



Study on the questionnaires of the Observatory on Women in Europe

Over the coming decades in EU countries, the proportion of elderly people is set to increase rapidly while that of people of working age significantly decreases. Although it is a significant achievement that people are living longer, an ageing population also brings with it serious problems for European economies and social security systems. The demographic transition is considered to be one of the main challenges facing the EU.

Changes related to ageing will have an impact on:

1. pensions,
2. healthcare in the long term,
3. education,
4. unemployment benefits,
5. various European policy debates.

According to European Commission data, in 2060 the population will have grown by 60% in the EU, while there will be twice the number of people over 80 that there are now.

According to The 2015 Ageing Report by the European Commission, the population over 65 will have grown by 13% in the European Union from 2013 to 2020, yet in the 4 decades (2020-2060) to follow it will soar by another 40%. In total, the population will increase by 59.1% between now and 2060, accompanied by the consequences this will have for social security in EU countries. In absolute terms, the number of people over 65 will go from 93 million today to 148 million (see chart).

There is an upward trend in almost all countries and in some it is highly significant. For example, in Luxembourg in 2060, the number of people over 65 will be more than three



times the current figure, with a projected growth of 227%. In other countries it will be over double, such as Cyprus (with an increase of 158%) or Norway (at 137%).

As for the number of people over 80, the EU population will go from today's 26 million to nearly 62 million in 2060, which equals a leap of 138% (more than double the current amount). Luxembourg, Cyprus and Ireland will quadruple their population within this age bracket, while Spain will go from 2.6 to 6.9 million (nearly trebling the number of people over 80).

In this respect, almost all countries will at least double their population within this age group, taking into account the increasing life expectancy, and only some Baltic countries such as Lithuania or Latvia will see more modest growth (44% and 62% respectively).

Pension system sustainability reform is underway in every country in the EU. Among the major developments that these reforms entail are the formulas for calculating pension quantity, the way in which the annual re-evaluation of pensions will be conducted and - especially due to its social impact - changes in retirement age.

Video: <http://europa.eu/!mT43CF>

FERPA questionnaires

In total, 19 questionnaires were received from 12 countries; both the Italian and Hungarian trade union organisations sent a questionnaire agreed by consensus. In total, the number of organisations that responded are 19 out of 41.



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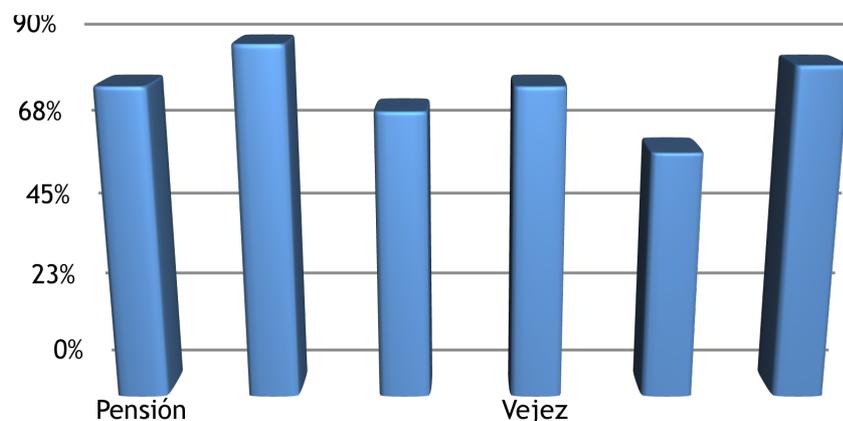
Our gratitude is due those people who answered the questionnaire, and provided information putting various responses into context. It is these activities that make it possible to plan the areas of work of the committee itself, as well as to strengthen others.

The questionnaire was organised into 5 topics. Next, we will perform an analysis on the obtained results, to be augmented with the more detailed information received.

Pensions

In all of the participating countries, women receive different pensions, and are obliged to comply with certain conditions in some countries.

% de pensiones percibidas por mujeres en UE



As for the nature of the pensions, 78% are public and 42% mixed.

