



MoPAct – Mobilising the Potential of Active Ageing in Europe Extending Working Lives and Lifelong Learning Final Country Report: Spain

Based on (in chronological order):

- **Rincón-Aznar, Ana (2013):** Extending Working Lives. National Report Denmark
- **Bauknecht, Jürgen and Naegele, Gerd (2015):** Report on Case Studies. MoPAct WP3. Based on contributions by Mikkel Barslund, Carina Bössing, Andreas Cebulla, Katrin Gasior, Nathan Hudson-Sharp, Veronika Khýrová, Katja Linnenschmidt, Elisa Martelluci, Julija Moskvina, Liina Osila, Ana Rincon-Aznar, Agnès Romanini, Marco Socci, Izabela Styczyńska, Lucie Vidovičová, David Wilkinson, Eszter Zolyomi
- **Bauknecht, Jürgen and Ana Rincón-Aznar (2015):** National Policy Report Spain. In: Naegele, G./Bauknecht, J. (eds., 2015): National Policy Report. MoPAct, WP3, Task 2
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- **Wilkinson, David (2016):** Identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side. National Report Spain. MoPAct, WP3, Task

And comments by Jürgen Bauknecht and Gerhard Naegele
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Reading Guidance

This final country report on the case of Spain is a composition of several documents that were written in the context of the EU-project for MoPACT – Mobilising the Potential of Active Ageing in Europe. MoPACT is a four years project funded by the European Commission under the 7th Framework Program. More specifically, the different chapters of this report are based on a series of papers as well as on additional research.

1. Summary:

The summary is written by Vera Gerling and is based on all parts of the following text.

2. Basic Demographic Information:

This chapter combines additional research carried out by Vera Gerling (2.1 – 2.5) with the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Soain” written by Ana Rincón-Aznar in 2013 (as result of Work Package 3 Task 1) (2.6).

3. Extending Working Lives and Lifelong Learning: National Policies

3.1 (Introduction) is also based on the national report on “the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning; Country: Spain” written by Ana Rincón-Aznar in 2013 (as result of Work Package 3 Task 1).

The following sections are an extract of the “National Policy Report” written by Gerd Naegele und Jürgen Bauknecht in February 2015 (as a result of Work Package 3 Task 2).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

The models of good practice have been identified Mikkel Barslund and comprise good practice examples both on the sides of labour supply and labour demand. The text stems from the “National Policy Report” written by Jürgen Bauknecht and Ana Rincón-Aznar in February 2015 (as a result of Work Package 3 Task 2).

The models of good practice themselves are drawn from the report of Mikkel Barslund et al. written in February 2015, entitled “Extended Working Lives - Good Practice Cases”, MOPACT project, Work Package 3 Task 2.

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

This chapter is based on the “National Report Spain” written David Wilkinson identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side as a result of Work Package 3 Task 4.

Regarding the macro level, a brief summary and the recommendations by the authors are given since the policy level is described in detail in chapter 3.

1. Summary

Basic Demographic and Labour Information

In 2014, Spain had a population of 46.8 million people, of which 23.1 million were men and 23.7 million women.

In 2014, 18,3 % were aged 65 and over. From 8.5 million older people aged 65 years and more 3.6 million were males and 4.8 million females.

In 2014, the unemployment rate was 23.7 % of the total labour force, being 22.8 for men and 24.8 for women.

Labour market participation of older workers in Spain is lower than in other developed economies. Figure 1 (extracted from Doménech and Garcia 2012) shows the activity rate for the group of workers between the age of 55 and 64 in comparison with the OECD average. The activity rate for those 55-64 years is significantly lower than that in other major OECD economies, although it has increased by more than 10 percentage points since the mid1990s. Figure 2 shows the employment rate for workers between 55 and 64 years old in Spain as well as the OECD average. Employment rates in Spain rose considerably after the economic crisis of the early 1990s during times of economic boom. At the onset of the current crisis, employment started to deteriorate again. In the current recession destruction of employment have been concentrated amongst the low-skilled people of all ages.

Classification as “Early” or “Late Mover”

When compared with other European countries, Spain is a “late mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Social Innovation”

One notable initiative seeks to promote the sharing of work duties between younger and older employees, combining their different capabilities.

The EU Social Innovation Competition was launched by the European in 2012 with the aim to find social innovation solutions to help people move towards work or into new types of work. A Spanish project, consisting of the creation of an inter-generational professional network was one of the winners (Mitwin.net).

Public Pension and Retirement Policies

Scientific evidence clearly has shown that the Spanish pension scheme is unsustainable due to structural reasons, i.e. not due to the financial crisis beginning in 2008.

The 2011 pension reform raised the normal retirement age from 65 to 67. The increase is gradual, with one month per year between 2013 and 2018 and two months per year from 2019 until 2029.

Partial Retirement / Partial Pension Policies

Somewhat counter-intuitively, since the financial crisis, the prevalence of early retirement has decreased. While the official retirement age has been at 65, it was possible to retire at 60.

Those retiring early are mostly low-income workers. About two thirds of them receive additional payments under the minimum pension scheme since their income would otherwise be too low. These additional payments are a strong incentive for low-income workers to retire at age 60.

The conditions for early retirement are to be 61 years of age. There is one exception. Those who made social security contributions prior 1 January 1967, they can now retire at 60 years and 6 months. The minimum age will be gradually increasing and will be 63 by 2027.

Promoting Work after Retirement

Spanish incentives to work after retirement age were weak. On the other hand, the Black Economy allowed the combination of pension receipt and work income.

Promoting Self-Employment

Currently, the possibilities for self-employment are limited due to limited access to credit. In Spain, as well as in France, Germany, the UK and Italy, there is the 'Memoro' project collecting stories from older entrepreneurs in order to motivate people to start their own business.

Unemployment Policies and Employment Protection

Unemployment is a popular exit route in Spain. In the course of the crisis and high Spanish unemployment, both re-entry rates into paid employment as well as self-reported search intensity of the unemployed over 50 are extremely low

Unemployment insurance provides an early retirement route. Generous benefits are paid for up to two years and can be followed by lower payments until official pension receipt. Although officially unemployed persons are required to search for paid employment, in reality this is not effectively enforced.

As in most countries, in Spain, Employment Protection Legislation (EPL) gives differential treatment to different groups of workers; dismissal regulations vary by age, gender, skill, firm size, and type of contract, creating a wedge in firing costs across workers. For example, the period of notice and severance payment increases with job tenure. In practice, this means that older people, who tend to have longer tenure than others are less protected than other vulnerable groups.

Health Protection and Promotion, Prevention of Disability

Estrategia 55 is a 'Global Strategy for the Employment of Older workers', focused on working conditions, security and health. Within the strategy, risks are evaluated as well as physical impairments such as limited mobility, vision, hearing, other physical capabilities as well as decision-making capability.

In Spain, the employment rate of older disabled people is the lowest in the OECD.

Age discrimination Legislation

Spanish legislation does not permit direct discrimination on the grounds of age, but the legislation allows differences of treatment based on age for certain activities (within the Directive 2000/78, which establishes a general framework for equal treatment in employment and occupation). There are exceptions, though these must be "objectively and reasonably justified by a

legitimate aim".

Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

In Spain, it is easier to find examples relating to the supply side than to the demand side. On the supply side, there exist many initiatives aimed at improving the employability of older workers as well as others aimed at improving the match between the supply and the demand. Good practices include: the development of specific databases of unemployed older workers; tailored career guidance and advice by experts; training plans helping older workers re-enter labour market etc. These initiatives are usually funded by regional agencies, charities and non-profit organisations. Older workers in Spain face considerable barriers to access employment and many of the programmes target certain disadvantaged groups at higher risk of labour market exclusion (e.g. women over 45 years).

On the demand side, it is mainly the larger companies the ones implementing policies that encourage older workers stay in employment for longer. These aim at improving health and ergonomics, training and enhancement of professional and personal capabilities, and the implementation of flexible retirement schemes. Gradual retirement schemes imply that workers aged between 60 and 65 can reduce their working hours and salary, and combine the income from employment with a partial retirement pension. The use of these gradual retirement policies is still relatively uncommon in Spain, and until very recently it was only possible for a worker to retire gradually with the creation of a "hand-over" contract, that is, a part-time contract covering the number hours not worked by the semi-retired. We found several examples of large companies using this type measure in the context of more general schemes designed to facilitate inter-generational transfer knowledge and team work between older and younger workers. The importance of improving the inter-generational transfer knowledge is also recognised by some social local initiatives promoting the dialogue between older and younger generations of entrepreneurs.

Measures that facilitate re-deployment of older to new more suitable positions are also used by several companies, but are significantly more common in manufacturing than in service sectors. We found several examples of schemes aimed at integrating and adapting working conditions for older workers, and decreasing occupational hazard, illness and absenteeism also for smaller workers. These had a regional and sector specific focus. The use of standardised digital tools to improve age management policies in small companies in Spain are amongst the most innovative practices we found.

Extending Working Lives and Lifelong Learning: Drivers and Barriers: Health

Analysis of people aged 50 to 64 shows that overall female manual workers who were forced into early retirement due to organizational reasons were more likely to report poor self-perceived health status and poor mental health, whereas no such association was observed among male workers or among female non-manual workers

Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work

A life course perspective encompassing lifelong learning and having a focus on healthy ageing is widely supported by trade unions and employers' associations, whilst the relationship between wages and seniority is more controversial.

Flexible working is often seen as key to encouraging longer careers by allowing the integration of private responsibilities alongside paid employment. Much of the recent changes in the Spanish labour market have encouraged such flexibility, perhaps more from the perspective of improving overall labour market performance, but the benefits to older workers in particular are important. The route from full-time work into retirement, often through a period of unemployment can be delayed by allowing more flexible working patterns later in life.

Care

Spanish culture places great importance on the family unit as an institution and some government measures exist to support individuals to balance work and family obligations. The role of women in the family is particularly important in this context with women in Spain in relation to caring responsibilities. However, changing priorities for women towards further participation in education and the labour market have created new tensions between the desire to work and the expectation of providing care. These changes contribute to both inter-generational conflicts and gender-role conflicts.

Unions have promoted new ways of working encompassing flexible working and some companies provide day-centres or have arrangements with day-care centres to support workers with dependents, but these are typically found in large companies. Overall family friendly policies that support all workers with caring responsibilities are rare in Spain. In general, older women trying to return to the labour market after child rearing experience more difficulty finding a job than men.

Lifelong Learning

The 2008 Austerity Plan sought to reform vocational training with a focus on emerging and innovative industries. In general this may have been unfavourable to older workers who may not have had the skills required for these industries.

However, from 2011 the Public Employment Service gives priority to workers aged over 45 for training schemes designed to increase employability.

(Sustainable, real) Self-Employment

In Spain the possibilities for self employment are limited as the economic crisis has meant limited access to credit. However, entrepreneurship activities have been encouraged through the strategy for entrepreneurship and youth employment 2013-2016 approved in February 2013. However, in line with other activation policies the focus of this approach is mostly on young people.

Work beyond Legal Retirement Age

Since 2013, the possibility of formal work during retirement has become legally possible. This was seen as a way to reduce pension payments by paying pensions at a lower level whilst in work, but also a way of increasing tax revenue by formalising such working practices. Prior to

this, work and retirement did co-exist, but that was done informally through the black economy and clearly, despite the change in policy, such incentives still exist.

