleges and universities have been a constant of education until a few decades ago. However, in recent years this concept has evolved gradually, and currently has assumed that learning processes occur during the life time of individuals.

Such learning in adulthood has defining and distinguishing characteristics, ranging from the psychological traits of this age and the spaces where it develops until the contents.

It should be borne in mind that the needs leading an adult to study are different from those of a younger person, and the same applies to the interests and expectations.

And among the **Interests and Expectations** we can find:

- Get degrees of the education system and/or labor certifications.
- Get inserted, in the best possible way, in the labor market.
- Mastering communicative, relational, cultural, etc. resources, with a clear impact on their lives.
- Many people pursue to feel independent and qualified, by means of the acquisition and ownership of tools, techniques, knowledge and resources that favor their insertion at social, cultural and professional level.
- Obtain formal recognition of their training processes, through the corresponding certificates or degrees that support and enable them.
- Seek to combine the real world of obligations and responsibilities with another world that offers opportunities for personal and community development.
- Pursue to enjoy the wealth that the contact with cultural and artistic events provides.
- Having real impact capacity over the social environment in which they live.

In terms of **Methodology**, this must be adapted to the contexts and psychological processes of adults, following their own characteristics next:

- **Different hourly load.** It is a fact that adult basic education leading to the Certificate in Secondary Education is of course much shorter than the Primary and Secondary Education (ESO) for children.
- **Extensive use of information and communications technology (ICT)**, especially LMS platforms or distance education, being in the context of adult education where more e Learning is used.
- **Changes in the distribution of the teaching learning concept.** In particular, within the basic adult education the concepts are organized into fields of knowledge.

- **Flexible use of educational pathways**, in terms of input or joining them depending on the reference level certify by each individual, part tracking of the training plans or repeated permanence in certain levels under personal circumstances.

In summary, adult education imply a **differentiated teaching methodology**, a **different environment** and **more flexible times**.

VII. CHALLENGES AND OPPORTUNITIES FOR SILVER WORKERS

The aging population is one of the sharpest demographic patterns in modern societies and in the next 50 years will reach unprecedented levels, according to forecasts by the statistical office of the European Union (EU) Eurostat.

In 2013, the 73% of companies admitted not having hired over 45s, according to an Infojobs' study. A trend that following expert's opinion is changing: "Gradually, companies are assessing more and more the qualities that seniors bring to a workplace." And this is just one example of those changes and challenges the nowadays Society is facing.

There is scientific evidence that people can learn in youth, adulthood and old age, and can also work on all of those stages within appropriate activities. Not surprisingly, the benefits and progresses get by the older wait in benefit of those who have not yet reached that age. The change encourages us all.

And it is this aging what is pushing all actors, both political and social, to create and implement measures aimed at this collective. Changes in Pension System and Employment Policies, new forms of association, the adaptation of training models, and the change in terms of valuing the elderly ... all are the result of the needs created by an age group with considerable weight at political, economic and social level.

...to work for them is to work for us

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