Situation by country:

France

In France there are different pension amounts contingent on age and whether one is a civil servant or not. Bereavement pension varies between 283 and 868 euros. To qualify for an old-age pension or non-contributory retirement pension, the individual must have



reached 65. The amounts vary according to whether the pensions come from the ASPA or the RSA.

Spain

In Spain there are differences between the different autonomous communities.

The amount of bereavement pension is between 52% and 70% of the regulatory basis of the deceased, depending on the circumstances of the person that will receive it.

Old-age pension: This is between 8,449 and 10,988 (on annual basis) depending on whether there is a dependent spouse and whether they are an independent family unit.

Non-contributory pension: This differs between €8,750 and €39,917 annually, depending on the number of people that make up the family unit.

Disability pension: This varies between €12,674 and €16,489 annually, depending on the number of people that make up the family unit.

Italy

Pension due to termination of employment

The right to a pension exists in Italy. There are various forms of support provisions for those who have lost their job (for both men and women) and company agreements that supplement the pension of older workers in case of company restructuring or reorganising.

Bereavement

The calculation of this pension depends directly upon the amount of the deceased spouse's pension; however, it may not exceed 60% of the total pension of the deceased. There is also a link to the income of the surviving spouse. If the income of the surviving spouse is greater than around 20,000 euros gross per year, progressive reductions are applied to the amount of the bereavement pension.

Additionally, in 2011 the government in power at the time legislated an increase in cutbacks for short-lived marriages between people with a considerable age difference (this was presented as a regulation to prevent so-called marriages of interest to family



carers). In June 2016, however, this regulation was declared unconstitutional by the Constitutional Court.

Incapacity to work

There are social welfare entitlements for disability, granted to workers affiliated with the obligatory general insurance scheme of the INPS (National Institute of Social Security) and who find themselves unable to participate in any form of labour activity due to illness, or who have reduced working capacity.

These pensions may be permanent or temporary and may be linked to the number of contributions paid and the years worked, or issued independently of these requirements. Furthermore, there are various forms of protection - of a financial nature - for workers affected by work accidents or occupational diseases, administered by the National Institute for Insurance for Occupational Accidents.

Old-age pension

To qualify for the old-age pension, there are certain requirements relating to age and the number of contribution years (a minimum of 20).

As a result of the numerous social reforms that have been adopted in recent years, and particularly since 2011, these requirements have been considerably modified. The reform is rather complex and is still in progress. It is anticipated that in 2021, both male and female employees in both the public and private sectors, whether or not self-employed, will have to wait until they are over 67 years old to start receiving a pension, taking into account the minimum requirement of 20 years of contribution.

Another new element, introduced by the recent social reforms, is the link between retirement age and life expectancy. In summary, age requirements for pension access are periodically adjusted to the increase in life expectancy, determined by ISTAT (the National Institute for Statistics) and validated by Eurostat. When there is an increase in the average lifespan, this brings with it a rise in the retirement age.

In previous years, women could retire before men. Today, in 2016, working women still have the opportunity to retire several months before men.



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In short, the possibility of retiring at a younger age - between 57 years and 3 months and 58 years and 3 months - was envisaged for several specific age groups of working women with certain requirements and who have at least 35 years of contribution. This possibility, called the women's option, involves the calculation of an "advantageous" pension: the pension is indeed completely tied to the contributory system, with it being considered to be about a 25-35% reduction in relation to the last salary. It is a valid option for a limited period of time. Nevertheless, a debate is ongoing within the country about the opportunity to extend the terms and widen the pool of women who are able to choose this option.

For some specific categories of workers of both genders, meeting certain requirements, such as those who have performed arduous or early work and/or a high number of work years, it is ultimately still possible to retire at a younger age.

Disability pension

In Italy, several economic benefits are available to people with disabilities. These benefits are welfare-oriented and so are not tied to years of work or to the deposit of social security contributions. The only condition is that the disability situation be verified and checked, and in some cases individual income limits are established - in excess of which benefits are not issued. These are different for disabled civilians, the blind, the deaf and hard of hearing, and mute persons.