Recruitment of older workers in response to personnel shortages also appears low in Spain compared to other countries.

Financial Incentives for the Employment of Older Worker

The remuneration system in Spain causes significant problems for the employment of older workers. Spain has the highest share of seniority-related wages in Europe and seniority bonuses account for around a quarter of the monthly gross wage of a salaried worker in Spain.

2. Basic Demographic and Labour Information

The following information is mostly drawn from OECD statistics.

2.1 Population and age structure

In 2014, Spain had a population of 46.8 million people, of which 23.1 million were men and 23.7 million women. (OECD 2016a)

In 2014, 18,3 % were aged 65 and over. From 8.5 million older people aged 65 years and more 3.6 million were males and 4.8 million females. (OECD 2016b)

The elderly dependency rate (64 +) in Spain was 27,5% in 2014. (OECD 2016i)

2.2 Life Expectancy

In Spain, in 2013, life expectancy for a new born male child¹ was 80.2 years and for a female child 86.1 years (in average 83.2 years). (OECD 2016c)

Life expectancy at 65² was 19.2 years for men and 23.4 years for women. (OECD 2016d)

2.3 Fertility Rate

The fertility rate in Spain was 1.3 in 2014. (OECD 2016e)

2.4 Unemployment Rates

In 2014, the unemployment rate³ was 23.7 % of the total labour force, being 22.8 for men and 24.8 for women. (OECD 2016f)

The long-term unemployment rate⁴ was 52.8 % in 2014. (OECD 2016g)

2.5 Self-Employment Rate

The self-employment rate in Spain was 17.6% in 2014. (OECD 2016h)

2.6 Older Worker Employments / Unemployment Rates

Labour market participation of older workers in Spain is lower than in other developed economies. Figure 1 (extracted from Doménech and Garcia 2012) shows the activity rate for the group of workers between the age of 55 and 64 in comparison with the OECD average. The

¹ Life expectancy at birth is defined as how long, on average, a newborn can expect to live, if current death rates do not change. However, the actual age-specific death rate of any particular birth cohort cannot be known in advance.

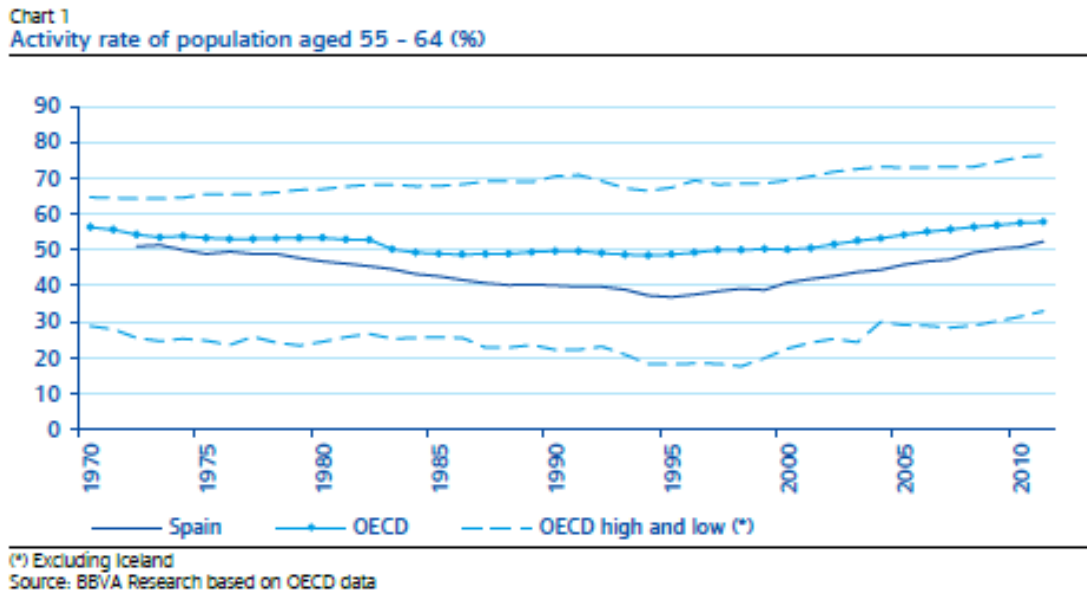
² Life expectancy at age 65 years old is the average number of years that a person at that age can be expected to live, assuming that age-specific mortality levels remain constant.

³ Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

⁴ Long-term unemployment refers to people who have been unemployed for 12 months or more. The long-term unemployment rate shows the proportion of these long-term unemployed among all unemployed.

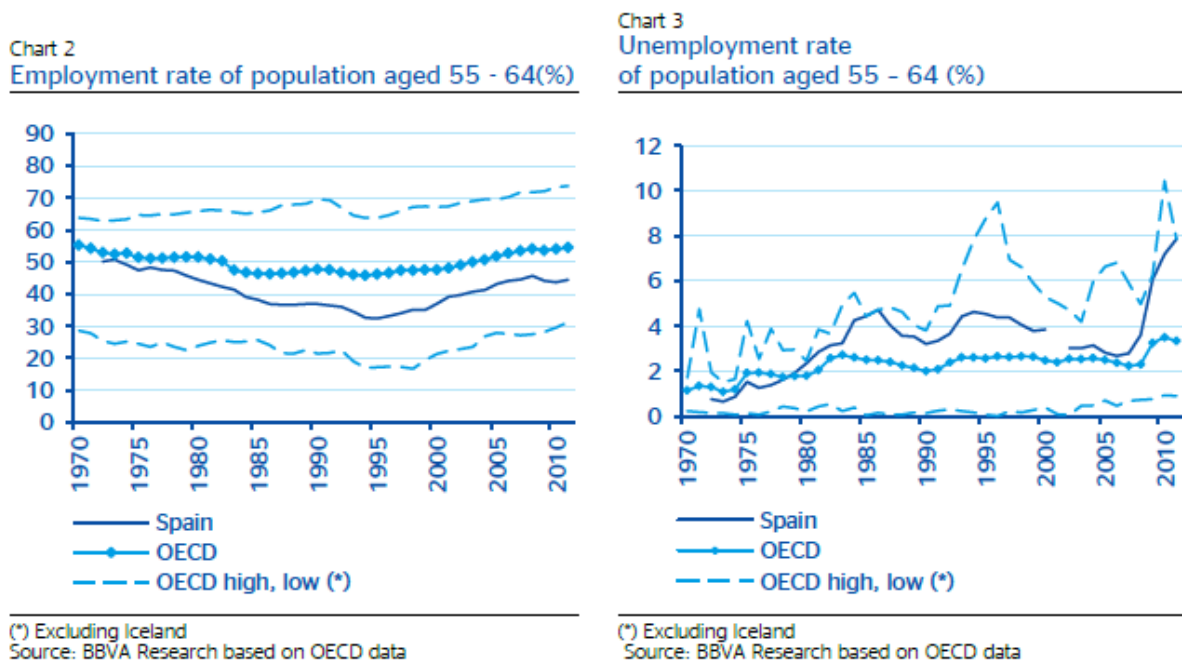
activity rate for those 55-64 years is significantly lower than that in other major OECD economies, although it has increased by more than 10 percentage points since the mid 1990s. Figure 2 shows the employment rate for workers between 55 and 64 years old in Spain as well as the OECD average. Employment rates in Spain rose considerably after the economic crisis of the early 1990s during times of economic boom. At the onset of the current crisis, employment started to deteriorate again. In the current recession destruction of employment have been concentrated amongst the low-skilled people of all ages.

Figure 1. Activity rates of workers aged 55 to 64 years in Spain



Source: Garcia and Domenech (2012) from OECD and BBVA research.

Figure 2. Employment rates of workers aged 55 to 64 years



Source: Domenech and Garcia (2012) from OECD and BBVA research.

The group of workers aged 55-64 constitutes a heterogeneous group. Table 1 and Table 2 contain details of the activity and employment rates for several age and gender groups, which have been drawn from information contained in the Spanish Labour Force Survey (Encuesta de Poblacion Activa)⁵.

(Source: Ana Rincón-Aznar, National Report MOPACT PROJECT WP 3 Task 1)

⁵ The source of these statistics is the Report by Spanish union UGT: "Segundo Informe sobre los trabajadores de mas edad, 2012.

3. Extending Working Lives and Lifelong Learning: National Policies

3.1. Introduction

In recent years, a number of structural reforms have been implemented in Spain that will affect the labour market prospects of older workers. While the most important measure is perhaps the extension of the legal retirement age from 65 to 67 years, within an ambitious reform of the pension system; a variety of other measures designed to incentivize the extension of working lives have been introduced, mainly through the legal framework. Social security payments and tax reductions have been introduced in Spain to make the hiring of older workers financially more attractive for companies. At the forefront of the debate on the desirability and need of prolonging working lives are the negative consequences of the ageing of the population on the sustainability of the public finances. As in many European economies, the ageing of the population and the delayed entry into the labour market of young people is putting an increasing pressure on the welfare system, but Spain's public pension system is particularly vulnerable in the current economic environment. The positive effects of active ageing on individuals and its positive externalities on the society as a whole constitute an essential part of the debate on the benefits of promoting an extension of working lives.

Classification as “Early” or “Late Mover”

When compared with other European countries, Spain is a “late mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

The European Year of Active Ageing 2012 aimed to promote the quality of life and well-being of older people, and to promote solidarity between the generations. A good working life is considered essential to promote active ageing with important health benefits.

Supporting work-life balance practices is at the core of active employment strategies. Work-life balancing and gender policies are considered important factors to achieve the overall goals of promoting economic growth and competitiveness, better jobs and a greater social cohesion in Europe (Lisbon strategy). An analysis of the situation with regards work-life balance in Spain is provided by the Union General de Trabajadores (UGT) of the region of Extremadura in Spain within the EU- funded project BILANCIA⁶.

In Spain the issue of work-life balance still is mostly relevant for women. Similar to other southern European countries, women do more unpaid work than men, and bear more responsibilities in terms of housework and caring for children and the elderly. Spanish women spend three hours longer than men on tasks related to home and family, and have one hour per day less

⁶ The project BILANCIA, financed by the Department of Employment, Social Affairs and Equal Opportunities of the European Commission, provides an in-depth analysis of the social and economic impact of work-life-balancing strategies in six EU-member states (Poland, Hungary, Italy, Romania, Germany and Spain). Participant organisations in the project are trade union organizations and training institutions, which through information and communication mechanisms and as negotiators in collective bargaining are well placed to influence the implementation of work-life-balancing in companies in Spain. The objective is to support workers' representatives in creating frameworks for a better reconciliation of work and private duties of workers and employees and a higher level of engagement of employers in these issues at a regional, national and European level.

free time than men. Culturally, the usage of free time is conceived differently by men and women. For the majority of men, time spent on paid work is what determines the time they spend on family duties, and there is a clear separation between work and leisure. In the case of women, usually there is less distinction between working days and holidays and they feel less free to allocate their time, which is usually organised around the families' needs. Many women who decide to enter the labour market are thus facing the need to reconcile work with caring for a child or a relative, with detrimental consequences for their quality of life and independence. It is revealing that 80% of all part-time contracts is held by women in Spain.

The unions' view is that achieving a more effective and balanced distribution of responsibilities, equality of opportunities and quality of life for both women and men would require developing actions and strategies by companies and social agents beyond those mandated by the government laws. Unions are promoting new ways of work organisation that encourage flexible work. Flexible working arrangements, job breaks and childcare support are some of the important tools to achieve gender equality by facilitating labour market participation of women whilst also allowing them to meet their care and family obligations. Some initiatives are focusing in helping people who interrupt their careers to care for relatives to stay in touch with the employers. It would be desirable that these workers continue to receive information, training and are encouraged them to participate in work meetings.

There are also initiatives to help in the care of dependent people, by creating companies' own day-care centres, or signing agreements with day-care centres. The differences between the prevalence of these practices in large companies and SMEs are substantial in Spain. The majority of work-life balance measures currently being introduced in Spain are in response to changes in the normative and legal framework.

There is a generalised lack of flexibility of the organisation of work in Spain. The VI Survey of Working Conditions in Spain (2011) revealed that workers between 55 and 64 years are exposed to a large degree of rigidity regarding working hours. A higher flexibility in working time and a progressive reduction in the number of hours would be desirable for older workers and improving working conditions should prevent early exit from the labour market. This has been an issue in particular occupations and sectors, such as construction where older workers tend to be over-represented. Many older workers exit the labour market for reasons of poor health or disability. Despite illnesses the provision of sickness and disability benefits needs further reform to reduce their use to exit the labour market early.

International evidence suggests that employment later in life may prolong cognitive assets, protect against dementia and delays symptoms of Alzheimer for sufferers (Lupton et al, 2012). But from 55 years of age, individuals are more vulnerable to a series of pathologic processes that can be aggravated by poor workplace and working time conditions. More information and training should be given to workers on how to maintain their physical and psychological capabilities while at work (e.g. stress management) and advice for a healthy lifestyle (nutrition, sport) etc.

Experts consider that more information should be provided to workers aged 50 years and over

on the potentially negative consequences associated to early retirement, in terms of both physical and mental health and life expectancy (Ceoma, 2010). It would be recommendable to launch information campaigns for the general public highlighting the importance of extending working lives for the society as a whole.

Predominant Concept of “Social Innovation”

One notable initiative seeks to promote the sharing of work duties between younger and older employees, combining their different capabilities. The EU Social Innovation Competition was launched by the European in 2012 with the aim to find social innovation solutions to help people move towards work or into new types of work. A Spanish project, consisting of the creation of an inter-generational professional network was one of the winners (Mitwin.net). The aim of this project is to reduce youth unemployment by job sharing among young and older employees. It is conceived to facilitate contact between people in order to share a job post and knowledge, with the main goal of reducing the high rate of youth unemployment. The initiative MITWIN.NET proposes that older workers share a job with younger people, allowing those approaching retirement to share knowledge with those being incorporated into the job market, easing both entry and exit from the job market and addressing youth unemployment.

3.2 Public Pension and Retirement Policies

“As in other European countries, the Spanish system of pension and unemployment insurance creates large incentives to remain inactive among older unemployed workers” (García Pérez/ Sánchez Martín 2012: 25).

Scientific evidence clearly has shown that the Spanish pension scheme is unsustainable due to structural reasons, i.e. not due to the financial crisis beginning in 2008 (Díaz-Giménez/Díaz-Saavedra 2014: 1ff. cite various sources and present an own simulation summarised on page 32 of their publication). Yet reforms were delayed due to the ‘Pacto de Toledo’, excluding pensions from the political debate (Díaz-Giménez/Díaz-Saavedra 2014: 1). The 2011 pension reform led to changes that began in 2013.

The 2011 pension reform raised the normal retirement age from 65 to 67 (Díaz-Giménez/Díaz-Saavedra 2014: 2). The increase is gradual, with one month per year between 2013 and 2018 and two months per year from 2019 until 2029 (Díaz-Giménez/Díaz-Saavedra 2014: 28). Those with at least 38.5 years of contributions and those in risky jobs can still retire at 56 (Rincón-Aznar 2013: 19 based on Doménech/de la Fuente 2013). As can be seen when this reforms are compared to the part on German policies (above) and as Rincón-Aznar (2013: 19, footnote) notes, “Spain’s reform closely resembles the German reform”, yet she adds that the replacement ratio is higher in Spain and a lower number of contribution years (38.5 instead of 45 in Germany) is required for full pension.

The number of contribution years required for full pension receipt has been raised from 35 to 37 years and the calculation period has been raised from 15 to 25 years (Rincón-Aznar 2013: 19 based on Doménech/de la Fuente 2013). In pension calculation the number of contribution years is taken into account very strongly (Vidal-Meliá/Domínguez-Fabián 2006: 613)

3.3 Partial Retirement / Partial Pension Policies

Somewhat counter-intuitively, “since the financial crisis, the prevalence of early retirement has decreased” (Rincón-Aznar 2013: 20 based on data from 2007 and 2010).

While the official retirement age has been at 65, it was possible to retire at 60. Yet, this brings along deductions of 35 per cent on the regulatory base, which is 7 per cent per year (or 8 per cent for those with a short contribution period). In 2002, access to early retirement has been widened to all workers irrespective of the year they started to contribute, which resulted in a “clear drop in the average retirement age from 1947 onwards” (Sánchez-Martín 2010: 345). With the 2011 reform, the first retirement age for those retiring voluntarily has been raised immediately from 61 to 63 years, and in 2013 it has been raised to 65 years, gradually with one month per year (Díaz-Giménez/Díaz-Saavedra 2014: 2, 28).

Those retiring early are mostly low-income workers. About two thirds of them receive additional payments under the minimum pension scheme since their income would otherwise be too low. These additional payments are a strong incentive for low-income workers to retire at age 60 (Sánchez-Martín 2010: 338, s.a. Díaz-Giménez/Díaz-Saavedra 2014: 23).

Besides the financial penalty due to retirement before 65 (due to age and possible due to having less than 35 contribution years), the calculation of the regulatory base is changed. It is based on earnings in the last 15 years before retirement. Since lifetime earnings are \cap -shaped and follow falling productivity after a certain age, in the mean this implies that years of good earnings are replaced by years slightly worse (years between 60 and 65) with slightly negative effects on pension entitlement (the 2011 reform extends the calculation base from 15 to 25 years between 2013 and 2022, cf. Díaz-Giménez/Díaz-Saavedra 2014: 28, so that new years with relatively low pay carry less weight).

Sánchez-Martín (2010: 338, s.a. Díaz-Giménez/Díaz-Saavedra 2014: 24) points out that the retirement peak at 65 is the rational answer to the scheme’s incentives: Working after 65 does not raise pension entitlements. To the contrary, for most workers it further replaces years of good earnings with years of worse earnings, so that not only the period of pension receipt is shorter but also monthly pension receipt. Likewise, the second retirement peak (at 60) is rational under financial considerations: “The minimum guarantee...entirely eliminates the incentive effects stemming from the pension formula” (Sánchez-Martín 2010: 338). In other words: For a considerable share of Spanish workers working longer than until 60 in order to collect pension entitlements substantially above the minimum guarantee provides a cost/benefit ratio far too unattractive. Possibly a solution would be extra financial incentives for working beyond 60, such as waiver of social security/tax burdens.

Sánchez-Martín (2010: 346) states that an extension of the necessary working years for normal pensions and computing the normal pension benefits on the basis of earnings during most of the working career and not only 15 years would lead to pension entitlement reductions between 15 per cent and 25 per cent. This should result in delayed retirement in parts of the workforce, and a growing group taking the early retirement at the year 60 exit. This group is growing under the scenario since pension entitlements of some whose earnings were not that low drop enough to make minimum pension an attractive option compared with the normal

route to 65. Similarly, raising the retirement age will incentivise higher income workers to delay retirement, while low earners will again consider the minimum pension the best option.

Yet, since cohorts will react differently, due to younger cohorts' reaction raising the retirement age to 67 is the best option (in terms of longer working lives) of all simulations conducted, whereas extending the number of necessary contribution years would also lead to longer working lives (Sánchez-Martín 2010: 347).

In another simulation, Díaz-Giménez and Díaz-Saavedra (2009: 147) calculate what would happen if early retirement age would be raised from 60 to 63 and normal retirement age from 65 to 68. In their unreformed model economy present retirement ages would lead to average retirement being delayed by 2.2 years between 2009 and 2060, due to educational transitions. In their reformed model this would be 3.9 years. An increase of merely 1.7 years instead of 3 years as legally prescribed is caused by larger number of households retiring early. Similar to Sánchez-Martín (above) Díaz-Giménez and Díaz-Saavedra (2009: 166) conclude that Spanish policymakers should consider raising the legal retirement age, which has happened meanwhile.

Already Boldrin and Jiménez-Martín (2003, cited in Díaz-Giménez/Díaz-Saavedra 2010: 149) simulated rising legal retirement ages. They concluded that most of those retiring at 65 would retire at 68. This is in line with the finding of Sánchez-Martín (above) that in Spain (as well as in other countries) labour market exit largely takes place at the financially most favourable point in time.

Argimón et al. (2009: 118ff.) present three reform scenarios, all of them can be considered minor adjustments rather than far-reaching reforms, and all of them raise the average retirement age only slightly and decrease the number of people retiring between 60 and 65 also only slightly. The three options, functionally equivalent at least in the context of extending working lives, are (1) reducing the pensions from 100 to 96 per cent, (2) raising the minimum number of contribution years from 15 to 18 years and higher pension for those retiring at 66 with more than 35 contribution years, and (3) higher retirement benefits for each additional year of delayed retirement after 65. Although these 'small solutions' have weak effects, it is to be expected that effects are more remarkable when (1) to (3) are combined or when one option is implemented more extremely.

The conditions for early retirement are to be 61 years of age. There is one exception. Those who made social security contributions prior 1 January 1967, they can now retire at 60 years and 6 months. The minimum wage will be gradually increasing and will be 63 by 2027 (Ministerio de Trabajo y Seguridad Social).

Part-time work / part-time pensions

As shown by the VI Survey of Working Conditions in Spain (2011), for workers between 55 and 64 working hours are very inflexible (Rincón-Aznar 2013: 8). This is accompanied by government policies making pension receipt "conditional upon a complete withdrawal from the labour market" (García Pérez/Sánchez Martín 2012: 7).

Since 2001, partial retirement necessitated a hand-over contract, which enabled older workers to gradually reduce work and salary by 25% to 85% and to receive partial retirement pension.

Since the gradual retirement pathway had been simplified and the hand-over contract is no longer needed (Rincón-Aznar 2013: 20).

A new law introduced in 2007 raised the age for partial retirement from 60 to 61 for those who entered the system after 1967. Further, the minimum number of contribution years for this has been raised from 15 to 30 years (Carone/Eckefeldt 2009: 597f.)

3.4 Promoting Work after Retirement

As mentioned in the previous chapter, Spanish incentives to work after retirement age were weak. On the other hand, the Black Economy allowed the combination of pension receipt and work income (Rincón-Aznar 2013: 20).