Minimum pensions

Italy currently works with different social security regimes, aggregated according to the period in which the person began working. For the older workers, to whom the remuneration or mixed remuneration-contributory calculation system applies, and who have modest incomes and very low pensions, an integration of the pension - called *integrazione al trattamento minimo*, or the minimum pension - is foreseen, which brings the pension amount up to the level of the minimum income (500 euros per month in



2016). This minimum pension system also always applies to reversibility pensions under the remuneration or mixed regimes.

Italy also provides social welfare benefits, which are not tied to the years worked or contributions paid, for people without an income or with low incomes. These are called “social” pensions and social security checks. In the past, these were granted to men and women over 65 years old. As a result of the current social security reforms, a progressive increase in the qualifying age is under way, set to reach over 67 years in 2021. To qualify for these benefits, it must be demonstrated that neither the income of the individual or joint income with a partner exceeds a certain amount.

Nature of pensions

Italian citizens receive pensions that are largely public in nature, derived from the compulsory general insurance system. Obligatory social security contributions are taken out of each wage payment for all workers, are paid by the worker and the employer, and - in the case of dependent work - correspond to around 33% of this payment. This is the first pillar of the Italian social security system. There are also pension fund schemes, habitually paid by either workers or employers and regulated by national agreements, that provide a supplementary pension and represent the second pillar of Italian social security. These pension schemes benefit from tax breaks and are regulated by law; however, they do not currently cover all workers. Finally, the third pillar of social security is based upon optional, private individual insurance.

The Netherlands

- a) Pensions are only paid at retirement age.
- b) Bereavement pensions depend upon the date on which the death occurred and the amount of the spouse’s pension.
- c) The state plan for inability to work is only paid if they are unable to work in excess of 45% or only if they have actively worked and suffer from a disability in excess of 35%.
- d) Old-age pensions are paid from 67 years of age.



San Marino

With regard to non-contributory pensions due to termination of employment, these also apply to those who have never worked, after 65 years of age.

Hungary

Women receive bereavement pensions for a year (if the deceased person worked sufficiently to meet the criteria); or for more than a year if they were both retirement pension beneficiaries, or if the surviving spouse is due to reach retirement age within 10 years.

As for the nature of pensions, 78% are state, while 42% are mixed.

Luxembourg

The key principles of the Luxembourg pension system remain unaltered: it is a system of distribution based on intergenerational solidarity, including the establishment of a reserve. This reserve, valued at 11.3 million euros (2011), is managed by the pension reserve fund (<http://www.fdc.lu/en/>). It is financed by an equal spread of contributions from employers, workers and the state. The rate paid is 8% of the total contributable payroll for each party, which amounts to 24% in total.

The entry conditions for early pensions at between 57 and 60 years remain unaltered, as well as retention of the legal age of 65 years and the level of the replacement rate.

Pension entitlement

In terms of pension entitlement, the scheme retains the current provisions: The effective and complementary periods necessary to satisfy the requirements in order to be granted the old-age pension or minimum pension, or for the acquisition of overall increases, remain unchanged. With the age of entitlement pegged at 57 or 60 years of age, the recipient must nevertheless accept that the rebate tabled for amendment to the pension



formula will evolve over time. These changes present little risk to recipients who are close to retirement today.

Transition from working life to pension

For the purposes of keeping elderly people in work, it is possible to accumulate an early old-age pension in conjunction with a salary, without any reduction of the pension up to the first half, with a maximum limit of the average of the five highest annual payments of contributable income. In addition, to encourage the accumulation of a pension with part-time paid work, the reform envisages raising the minimum limit that serves as a reference from 120% to 150% of the minimum wage. For old-age pensions at 65 years, it is possible to align the pension and a salary without any reduction or upper limit. For disability pensions, accumulation is possible without reduction of the pension if the salary income does not go over a third of the minimum wage.