In 2002 pension receipt has been made compatible with part-time work (Carone/Eckefeldt 2009: 597) and for workers with at least 35 contribution years in 2002 pension increases of 2 percent per year worked beyond 65 were introduced, to be raised to 3 percent in 2007 (García-Gómez et al. 2012: 141).

Further, the rise in the number of contribution years relevant for benefit calculation from 15 to 25 (see above) should reduce negative effect on pension calculation from silver work years with worse pay than in those years no longer in the calculation.

As Rincón-Aznar (2013: 20) notes, since 2013 Spanish law recognises the co-existence of work and retirement. Decree 5/2013 has been implemented in March 2013 and allows for work after retirement⁷.

The aims of this change in legislation is to improve sustainability of the pension system, foster the extension of working lives and capitalise on experience and knowledge of older workers. The new law allows the possibility of combining work and retirement. There are however some requirements that need to be met. Also, this option not available for those on early retirement as neither it is for public sector employees.

Pension receipt is reduced according to the number of hours worked, that is, by 50% for those working 50% of fully for those working 100%, whereas in some special cases working and still receiving the whole pension is possible also outside of the Black Economy, for example when the wage is below the minimum wage of certain occupations (Rincón-Aznar 2013: 21).

Since 2013 it is thus possible for employees who reach retirement age to receive state pension while carry on working. However, to date, only in certain cases is it possible to receive the full pension while still in employment. This is the case of those self-employed, as long as their annual income does not exceed the equivalent of the annual minimum wage income. This is also the case for certain professionals (who are enrolled in a different social security scheme), who continue to enjoy a privileged position in this respect.

As Rincón-Aznar (2013: 21) remarks, this regulation is controversial since, for example, it allows a medical doctor to combine work and full pension receipt, but a psychologist does not have this possibility. Therefore, government is planning to abolish the different treatment of

⁷<http://www.boe.es/boe/dias/2013/03/16/pdfs/BOE-A-2013-2874.pdf>

different occupations.

As introduced recently, those working with 65 or older with an open-ended contract and at least 35 years of contributions are exempt from social security contributions (Rincón-Aznar 2013: 21).

3.5 Promoting Self-Employment

Currently, the possibilities for self-employment are limited due to limited access to credit (As (Rincón-Aznar 2013: 22). In Spain, as well as in France, Germany, the UK and Italy, there is the 'Memoro' project collecting stories from older entrepreneurs in order to motivate people to start their own business (Rincón-Aznar 2013: 23). As a reaction to the crises, accumulated unemployment benefits have been increased by 40% to 60% for those unemployed who want to capitalise their unemployment benefits in order to start an enterprise. Further, there has been designed a special plan to promote the self-employment of workers 45+ (Wölfel/Mora-Sanguinetti 2011: 10).

3.6 Unemployment Policies and Employment Protection

Unemployment is "a popular exit route in Spain" (Sánchez et al. 2014: 3 also referring to García-Pérez et al. 2013).

In the course of the crisis and high Spanish unemployment, both re-entry rates into paid employment as well as self-reported search intensity of the unemployed over 50 are extremely low (García Pérez/Sánchez Martín 2012: 3). Workers being laid off in their mid-50s mostly retire when they are eligible for early retirement benefits, that is, at 60, after very long unemployment (García Pérez/Sánchez Martín 2012: 5).

Unemployment insurance provides an early retirement route. Generous benefits are paid for up to two years and can be followed by lower payments until official pension receipt. Although officially unemployed persons are required to search for paid employment, in reality this is not effectively enforced (García Pérez/Sánchez Martín 2012: 5), also explaining the above-mentioned weak search efforts (besides possibly bleak prospects especially for older workers in the current Spanish situation). Earnings-related unemployment benefits only marginally decline during the unemployment spell: from 65% in the first year to 60% in the second year (García Pérez/Sánchez Martín 2012: 7) whereas Sánchez et al. (2014: 8, footnote) state it is 70% in the first 6 months and 60% afterwards.

Therefore there are very weak financial incentives to raise search efforts after some time. This may contribute to the fact that reemployment probabilities decline during unemployment spells (García Pérez/Sánchez Martín 2012: 7). The simulation conducted by García Pérez and Sánchez Martín (2012: 21) suggests that under a "perfect enforcement of the search requirement" labour market re-entry rates for those between 58 and 64 would rise dramatically (searching effort and reemployment rates would almost double), while formal retirement would only slightly increase.

Though, García Pérez and Sánchez Martín (2012: 21) state that improved incentives can *potentially* help, but also state that “whether all those potential gains can actually be achieved by a real-world reform remains to be seen”.

During unemployment spells, pension entitlements continue to get collected. This is considered an important aspect for the attractiveness of unemployment in the benchmark scenario of García Pérez and Sánchez Martín and results from the fact that early retirement deductions drop with later retirement (2012: 21), so that during unemployment the early retirement punishment declines, the pension value also (bad unemployment years substitute good years 15 years ago), but the former positive effect is stronger than the latter negative effect. Therefore, García Pérez and Sánchez Martín (2012: 21) suggest that early retirement penalty should be according to the age when the pension claimant stopped paying contributions (which is the beginning of unemployment if unemployment is followed by pension receipt). This would lead to declining reservation wages and therefore to higher reemployment rates.

The downside, as the authors note, is the “very harsh treatment of the unemployed that search unsuccessfully” (2012: 21). Further, search efforts of those unemployed below 60 waiting for their early retirement would remain virtually unchanged (2012: 22), since their minimum pension cannot be cut. For the reform raising the normal retirement age from 65 to 67 and the early retirement age from 60 to 63 (so that the guaranteed payment gets received between 63 and 66 and the normal pension at 67), Sánchez et al. (2014: 2ff.) predict a strongly rising search effort of the older unemployed, and huge financial losses for this group. For example, an unemployed person at 58 who wants to retire as soon as possible or simply cannot find work could wait until 60 for contribution-based unemployment benefits and then enter early retirement, whereas with early retirement at 63 this would incur additional unemployment years (but with minimal income protection) and stronger pension entitlement decline (Sánchez et al. 2014: 14).

Labour supply of all worker groups strongly rises in this scenario, and the optimal retirement age is 1.5 years later (Sánchez et al. 2014: 14ff.).

A second simulation leaves the early retirement unchanged but reduces the minimum pension in order to raise actuarial fairness. Sánchez et al. (2014: 2ff.) consider this a better combination of labour/financial advantages and welfare losses.

A Spanish peculiarity partly related to weak pressure on the unemployed is the very low internal geographical mobility of workers, also resulting in large disparities in unemployment rates between Spanish regions (Wölfl/Mora-Sanguinetti 2011: 6).

Employment protection

As in most countries, in Spain, Employment Protection Legislation (EPL) gives differential treatment to different groups of workers; dismissal regulations vary by age, gender, skill, firm size, and type of contract, creating a wedge in firing costs across workers (Bentolila et al 2008).

For example, the period of notice and severance payment increases with job tenure. In practice, this means that older people, who tend to have longer tenure than others are perceived as less attractive to employers.

The reforms implemented in the Spanish labour market have been significant and have amplified the two-tier nature of the labour market. Since the early 1980s, the use of temporary contracts intensified considerably, which undoubtedly helped employment growth. As a result, in the Spanish labour market a large proportion of workers are now heavily protected, while another part of the workforce suffers the consequences of precarious employment. Temporary employment contracts were used primarily to employ young and low-skilled workers in times of economic expansion; these were the groups that absorbed the bulk of job losses in the aftermath of the financial crisis.

Several policies aimed at reducing temporariness by encouraging indefinite contracting have been implemented in Spain in more recent years. Some measures that are meant to reduce unfair dismissals have also been implemented. While in theory, and according to the Spanish Government this measure encourages employment for older workers, others are of the opinion that it actually contributes to further dismissals, and discourages the retention and/or recruitment of older workers (See Eurofound 2013). These measures are reflected in a number of labour market regulations in recent years (the more recent one is the Labour Law Reform of 2012-Royal Decree-Law 3/2012).

Wage subsidies

In 2006, two wage subsidy measures for companies employing older workers have been introduced: Firstly, for employees aged 59 or older who have worked for more than four years in the company, the company's social security contributions are reduced by 40% for up to one year. Secondly and somewhat similar, for employers on permanent contracts 60 years of age, employer's contributions are decreased by 50% and additional 10 percentage points for each passing year, so that at 65 a 100% reduction in employer social security contributions comes about (Rincón-Aznar 2013: 12, Carone/Eckefeldt 2009: 597).

Due to the labour market reform of September 2010, firms hiring unemployed workers over 45 on permanent contracts get hiring subsidies, such as social security rebates for 3 years maximum; it applies to contracts signed before the end of 2011 (Wölfl/Mora-Sanguinetti 2011: 10).

3.7 Health Protection and Promotion, Prevention of Disability

Estrategia 55 is a 'Global Strategy for the Employment of Older workers', focused on working conditions, security and health. Within the strategy, risks are evaluated as well as physical impairments such as limited mobility, vision, hearing, other physical capabilities as well as decision-making capability (Rincón-Aznar 2013: 12).

The ratio between Spanish disability pensions and old-age pensions fluctuates with the state of the economy, implying that during economic crises disability pensions are used as a proxy source of income (García-Gómez et al. 2012: 127). For example numbers between 1970 and 2002 strongly suggest substitution effects between old age pensions and disability pensions (García-Gómez et al. 2012: 129).

Spanish disability benefits are either

(1) contributory for those having paid in for long enough (roughly 80% of recipients)

(2) non-contributory, means-tested and only about half as high as contributory benefits.

There are 4 types of disability,

- (a) permanent limited disability (here, those affected receive a onetime lump sum,
- (b) partial disability for those unable to do their usual job but able to work somewhere else,
- (c) total disability for those who cannot work and
- (d) severe disability for those who need assistance in their daily lives.

There is strong regional variation on the frequency of disability and the distribution between the 4 types (García-Gómez et al. 2012: 131). Another special feature is that partially disabled individuals over 55 who have labour market difficulties due to low education or regional labour market problems get higher replacement rates (García-Gómez et al. 2012: 132).

The disability scheme underwent some reforms in the past years (García-Gómez et al. 2012: 137f., see also Carone/Eckefeldt 2009: 598):

- The major reform took place in 1997: Sickness status controls by doctors got stricter, long-term sickness benefits have been reduced, and assessments of the old job got more objective by a definition of the usual occupation. Further, assessment of disability has been moved from local doctors to experts from the National Institute of Social Security (NISS) who do this with medical records and a special assessment by NISS doctors. Lastly, those on means-tested disability benefits do not lose their entitlement if they start working and stop working again.
- Since 1998 doctors can review the health situation of those receiving disability benefits (yet only a few of those in the permanent disability scheme lose their disabled status).
- Since 2004 sickness leave can be controlled better, in 2005 general absence control has been established for those absent for more than six months (prior sickness leave is a precondition for permanent disability benefits).
- In 2007 the minimum contribution period for permanent disability benefits has been reduced for younger workers. This has been done because of younger workers' later labour market entry.
- Also in 2007, benefit calculation changed, so that for those with contributions of less than 15 years disability benefits for disability resulting from a common illness has decreased by 50 per cent. Further, the further the recipient is below 65 (i.e. below old-age pension), the lower these benefits are.

García-Gómez et al. (2012: 138) state that all this has contributed to stable inflow rates against the backdrop of strongly rising inflow rates in other countries. Nevertheless, in Spain the employment rate of older disabled people is the lowest in the OECD (Rincón-Aznar 2013: 22). Rincón-Aznar (2013: 22) explains this with the lack of active policies helping disabled people to participate in the labour market, and with the problem that people might lose their disability entitlement if they start working. Partly the low employment rate can be an effect of disability as an alternative exit route: A high share of those really disabled (according to some standard)

can be motivated to work; if this group is 'contaminated' by those using disability as labour market exit route (who do not want to work or cannot due to labour market reasons), naturally amongst those registered as disabled the share of those working declines.

3.8 Age discrimination Legislation

Spanish legislation does not permit direct discrimination on the grounds of age, but the legislation allows differences of treatment based on age for certain activities (within the Directive 2000/78, which establishes a general framework for equal treatment in employment and occupation). There are exceptions, though these must be "objectively and reasonably justified by a legitimate aim".

For example the European directive recognises measures aimed fostering employment and entrepreneurship of disadvantaged groups (younger or older workers). The Workers' Statute or "Estatuto de los Trabajadores" (art. 14) stresses that sex, origin or age, amongst others, cannot be a detrimental factor in collective agreements or negotiating working conditions. However this law does not mention specifically the case of „accessing employment". The Estatuto of Trabajadores (art.17) also prohibits age discrimination when it is "unfavourable", but it does not establish clearly when this is the case.

The Spanish law recognises measures aimed at fostering employment of certain disadvantaged groups, for example in terms of tax deductions or subsidies. The employment law 56/2003 (art. 22b) established that " the public services for employment and the collaborating employment agencies should fight discriminatory practices that that hinder access to employment to some individuals or groups". The Spanish Constitution prohibits discrimination by reasons of race, sex, religion, political view or other personal or social circumstances (art. 14). This article does not mention age specifically but has been recognised by the jurisprudence. (http://sociedad.elpais.com/sociedad/2013/12/27/actualidad/1388172830_522805.html)

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

In Spain, it is easier to find examples relating to the supply side than to the demand side. On the supply side, there exist many initiatives aimed at improving the employability of older workers as well as others aimed at improving the match between the supply and the demand. Good practices include: the development of specific databases of unemployed older workers; tailored career guidance and advice by experts; training plans helping older workers re-enter labour market etc. These initiatives are usually funded by regional agencies, charities and non-profit organisations. Older workers in Spain face considerable barriers to access employment and many of the programmes target certain disadvantaged groups at higher risk of labour market exclusion (e.g. women over 45 years).

On the demand side, it is mainly the larger companies implementing policies that encourage older workers stay in employment for longer. These aim at improving health and ergonomics, training and enhancement of professional and personal capabilities, and the implementation of flexible retirement schemes. Gradual retirement schemes imply that workers aged between 60 and 65 can reduce their working hours and salary, and combine the income from employment with a partial retirement pension. The use of these gradual retirement policies is still relatively uncommon in Spain, and until very recently it was only possible for a worker to retire gradually with the creation of a "hand-over" contract, that is, a part-time contract covering the number hours not worked by the semi-retired. We found several examples of large companies using this type measure in the context of more general schemes designed to facilitate inter-generational transfer knowledge and team work between older and younger workers. The importance of improving the inter-generational transfer knowledge is also recognised by some social local initiatives promoting the dialogue between older and younger generations of entrepreneurs.

Measures that facilitate re-deployment of older to new more suitable positions are also used by several companies, but are significantly more common in manufacturing than in service sectors. We found several examples of schemes aimed at integrating and adapting working conditions for older workers, and decreasing occupational hazard, illness and absenteeism also for smaller workers. These had a regional and sector specific focus. The use of standardised digital tools to improve age management policies in small companies in Spain are amongst the most innovative practices we found.

4.1 Good practices on the Supply Side of Labour

Good Practice 1

1. Actor

Hero Spain

Hero Spain is the affiliate of the multinational company Hero. Hero manufactures baby food, canned fruits and vegetables, fruit pulps and jams. Other activities include: chemicals, milk and dairy products, non-alcoholic beverages, olives, pickles and capers, selected food products, special food preparations, various types of food products.

Grupo Hero was founded in Spain at the beginning of the last century (1922) with the idea of providing the consumers with natural products of high quality Hero España has developed all-natural products employing high quality raw materials. The total annual turnover is over 120,000,000 euro, and the number of employees over 500; export volume ranges from 18,000,000 to 36,000,000 euros.

Avenida de Murcia 1 30820 Alcantarilla Murcia. (Spain).

State of the art: What is being done?

Employees that are 60 years old and older are offered the possibility to reduce their working hours; this involves hiring another worker on a part-time basis to cover the reduction in time experienced by the senior worker. This approach favours a gradual/partial retirement.

Public incentives used?

In practice/idea/proposal

In practice.

2. Reasons

Hero emphasizes is a social responsibility company. It provides different benefits to workers. The focus is laid on human capital enhancing professional and personal capabilities.

3. Description of approach

Older workers between 60 and 65 can reduce the number of hours they work and experience a gradual retirement.

Job positions in Hero are not fixed, they are multi-disciplinary and based on changing roles. The idea is to adapt people to the positions, to the business culture and overall strategy.

Hero supports team work and flexibility in timetables.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

Two types of contracts are used to implement this initiative: a) A part-time contract B) "a relief (on hand-over) contract" with an unemployed worker. This is according to article 166 of the General law of Social Security.

A collective agreement regulates industrial relations in the company.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

Several human resources practices have been implemented to avoid discrimination in recruitment, pay and promotion, firing and retirement (by race, ethnicity, nationality, religion, gender, sexual orientation, union and political affiliation, age). These are established by collective agreement.

3.5 Networking of actors**3.6 Advise and other kind of support for employers, other key actors, key persons****4. Work after retirement (“silver work”)****5. Linkage to informal work/civic engagement/social volunteering?****6 Overarching dimensions of MOPACT**

Children and family members of Hero Staff have priority to be hired (in equal conditions).

7. Brief SWOT evaluation

These measures have had a positive impact on the functioning of the company; since their implementation there have been no conflicts amongst employees or industrial action.

8. Further relevant information

Good Practice 2

1. Actor

Mon Orxata

Mon Orxata, manufacturer of Horchata, a beverage typical of the region of Valencia. Horchata is a sweet milk-like drink, made with “tiger nuts”; it is native to Valencia and has historically been part of the regional food culture.

The majority of all ingredients are purchased within the region in which the company is located and is either grown directly by the producing company or is purchased direct from the farmer or a farmer organisation at fair prices.

Mon Orxata was founded in 2003 by a group of young Valencian people with the objective of restoring the tradition of fresh natural horchata in Valencia, and preserving farmland. The company has 11 full-time employees all year around, 70 seasonal employees. Because horchata is a seasonal product, the company employs over 70 employees only part of the year.

The company’s social and financial practices and policies are designed to ensure maximum benefit to the company’s employees and to the local community and economy. It’s headquartered in Alboraya, Valencia.

State of the art: What is being done?

The company hires, as a matter of priority, older women (older than 45 years) as “horchateras” (street vendors).

Public incentives used?

Tax benefits when hiring older women apply.

In practice/idea/proposal

In practice.

2. Reasons

It is well known in Spain that older Spanish women have challenges finding employment than their younger colleagues.

3. Description of approach

Hiring older women who represent tradition and family values, which are attractive to customers when buying the local product. This is an innovative marketing strategy, reduces costs and fits with the social responsibility values of the company.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

Mon Orxata has received several social responsibility awards.

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches”)

3.6 Advise and other kind of support for employers, other key actors, key persons

4. Work after retirement (“silver work”)**5. Linkage to informal work/civic engagement/social volunteering?****6. Overarching dimensions of MOPACT touched**

The company also offers assistance with immigration papers for workers from north Africa and South America.

7. Brief SWOT evaluation**8. Further relevant information (also sources such as literature, interviews etc.)**

Good Practice 3

1. Actor

Cruz Roja Española

Cruz Roja Española (CRE) (the Spanish Red Cross) is a humanitarian international organisation. The Spanish affiliate was established in 1864 and it is headquartered in Avenida Reina Victoria, 26 (28003) Madrid.

State of the art: What is being done?

The Spanish Red Cross has created an employment plan targeted at those who have more difficulties finding a job. This plan was called “Plan de Empleo para Colectivos Vulnerables” (Employment Plan for Vulnerable Groups).

The Employment Plan consists of a series of initiatives aimed to help people facing the largest barriers to access employment. Professionals with extensive experience in guidance and training participate in the pre-selection of candidates, in close collaboration with companies.

Public incentives used?

This Plan has been developed under the Multi-regional operational programme “Combating Discrimination”, funded by the European Social Fund.

In practice/idea/proposal

This Plan started in 2000, but is still in practice.

2. Reasons

The Spanish Red Cross created this Plan with the following considerations:

Employment is a fundamental tool in the fight against poverty and social exclusion.

Actions in the labour market should complement wider social interventions.

Disadvantage groups need specific actions.

3. Description of approach

The “Plan de Empleo para Colectivos Vulnerables” is a set of actions designed improve employment opportunities for people with difficulties, helping them to identify capabilities and autonomy, reducing personal and environmental obstacles

The Plan consist of several parts, which include:

- Elaboration of personalized career plans: The CRE helps individuals defining their skills and experience, and advises them in job searching strategies.
- Training: Training is given to individuals to enhance their individual skills, and also in relevant areas such as work culture and languages.
- Intermediation tasks between supply and demand of workers, with a focus on the opportunities suitable for disadvantaged individuals.

Is the approach targeted especially on older workers or on all age groups?

The groups targeted by the Red Cross Employment Plan are:

- Unemployed over 45.
- Long-term unemployed.
- Immigrants and refugees.
- Young people at risk of social exclusion.
- Women in social difficulties.
- Ex-prisoners.
- Individuals with disabilities.
- Drug addicts or ex drug addicts.

3.1 Dimensions and quality of work

3.2 Values/Motivation

Widespread activities are undertaken to raise awareness on the need to address employment barriers faced by vulnerable groups.

3.3 Professional Competence (Lifelong Learning)

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

Self-employment: individuals are also offered advice on possibilities for entrepreneurship.

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

The plan, in addition to targeting individuals at risk of social exclusion, also targets companies. There are many ways for a company to engage in the promotion of an inclusive labour market. Companies can help in several ways:

Helping in definition of suitable training programs.

Providing feedback on the database.

Making financial contributions to the program.

Promoting good practices, increasing awareness among staff, suppliers and customers.

8. Brief SWOT evaluation

Since the plan was created, the Red Cross has assisted more than 30,000 people at risk of social exclusion.

9. Further relevant information

<http://www.cruzroja.es/empresas/emplea.html>

4.2 Good practices on the Demand Side of Labour

Good Practice 1

1. Actor

Pikolin

Pikolin is a family enterprise based in Zaragoza, the capital of the Aragon province, North East of Spain. Pikolin is the market leader in the production and marketing of sleep products, such as mattresses and bed frames (a dominant market share of 25% in the national market). The company was founded in 1948 and has branches in France and Portugal. The Zaragoza plant is the largest in Europe for this type of production.