End-of-year allocation The reform anticipates maintaining the end-of-year allocation until the future increase in the contribution rate, currently set at 24%. Currently, the end-of-year allocation is a guaranteed 17.74 euros per year with a maximum threshold of 709.60 euros.

Systems affected

Private-sector and public-sector regimes are covered by the reform, including with respect to the new readjustment-related provisions. It should be noted that the public-sector regime remains a special regime, a key characteristic of which being that no maximum contributable limit is applied.

Health and dependency

Health

In terms of health, the public health service dominates (73%), followed by a combination of public and private services (63%).



The copay largely corresponds to medicines (95%), followed by other supplies (82%) such as crutches, wheelchairs, etc.

In 63% of cases, the copay is established based on income.

The Netherlands

Copay

- a) Medical assistance up to €385/year.
- b) Medicines, although dependent on the agreements between health insurance organisations and the government.
- c) Other (crutches, wheelchairs, etc.), available through local authorities and dependent upon income.

Income-based copay: The €385 does not depend on income and neither does the copay of medicines, except for AIDS medication.

Luxembourg

Luxembourg's compulsory social security regime includes healthcare, maternity, dependency, disability, old-age and bereavement entitlements, cover in case of occupational accidents and illness, and family and unemployment benefits. Alongside the compulsory regime, there are complementary regimes such as mutual insurance companies.

The public pension regime is supplemented by complementary pension regimes established by companies. Finally, people without sufficient resources may benefit from the right to public financial support when their income is beneath a certain threshold.

Dependency

In 90% of cases, a combination of home care and care-institution programmes are involved. Care tasks are assumed, therefore, just as much by family members and relations as by people specialised in care for the elderly.



In 69% of cases, funding for care programmes is derived from the social security system.

Spain

Dependency cover depends upon the funding of autonomous communities and in many cases the dependants die before they are recognised as such or claim the assistance.

Italy

Funding of care services

- In Italy there are various forms of home care, and combined health and social assistance structures. Based on each region's regulations, persons who are not self-sufficient or dependants may be assisted by specialised personnel or by relatives.
- Various factors come into play to fund the activities: state contributions, regional contributions (not in all regions) and the co-participation of people assisted by a number of services and based on income.

The Netherlands

Funding of care programmes

There is a special law on long-term care financed through the state social security system, stipulating the areas of focus and funding through national regulatory action.

Luxembourg

In-kind benefits Within the framework of benefits, when talking about support provided by a professional service, network or semi-stationary centre, these are referred to as in-kind benefits. The management of dependency benefits - an obligatory branch of social security since 1 January 1999 - is undertaken by the National Health Fund (CNS).

There are 4 categories of dependency-benefit providers:

- Support and care networks (bringing together professionals that operate within the field of home care);



- Semi-stationary centres (day centres);
- Permanent support and care establishments;
- Establishments for intermittent stays.

All of the care distributed as part of a support and care network should be provided by people who conduct their activities in accordance with an authorisation issued by the relevant ministry and in possession of a signed support and care contract with the CNS. Support and care networks may have recourse to semi-stationary centres.

Cash benefits Very often, it is possible that a relation, a neighbour or friend may care for the dependant. This is referred to as informal help. Dependency benefits make it possible to convert a portion of the in-kind benefits into a sum of money allowing the dependant to pay for the informal help given to them. The sum of money referred to corresponds to a cash benefit. The cash benefit is paid to the dependant, who uses it to pay for the informal help.

It is only possible to convert the corresponding benefits to pay for essential day-to-day tasks and domestic chores. Between three and a half and seven hours of support and care relating to essential day-to-day tasks and domestic chores may be converted entirely into cash. For between seven and fourteen hours, half may be converted. Above fourteen hours, nothing may be converted.

Combined benefits The dependant at home may also seek combined assistance from a close friend or relative and a service.

Benefit management is undertaken by the National Health Fund (CNS). Decisions concerning the concession of benefits fall within the field of competence of the Assessment and Guidance Unit, which is a public service under the authority of the Ministry of Social Security and that is administratively assigned to the General Inspectorate of Social Security. It is financed by a contribution of 1.4% of all professional income.