Pikolin has suffered the consequences of the housing bubble and subsequent economic crisis, and experienced an important decrease in sales in 2007. The annual turnover in 2007 was 310 million Euro and in 2009 was 244; in 2013 is of 350 million Euro.

Pikolin has increased its exports in recent years.

Number of employees (in 2013): 1,007 employees, of which 866 are in the Zaragoza headquarters.

Some 80% of the workers are employed on long-term contracts. 35% of the employees are over 45 years and have been working for a long time in the company.

The average age of employees is 40 years, with 25% of employees aged over 45 years and 10% aged over 55 years. The older workers have been employed by the company for 25 to 30 years, having spent most of their careers there. Around

Mixed strategies/actors, i.e. are there different actors involved?

State of the art: What is being done?

Preventive health measures: Pikolin applies a health policy that greatly benefits older workers (regular check-up by doctors specialised in occupational medicine; improvement of ergonomics by adjusting the workplace to the physical conditions of employees).

Adaptation of working conditions: Pikolin applies systematic re-deployment of older workers to positions of similar level which is more adapted to their physical requirements.

Policy of gradual retirement.

Public incentives used?

In practice/idea/proposal

In practice.

2. Reasons

Pikolin aims to maintain the employability of its older staff.

The company wants to promote the transfer of knowledge and experience from older to younger workers. The application of the health policy was motivated by the law of occupational hazard from 1995.

3. Description of approach

Pikolin implements a flexible retirement policy and offers relief (or hand-over) contracts to employees. Employees aged 60 years old or older can reduce their working hours by between 25% and 85% (this is allowed by law). Employees who wish to reduce their working hours at 60 years of age are partly replaced by young workers - usually temporary staff who have previously worked for the company- this practice facilitates inter-generational transfer of knowledge.

Pikolin applies a staff health policy that benefits, in particular, to older workers. The health policy links the health care to re-deployment to new positions where workers receive training to help them to adapt to new positions.

Based on the health assessment by the company's medical team, the company continuously seeks to improve ergonomics by adjusting the workplace to the physical conditions of employees.

Re-deployment to other workplaces has been a common practice, to the satisfaction of HR managers and employees. This policy has resulted in improved health and well-being of employees, decreased absence due to illness and a reduction in early retirement due to incapacity.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches”)

3.6 Advise and other kind of support for employers, other key actors, key persons

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?

6. Overarching dimensions of MOPACT

7. Brief SWOT evaluation

No statistics are available on the exact percentage of workers who have benefited from these measures throughout the years. Both the workers and the company have positively evaluated the measures in place. No research has been carried out on the effects of the policy on the company's productivity. Human resource managers report that this way of working allows the company to benefit from professional experience of employees that have been in the company for a long time.

Gradual retirement policies has been associated with a reduction in the number of absences due to illness, and increased satisfaction.

8. Further relevant information

<http://www.pikolin.com>

Good Practice 2

1. Actor:

Debegesa Mentoring program

Debegesa is a regional development agency in the area of Debabarrena, Guipuzcoa (Basque country). It was set up in 1985, with the aim of promoting the sustainable development of the area.

Debegesa.com / Pol. Ind. Azitain 3 Bis / 20600 Eibar (Gipuzkoa)

Mixed strategies/actors, i.e. are there different actors involved?

It was created by the 8 local councils in the Debabarrena area with the participation of regional councils, the Basque Government, the Spanish employment office (INEM), the Spanish Government, and the European Union.

State of the art: What is being done?

Debegesa implements a programme of "Mentoring", in which an entrepreneur/professional of 50 years old and older provides support/advise/mentoring to a younger entrepreneur in the area. This programme is called "Build your future".

The mentor receives appropriate training.

Public incentives used?

This programme took place under the umbrella of the project ITILEE (Inclusion through inter-generational learning for enterprises and entrepreneurs). The project took place between 2009 and 2011 in several countries. It was funded by the programme Leonardo da Vinci, which is part of the Life Long Learning programme of the European Union.

In practice/idea/proposal

Pilot project, In practice. The project started in July 2011.

2. Reasons

The main objective is to help entrepreneur to succeed in the first stages of the start-up. Given the difficulties accessing employment in Spain, the project aims to help people that want to create their own professional future. In addition, to facilitate re-integration in the labour market of individuals aged 50 year old and over.

This mentoring initiative does not take place within a particular company, like the majority of the existing mentoring programs. The idea is to establish a network of mentors in the area for innovative, high-value added projects.

3. Description of approach

An older individual provides mentoring to younger entrepreneurs.

The objective is to benefit from knowledge of individuals with significant experience in a particular relevant field.

Improve practical skills of younger individuals.

This project aims to promote joint work between generations. Young entrepreneurs could benefit from experience of older more expert individuals, which usually have knowledge of the particular field.

The senior person receives adequate training to do the mentoring; the mentoring programme is of undetermined duration. The entrepreneur should have started its company less than 5 years ago.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities**3.5 Networking of actors (e.g. fostering „joint/mixed approaches”)****3.6 Advise and other kind of support for employers, other key actors, key persons****4. Work after retirement (“silver work”)****5. Linkage to informal work/civic engagement/social volunteering?****6. Overarching dimensions of MOPACT**

Debegesa Business Start-Up Support Service advises and supports numerous entrepreneurs of Debarrena in the process of setting up their new businesses.

7. Brief SWOT evaluation**8. Further relevant information**

Other partners of the project were "the Gilfillan Partnership" of the UK and the Business support Kent, the WESTBIC Innovation and Management Centre en Ireland and Debegesa in Spain.

Good Practice 3

1. Actor

Femeval

Femeval (Federacion Metalurgica Valenciana) is the employers association of the metal-mechanic sector in Valencian Community in Spain. It is a non-profit organisation representing firms belonging to both the manufacturing and non-manufacturing sectors. It represents more than 3,000 firms, mainly SMEs (151,875 employees in 2013). Femeval provides advice to associated firms in difference areas: human resources, institutional representation, taxes, legal advice, training, innovation and technology, health and safety, and other services for SMEs. Valencia's metal sector represents one of the most important resources for the region. It is primarily composed of small and medium-sized enterprises (SMEs) that employ roughly 23% of the region's workers.

Headquarters: Femeval, Avda Blasco Ibanez, 127, Valencia.

Mixed strategies/actors, i.e. are there different actors involved?

State of the art: What is being done?

- Introduction of innovative age management practices in companies the metal-mechanic sector in the Community of Valencia.
- Improve adaptation of older age workers to job positions.
- Measures specifically designed for SMEs.
- Sharing experiences with regions of other European countries.

This project includes several tasks:

- To gather systematic information about the situation faced by older workers employed in this sector, and raise awareness among enterprises and workers.
- Introduction of measures to support the adaptability of older workers, reduce early retirement practices and develop training methods and new work models.
- Improve access to new technologies of older workers.

Public incentives used?

Funded by the European Social Fund, European Union.

Other Spanish organisations involved

SERVEF (Valencian public agency for training and employment).

And unions UGT Pais Valencia and Comisiones Obreras (C.C.O.O).

EU Co-funding: 975,381 Euro (67%); Total budget: 1,447,106 Euro.

In practice/idea/proposal

This project took place between 2006 and 2008. Several measures emerging from this project have been implemented, as an experiment, in 27 firms in the industry.

2. Reasons

The objective of this project is to help maintain employment of senior workers in the metal-mechanic sector of the Valencian Community. This project aims to identify ways to prolong the active life of workers in the metallurgic sector. Overall the project aims to increase awareness that age is not a barrier in the workplace and that can be a very important source of value added.

Age management is not only necessary to protect older workers but is part of the adaptation of Europe's metal industry to the global economy; changes on attitudes on the adaptability and potential of older workers are also needed.

In Valencia's metal industry workers above the age of 55 represent around 11% of the workforce and this is likely to increase. Workers over 45 represent around a third. Having an aging workforce requires for older workers to be motivated and trained in new machinery and techniques.

3. Description of approach

Several measures are aimed to adapt the job to the characteristics of older workers to improve employability of workers (including improving motivation and skills).

Four main tasks were taken place:

1. A study was carried out to identify issues relating to older workers in this sector.
2. An age management tool was implemented in companies to obtain a diagnosis about the role and situation of older workers in companies of the sector. A computer tool allowed each firm to obtain a diagnosis about its age management practices. Each firm participates in a short survey (20 mins) and the computer programme generates a report based on the answers to these questions. This diagnosis turns into recommendations and specific measures that firm can implement to improve in this issue.
3. A wider mix of measures to help SMEs to adapt to innovative age management strategies, including consulting services and training activities.
4. Introduction of tutors.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

- Information and awareness campaigns for workers, companies and relevant stakeholders were undertaken during this project.

-A more general objective was to raise awareness across among other employers' organisations and the public sector in the region of Valencia about the employment difficulties faced by older workers, particularly in industrial sectors.

3.4 Anti-discrimination activities

3.5 Networking of actors

3.6 Advise and other kind of support for employers, other key actors, key persons

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?

6. Overarching dimensions of MOPACT

An important aim of the project was to improve the transferability of knowledge between older and younger workers. As part of the project, appropriate training was given to workers on how to train younger workers. One of the key findings is the beneficial effects of implementing a "tutoring" system; this intends to exploit the expertise acquired by older workers. Improving the gradual intergenerational transfer in the firm reduces the training periods for younger workers.

Being a "tutor" also has beneficial effects for the older workers, increasing the motivation for older workers themselves. Senior workers acquire more responsibilities within the firms, feeling valued by the organisation. The mentoring system increases efficiency throughout a continuous process of training and learning and it has been proven to have immediate effects.

One of the conclusions emerging from the study is that older workers increase their demand of training and education after participating in the tutoring exercise. Recognising this, Femeval offered a higher number of training courses for older workers. Moreover for workers in managerial positions training was provided on "Age management", "Retaining talent in the organisations", or "How to face retirement".

7. Brief SWOT evaluation

One of the conclusions of the project was that human resources practices do not explicitly account for age management. At the end of the study, a guide of "Good practice" was written and distributed. These measures have been implemented, experimentally, in 27 firms of the sector.

8. Further relevant information (also sources such as literature, interviews etc.)

Website: www.femeval.es

Other regions that participated in this project were the Piamonte in Italy and Ille in France.

Good Practice 4

1. Actor

Adecco Foundation

The Adecco Foundation is a non-profit organisation that helps individuals with great difficulties accessing employment. It was established in July 1999 according to the social responsibility function assumed by the Adecco company, the world leader in the field of Human Resources. Its main objective is the integration into the labour market of people who, by their personal characteristics, have more difficulties in finding a job. It has 400 offices throughout Spain and employs more than 30.000 people.

The headquarters are in Calle Principe de Vergara, 37 (28001 Madrid).

Mixed strategies/actors, i.e. are there different actors involved?

State of the art: What is being done?

Adecco Foundation has developed large database of individuals aged 45 and older seeking for a job; companies can advertise job vacancies in the website (more than 15,000 individuals and companies are included). Website is updated daily.

Companies can get in touch with Adecco consultants for advice on finding a suitable candidate, and on subsidies and contracts that may apply when hiring older workers.

Public incentives used?

In practice/idea/proposal

In practice.

2. Reasons

The Adecco Foundation aims to help improve employment prospects of groups at risk of labour market exclusion; one of the priority groups (due to its size) are those aged 45 and older facing unemployment. The project intends to raise awareness amongst companies about capabilities of older workers, who in compared to younger people might bring valuable qualities such as experience, reliability and loyalty.

3. Description of approach

The database target individuals older than 45 years, and it allows companies to track more efficiently professional profiles among this age group.

Companies can upload their job offer in the database; Companies receive advice on the most suitable candidates after assessing their needs the characteristics and skills of the candidates.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

The Foundation provides advice to companies to meet non-discrimination standards.

3.5 Networking of actors (e.g. fostering „joint/mixed approaches”)

3.6 Advise and other kind of support for employers, other key actors, key persons

4. Work after retirement (“silver work”)

5. Linkage to informal work/civic engagement/social volunteering?**6. Overarching dimensions of MOPACT touched**

Besides men and women aged 45 and over, companies also help other type of disadvantaged groups such as disabled people, women with family responsibilities, women victims of domestic violence, and former athletes.

7. Brief SWOT evaluation

The Foundation works with the most advanced technology for personnel selection: The Xpert On Line and System Test Maker. The Xpert On Line System is the only system that measures attitudes and candidate's skills, motivation and ability to adapt to a particular work environment. Its electronic simulator Test Maker allows to simulate the specific recruitment path for each client company.

8. Further relevant information

<http://www.fundacionadecco.es/Home/Home.aspx?Modo=Normal>

Good Practice 5

1. Actor

Randstad

Randstad Spain is part of the Randstad international group, a global leader in human resources solutions. The group has over 4,600 offices over 40 countries and employs almost 26,000 workers worldwide. It's headquartered in Diemen (Netherlands) It was founded in 1960 in Netherlands by Fritz Goldschmeding.

Mixed strategies/actors, i.e. are there different actors involved?

The programme is delivered by the Randstad Foundation ("Fundación Randstad") in collaboration with the Europamundo Foundation ("Fundación Europamundo"), a non-profit private organisation working with vulnerable groups.

State of the art: What is being done?

The Randstad Foundation has developed a programme to help individuals in situation in of long-term unemployment (over 1 year) aged 45 years and older living in the Community of Madrid. It includes 75 individuals.

The programme includes a mix of different information, guidance, and training initiatives. The programme was named "Merezco una Oportunidad". ("I deserve a chance").

The objective is to elaborate individual professional itineraries for each of the participants, which may include activities such as:

- Coaching intended to enhance the employability of the person: help in drafting a CV, job search strategies, interview preparation, motivation etc.
- Sessions to analyse the attitude and circumstances of the individual, and definition of a realistic action plan.
- Provide support during the recruitment process.
- Monitoring the adaptation of workers to a new job.

Public incentives used?

In practice/idea/proposal

This programme is in practice. It started on March 2013.

2. Reasons

This initiative aims to provide participants with better tools to improve their chances of success in the job market, key to achieve a better social integration.

3. Description of approach

The project "Merezco una oportunidad" targets 75 people at risk of social exclusion; they receive individual guidance on how to improve their labour market opportunities.

2 key aspects are training and identification of valuable of skills and knowledge.

In addition to customised training, users of this project participate in several career orientation workshops.

Is the approach targeted especially on older workers or on all age groups?

This programme specially targets unemployed people resident in Madrid aged 45 and over. The Foundation also has other programs focusing other vulnerable groups (people with disabilities, immigrants or women in social difficulties).

3.1 Dimensions and quality of work

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)**3.4 Health****3.5 Close Social Network****3.6 Family, work-life balance****4. Work after retirement (“silver work”)****5. Life course orientation****6. Overarching dimensions of MOPACT****7. Linkage to informal work/civic engagement/social volunteering?****8. Other socially innovative dimensions touched worth being mentioned?**

The Randstad Foundation interacts with businesses on a regular basis. Companies can post their vacancies on the program’s website, which has more than 600,000 monthly visits. It also advises companies in developing their corporate social responsibility strategies and to optimising their human resources policies.

9. Brief SWOT evaluation

Project participants can benefit from different services available on-line: Registration and enrolment, monitoring of their applications, creating alerts, etc. In addition, Randstad also uses social networks to promote candidates.

Candidates can also access visit any of the 300 Randstad offices throughout the country.

10. Further relevant information

<http://www.randstad.es/>

Good Practice 6

1. Actor

La Unión de Profesionales y Trabajadores Autónomos

La Unión de Profesionales y Trabajadores Autónomos (UPTA): The Union of Professionals and Self-Employed.

The UPTA was created in Madrid in 1999. It is a national organisation, representing a total of 298,938 self-employed in the country, of which 119,288 are direct partners and 179,650 are self-employed associated to other organisations.

UPTA's main objective is to help improving of working conditions of the self-employed, increase their income and, in general, raise their quality of life. Also to help most disadvantaged groups to put in practice new professional ventures.

Mixed strategies/actors, i.e. are there different actors involved?

Developed by UPTA in collaboration with Fundación para el Desarrollo Infotecnológico de Empresas y Sociedad (Foundation for Info-technologic Development of Enterprise and Society).

State of the art: What is being done?

This was a pilot project aimed at promoting entrepreneurship and improving key competencies and skills of self-employed aged 55 years and over and encouraging the use of digital tools. The project took place in the regions of Andalucía, Canary Islands, Castilla la Mancha, Murcia and Extremadura.

The programme focuses on fostering the use of ICTs and digital tools amongst the older self-employed (social media, on-line marketing tools, and e-commerce).

Public incentives used?

The project was co-funded by the Ministry of Industry, Energy and Tourism of Spain, under the 'Plan Avanza2' and the European Union through the European Social Fund (File number TSI-040201-2011-44).

In practice/idea/proposal

The project lasted from one year, from 2012 to 2013.

2. Reasons

Achieving a better integration of this group in the Digital society is the ultimate objective.

Self-employees need to improve understanding of opportunities that Internet offers. The use of the digital tools can increase professional visibility, improve labour market opportunities, reduce costs for businesses, improve links with suppliers and customers, use new advertisement channels.

3. Description of approach

The project has two differentiated lines: Entrepreneurship Line, aimed at encouraging entrepreneurs to implement their business ideas and the Consolidation Line, aimed at improving and consolidating existing businesses.

It comprises several activities:

- Providing assessment of professional visibility (presence on social networks: Facebook and LinkedIn, Econred)
- Providing assessment in the use of online marketing tools (e.g. creating a store for online trading with own domain, setting up a store in Facebook).
- Providing assessment on ways to improve running of the business using Internet tools.
- Fostering information sharing, collaboration (for example, through interactive social media communication initiatives).

Is the approach targeted especially on older workers or on all age groups?

The project targets self-employed in particular, but also unemployed, all over 55 years.

3.1	Dimensions and quality of work (career and employment security, wages etc.)
3.2	Values/Motivation
3.3	Professional Competence (Lifelong Learning)
3.4	Health
3.5	Close Social Network
3.6	Family, work-life balance
4.	Work after retirement (“silver work”)
5.	Life course orientation
6.	Overarching dimensions of MOPACT
7.	Linkage to informal work/civic engagement/social volunteering?
8.	Brief SWOT evaluation
	This pilot project was also used to identify good practices that can be extrapolated the rest of the UPTA-Spain network
	The project website continues to be a good source of information, providing advice on: jobs interviews, the creation of the new businesses etc.
9.	Further relevant information
	http://www.proyectoempleo20.es/index.php

Good Practice 7

1. Actor

CEFORALP (demand side of labour)

European programme coordinated by CEFORALP, in partnership with the UIC Rhône-Alpes in France, STZ in Germany, CEPYM Aragón in Spain, ITL Group in Hungary and Confindustria Veneto SIAV in Italy.

CEFORALP is the coordinator of the project. It is based in Lyon, France. It has 12 employees. It is a management consultancy that specialises on advising enterprises especially SMEs in improving their competitiveness.

The Spanish partner is CEPYME Aragon. CEPYME (The Spanish confederation of SMEs) Aragon is an employers association representing more than 20,000 SMEs in the region of Aragon.

Mixed strategies/actors, i.e. are there different actors involved?

State of the art: What is being done?

Development of an age management toolkit for companies in Spain: SilverR toolkit. It is specifically created for SMEs but all companies can use it. The SILVER tool box has been developed with European financial support

Public incentives used?

This project has been funded with support from the European Commission through the Leonardo da Vinci programme.

In practice/idea/proposal

SILVER is currently in its experimentation stage in the 5 partner countries of the project

2. Reasons

The aim is to help companies minimise the risk of losing of knowledge/competencies due to early exit of experienced workers.

Capitalise on s older workers' competencies.

Contribute to improvement of professional situation of workers of 55 years and older so that firms

3. Description of approach

Silver is a methodological approach consisting in a range of measures designed to identify risk in relation to older workers so that solutions can be put in place.

It consists in 4 main steps

- Analysis of the situation of the firm in terms of employment of older workers.
- Analysis of weaknesses and strengths.
- Diagnostics in relation to older workers' competencies (these are considered the key people).
- Drafting action plans using info from 1,2.3.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

3.4 Anti-discrimination activities

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)

3.6 Advise and other kind of support for employers, other key actors, key persons

- 4. Work after retirement (“silver work”)**
- 5. Linkage to informal work/civic engagement/social volunteering?**
- 6. Overarching dimensions of MOPACT**
- 7. Brief SWOT evaluation**
- 8. Further relevant information**

<http://www.cepymearagon.es>

Good Practice 8

1. Actor

UGT-Euskadi

UGT-Euskadi. The UGT (Union General de Trabajadores) is the second largest Spanish trade union and it is more than 100 years old. It represents more than a million of workers in Spain (1,100,000) in the whole national territory, from all sectors of production. It represents wide range of people and covers employees, self-employed, workers of social economy companies, cooperatives, retired people, unemployed people. Collective agreements affect around 11,000,000 of workers (whether affiliated or not). Focus on social problems and develops activities aimed at defending interests and rights of workers.

Address: Colón de Larreategui 46 bis. 48011. Bilbao

Mixed strategies/actors, i.e. are there different actors involved?

Developed by por UGT-Euskadi, in collaboration with the company Asimag (Asimag is a job training agency in Euskadi).

State of the art: What is being done?

A virtual networking sociolaboral agency has been created for for people aged 55 and over. This was a pilot project, where more than 300 unemployed people from all over Spain participated. Through this initiative the unemployed over 55 had access to a personalized career guidance service, through an on line User Center, which will encourage and accompany them in the process of actively seeking employment. The platform also includes good practice programs or employment initiatives targeting over 55 years and a wide range of training courses aimed primarily at this group of people.

The platform has been widespread among 3000 companies and institutions.

Public incentives used?

The project was co- funded by the Ministry of Industry, Energy and Tourism of Spain, under the 'Plan Avanza' (File number: IST - 040201 - 2011 – 12)

In practice/idea/proposal

The project lasted from two years, from 2011 to 2013.