Active ageing



Of the questionnaires received, 63% demonstrate the presence of ageing policies in the countries in question. These policies are considered acceptable by 21%. On the whole, it is evident from the set of responses that these policies need improvement.

Greece

Recent legislation allows retirement pension beneficiaries to continue in their job post or another type of activity despite having reached retirement age. They continue paying contributions into the national pension system, and in that way augment their rights.

Italy

At the national level, there are no specific directives:

- In 2013 the President of the Council of Ministers prepared a National Paper for “active” ageing, which was never approved.
- In January 2016, a proposal for a general law to promote “active” ageing was presented, and is currently being deliberated.

Four regions have approved a law on active ageing:

Liguria: November 2009

Umbria: September 2012

Friuli Venezia Giulia: November 2014

Abruzzo: June 2016

Even in other regions there are many activities to support active ageing, despite the absence of a specific law. Actions such as civic engagement, adapted physical activity and training activities are present in all regional legislation and in the specific activities of numerous other regions.

The Netherlands

Characterised by high decentralisation and no involvement whatsoever from the central government.



San Marino

Pension beneficiaries receive due consideration and there are structures for meetings, fitness courses, computer classes, etc. - initiatives within which the FUPS-CSdL pensions federation plays an active role.

Poland

Special activity programmes: intellectual programmes, lifelong learning, physical activities, civil and social participation, volunteering.

Luxembourg

In Luxembourg there are active ageing policies such as senior clubs, which offer a variety of activities:

- Back exercise classes
- Flower arranging
- Osteoporosis prevention
- Internet, Excel, Word and Photoshop courses
- Preparation of various juices (juicing)
- Aromatherapy and nutrition
- Smartphone and Tablet courses
- First-aid courses
- Water aerobics
- Defibrillator
- Rehabilitation workshops
- Tai-chi
- Oil painting courses
- Blind Dinners
- Tea and dancing
- Vehicle and lorry building to the scales 1:16 and 1:14
- Sushi making
- Day trips

Violence



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The questionnaires collected revealed that few trade union organisations have up-to-date data on violence against elderly women, either within the family setting or perpetrated by carers. The problem possibly stems from the fact that there are no official statistics in the different countries, or they are not disaggregated by these concepts. This opens up a course of action upon which to reflect and propose how to access this information while guaranteeing the anonymity of the people affected.

France

In 2011, 77% of calls received to 3977 (the national number for the prevention of mistreatment against elderly people and disabled adults) were due to abuse in the home. Out of these cases, 75% of the mistreatment affected women - a percentage that was revealed during World Elder Abuse Awareness Day. The violence was mainly psychological and financial in nature.

Spain

There is data available on violence by region, providing recognition so that the issue gains visibility and the data on violence against elderly people in the family setting and by carers is tackled at a state level.

Italy

In Italy there are no national statistics on violence against elderly women. The following scenario is hypothesized:

- It is estimated that one elderly person out of three is a victim of abuse (2.5 million are women). More than 600,000 are the victims of financial scams.
- Of the 210 million who live in healthcare structures, 25 million have suffered verbal and physical abuse.
- It is estimated that the number of “hidden” cases of mistreatment is at least four times greater than those that have been brought to light.
- The cases of homicide of women of 65 years old is 150 each year.



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- Violence carried out specifically by domestic helpers is not recorded since it does not fall under domestic violence within the family.

The Netherlands

There is data available at the national level, and government programmes to combat violence at home and against women.

San Marino

There has only been one complaint of violence by carers.

Luxembourg

There is a campaign to fight against this social scourge. The Deputy Prime Minister and Minister of International Security have declared that the figures for police interventions and evacuations in recent years have been on the upswing thanks to the success of awareness campaigns conducted at a national level. According to him, these campaigns helped to encourage the women affected to come forward as victims. Étienne Schneider has guaranteed he will continue the efforts of the government to effectively fight against this plague of violence against women.