This agency on line, aspires to become on a platform that, by exploiting the potential of new technologies, intermeditates between unemployed over 55 years and companies offering work.

2. Reasons

This virtual portal wants to cover the lack of initiatives specifically targeting the unemployed older workers.

The objective is to provide a digital tool useful to older unemployed and businessese, that can be accessede from any location. It aims to promote the interaction among this group of individuals and tyrganisations. The ultimate objective is to improve employability and labour market intergration of this age group.

The responsible for Training and Employment of UGT-Euskadi and project manager, Felipe García, said that during the project: "The virtual agency has found a very useful tool to support those older 55 years in the use of new technologies with the aim of finding a job "in a labour market where more and more workers in this age group still have to work for at least a decade to reach retirement".

3. Description of approach

- For workers:
- They receive assistance doing their CV.
- A tutor/virtual coach is assigned to each individual; telephone/Skype interview with tutor take place regularly; tutors provide recommendations to enhance individual competencies of candidate after analyzing weaknesses and strengths of candidate
- Assistance preparing job interview (including a 30-min mock interview).

- Assistance in preparing the cover letter when applying for a job.

Candidates respond to a questionnaire describing previous job experience, availability to work, training received, an assessment barriers encountered in the job market. The questionnaire also aims to collect information on broader set of professional skills and attitudes on: team work, decision making, initiative and responsibility, communication and business skills, physical effort and knowledge on safety and health at work.

Is the approach targeted especially on older workers or on all age groups?

Workers of 55 years old and over.

- 3.1 Dimensions and quality of work**
- 3.2 Values/Motivation**
- 3.3 Professional Competence (Lifelong Learning)**
- 3.4 Health**
- 3.5 Close Social Network**
- 3.6 Family, work-life balance**

4. Work after retirement (“silver work”)

5. Life course orientation

6. Overarching dimensions of MOPACT

7. Linkage to informal work/civic engagement/social volunteering?

8. Other socially innovative dimensions touched worth being mentioned?

Guidance through possibilities through self-employment is also provided based on a candidate's interests.

9. Brief SWOT evaluation

The website remains active. It has created a great interest among both businesses and the unemployed, for its innovative, interactive nature and its high capacity to serve as an effective intermediary between demands for work and job offers.

10. Further relevant information (also sources such as literature, interviews etc.)

<http://agenvirtmay55.ugteuskadi.net>

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

5.1 Supply Side

5.1.1 Health

Estrategia 55, a strategy for the employment of older workers, considers working conditions, security and health in the workplace. Risks are evaluated alongside assessments of the capabilities of older workers covering their physical and mental capabilities: mobility, vision, hearing and ability to make decisions. Social partners had previously not supported active ageing strategies, but now they actively promote such approaches and support the engagement of older workers in re-designing work. Successful examples of such approaches include offering older workers less hazardous and physically demanding jobs, which led to reduced occupational injuries, illnesses and absenteeism as well as increased job satisfaction of the workers involved.

Analysis of people aged 50 to 64 shows that overall female manual workers who were forced into early retirement due to organizational reasons were more likely to report poor self-perceived health status and poor mental health, whereas no such association was observed among male workers or among female non-manual workers (Artazcoz et al., 2010). This highlights the importance of paying attention to the potential vulnerability of female manual workers in early retirement policies in particular during economic downturns when firms may be downsizing.

For other reasons for early retirement; not surprisingly, those who retired early on health grounds reported poorer health outcomes across all analysed groups, but retirement due to age, voluntary retirement and other reasons was not associated with health outcomes in any group analysed.

Redeployment (or workplace adaptations) of (for) workers with current or emerging work limiting conditions, were thought to be relatively common in the manufacturing sector, but not so widespread in the service sector.

5.1.2 Life-cycle Orientation / Reconciliation of Paid Work and Care / Informal Work

A life course perspective encompassing lifelong learning and having a focus on healthy ageing is widely supported by trade unions and employers' associations, whilst the relationship between wages and seniority is more controversial.

Flexible working is often seen as key to encouraging longer careers by allowing the integration of private responsibilities alongside paid employment. Much of the recent changes in the Spanish labour market have encouraged such flexibility, perhaps more from the perspective of improving overall labour market performance, but the benefits to older workers in particular are important. The route from full-time work into retirement, often through a period of unemployment can be delayed by allowing more flexible working patterns later in life.

This flexibility needs to be considered alongside the requirement for older workers to continuously upgrade their skills through lifelong learning activities. This needs to bear in mind that

returns to investment in education and training diminish with age as the period over which returns are garnered reduces with age, whilst not underestimating the value of older workers experience.

The level of educational attainment and incidence of training is found to be considerably lower for older workers than for younger workers in Spain. The lower qualification of the workforce increases the likelihood of losing a job and reduces the opportunity cost of leaving the labour market. Hence, education and skill development are key elements affecting employability of older workers. Within companies there is scope to reform the firm-training systems so that they provide better training opportunities for all, particularly older workers (OECD, 2003).

The perceptions that early retirement is the norm needs to be changed. Companies should be encouraged to establish career paths that adapt responsibilities, tasks and working conditions as workers grow older. This could minimise the need for lay-offs and early retirements based on age considerations alone. Furthermore, information campaigns stressing the importance of life-long learning in relation to longer working can be beneficial.

Care

Spanish culture places great importance on the family unit as an institution and some government measures exist to support individuals to balance work and family obligations. The role of women in the family is particularly important in this context with women in Spain in relation to caring responsibilities. However, changing priorities for women towards further participation in education and the labour market have created new tensions between the desire to work and the expectation of providing care. These changes contribute to both inter-generational conflicts and gender-role conflicts (Poelmans et al., 2003).

Union General de Trabajadores (UGT) of the region of Extremadura analysed the situation of work-life balance within the BILANCIA project. The aim of the project is to support workers' representatives in creating a stronger basis for reconciling work and the private duties of workers, and to promote more engagement of employers in the issue. This is mainly through collective bargaining negotiations, but also by sharing information.

Unions have promoted new ways of working encompassing flexible working and some companies provide day-centres or have arrangements with day-care centres to support workers with dependents, but these are typically found in large companies. Overall family friendly policies that support all workers with caring responsibilities are rare in Spain, Pasamar and Valle-Cabrera (2011). In general, older women trying to return to the labour market after child rearing experience more difficulty finding a job than men (De Luis et al., 2004).

Furthermore, the economic crisis means that many employers place relatively low weight on the importance of the work-life balance of their workers.

5.1.3 Lifelong Learning

The 2008 Austerity Plan sought to reform vocational training with a focus on emerging and innovative industries. In general this may have been unfavourable to older workers who may not have had the skills required for these industries.

However, from 2011 the Public Employment Service gives priority to workers aged over 45 for training schemes designed to increase employability. The strategy for the employment of older workers also required unemployed older people to validate their professional experience and thus gain recognition of their existing qualifications (OECD, 2012). The idea is that these qualifications will provide a basis for further training thereby improving prospects for a return to the labour market. This extends through to participation in Higher Education (HE), with prior academic qualifications and previous experience being recognised as part of a broader array of routes into HE. In addition, the approach to such learning is to be made more flexible to allow the combination of study, work and family life.

Our search for innovative practice highlighted employer age management practices that invest in making older workers 'workplace leaders' to facilitate their retention through enhanced status, and to assist in knowledge sharing through cascading of skills. However adoption of such practices is limited in Spain.

5.1.4 (Sustainable, real) Self-Employment

In Spain the possibilities for self employment are limited as the economic crisis has meant limited access to credit. However, entrepreneurship activities have been encouraged through the strategy for entrepreneurship and youth employment 2013-2016 (*Estrategia de Emprendimiento y el Empleo Joven 2013-2016*) approved in February 2013. However, in line with other activation policies the focus of this approach is mostly on young people.

The Memero project, however, has sought to encourage older entrepreneurship through the sharing of experiences from existing older entrepreneurs.

5.1.5 Work beyond Legal Retirement Age

Since 2013, the possibility of formal work during retirement has become legally possible. This was seen as a way to reduce pension payments by paying pensions at a lower level whilst in work, but also a way of increasing tax revenue by formalising such working practices. Prior to this, work and retirement did co-exist, but that was done informally through the black economy and clearly, despite the change in policy, such incentives still exist.

Employers are more likely to work longer if it is encouraged and supported by their employer (Feldman, 1994; Henkens 1999). Van Dalen et al. (2010) identify employer views on working beyond the age of 60 and 65 in Spain, as well as Greece, Hungary, The Netherlands and the UK. In Spain, whilst there is considerable support for working beyond age 60: almost half (44 per cent) of employers report that working beyond age 60 is desirable; there is much less support for working beyond age 65 (24 per cent report that it is desirable).

This latter figure is considerably higher than the desirability figure in Greece, Hungary and the

Netherlands (10, 12 and 9 per cent respectively), but lower than in the UK (60 per cent). Equally illuminating are the percentages of employers who report that such working patterns are undesirable. In Spain, 29 per cent of employers thought that working beyond age 60 was undesirable, rising to 49 per cent for working beyond age 65. Here, twice as many employers thought that working beyond age 65 was undesirable as thought it was desirable.

Recruitment of older workers in response to personnel shortages also appears low in Spain compared to other countries. In Spain, seven per cent of employers reported that in response to personnel shortages they had recruited more older workers and just three per cent recruited ex-employees who have already taken early retirement. Whilst these figures are in line with some countries (Greece and the Netherlands), they are well below that of the UK where 42 per cent of employers reported that in response to personnel shortages they recruited more older workers and 23 per cent of employers recruited ex-employees who have already taken early retirement.

5.2 Demand Side

5.2.1 Financial Incentives for the Employment of Older Worker

The remuneration system in Spain causes significant problems for the employment of older workers. According to Simón (2009) Spain has the highest share of seniority-related wages in Europe, whilst the Salary Structure Survey carried out by the Spanish Statistical Office (INE - Instituto Nacional de Estadística), highlighted that seniority bonuses account for around a quarter of the monthly gross wage of a salaried worker in Spain.

Some workers become less productive as their cognitive performance deteriorates close to retirement age, so this strong element of seniority pay means that relative wages do not always reflect relative productivity. Not all workers exhibit a decline in productivity; Skirbekk (2004) showed that workers who carried out tasks based on experience and verbal skills maintain a relatively high productivity level. Partly because of this, Tobes et al., (2007) highlight that the vast majority of employers prefer to retrain highly qualified older workers.

The high costs of terminating a permanent contract also deters companies from keeping workers on permanent contracts. Furthermore, the amount of severance pay also affects the supply of labour as it can discourage workers who are close to retirement age and have lost their jobs from seeking to return to the labour market. Tobes et al., (2007) note that commercial contracts and contracts of a specified length are considered by companies to be the best way to encourage older workers to stay in employment.

Wage subsidies for employees aged 59 or older who had worked with the company for more than four years were introduced in 2006 whereby the companies social security contributions were reduced by 40 per cent for one year. At the same time, employees aged 60 on permanent contracts had their employer contributions reduced by 50 per cent with a further 10 percentage point reduction each subsequent year to encourage the retention of these workers. This meant that employees aged 65 on permanent contracts attracted no contributions.

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