DESK RESEARCH REPORT

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Introduction

Digitization is a great opportunity for socio-economic development. The digital world is growing rapidly and involves more and more aspects of daily life and it gives the users more and more possibilities. The benefits of the development of the digital society should be available to all citizens. Relevant actions are aimed at overcoming mental, psychological barriers, as well as those resulting from the lack of basic digital literacy of citizens. Nowadays not only technological barriers limit the digital development, but the ability to use digital technology and the motivation. In order to break the digital barriers, it is important to do 2 different actions: to motivate and develop the appropriate skills. It is necessary to show how using of digital technology will affect the quality of daily life and can be used to looking for a job and how it can be used in future work. It is therefore necessary to develop ways of activating people 50+ to use of digital technologies. Showing them the digital world, present opportunities and tangible benefits offered by the Internet, is not easy. That is why it is important to exchange experiences in this area.

The "Programme for International Assessment of Adult Competences" (PIAAC) from 2013 showed that about 20% of the adult population of the EU has a low level of digital literacy. European Association of Education for Adults (EAEA) indicates that it is necessary to take urgent action to improve the digital skills, to prevent the gap between generations.
Significant from the point of view of the project's objectives is taking part of the partner from the Netherlands, country that is at the forefront of the use of modern technologies by citizens. While the EU average of people aged 55-74 years with an average level of education (lack of data about other levels), who daily use of the computer is 46%, in the Netherlands it is 81%. Countries other partners: the Czech Republic - 44%, Hungary 33%, Poland, only 20% (Eurostat, 2015).

In the EU average 16 % of the citizens have never used the computer, in the Netherlands this percentage is only 4% , in the Czech Republic 12 % , Hungary 20% and Poland 26 % .

In the EU average 28% of people have basic digital competence . In the Netherlands it is 43 % , in the Czech Republic 23 % , Hungary 22 % and in Poland only 15% .

The Netherlands is ahead of other partner countries in the using by citizens computers and modern technology , the Czech Republic oscillates between average , while Hungary and Poland are below. This doesn't mean , however, that these two countries do not have any big initiatives or good practices in this field .

For this reason it was good to have a further exchange of experience between partners from these countries. In the enclosed desktop researches you can find a more in-depth analysis of the situation of people 50 + in the labour market, level of digital literacy people over 50, level of access to new technologies, and examples of existing in partner countries' programs / projects supporting the development of digital literacy.

Previous to the national reports we give you some main findings as result of a comparative analysis.

Main findings of comparative analysis

The labour market situation of 50+

All countries have in common that 50+ people have a weaker position on the labour market than other age groups. However we observed in all countries also a light increase of employment, but many employment is part-time or temporary. Not all 50+ people want to continue working till their pension; health factors or significant attractive early retirement measures induce an earlies end of working life.
At the other hand a high percentage of retired people say that they would have liked to continue working then the amount of people who really did work after retirement – but when people lose their job at an older age it is quite hard to find another job. Negative stereotypes among older people play still a major role: the youth has the future and older people are expensive, more often ill and not so flexible.
Due to the ageing of the population in all countries it is expected that the number of unemployed older people (before pension age) percentually still will increase in the coming years, while at the same time also the number of unemployed 50+ who will find temporary jobs will also increase. As consequence of these development older people who are not digital skilled will have less chance than others to find again a paid job. This make further investment in digital kills among 50+ very crucial.

The role of informal, non-formal and formal learning

Learning in later life can make a difference. However, there are not always sufficient and adequate learning pathways, people are hardly stimulated to update their skills or they are in themselves not very motivated to continue learning. The existing learning opportunities for 50+ people are different in each country. In Hungary there is informal learning through various courses, training programs and open universities but also in the formal education system through night schools or as part of correspondence programs offering certificated courses. In the Czech Republic there is mainly non-formal education available, which is not particularly popular among older people. In Poland 50+people are one of the groups recognized as being in a special situation on the labour market and are entitled to special assistance, following the Act on the promotion of employment and labour market institutions, but it is not clear how this is effectuated. In the Netherlands the labour agencies organise special meetings for 50+ people who want to re-enter in the labour market and public libraries are offering meeting opportunities for unemployed older people. These non-formal educational activities include often training in digital skills as well.
However, generally, the rate of participation in courses of non-formal adult education among the population of elderly people depends on the achieved level of education significantly – the better educated the individual, the greater his/her participation. This means that extra attention has to be paid to training in digital skills among low educated 50+ people.

Digital literacy and access to technology

Older people, when faced with new technologies, can find themselves in a relatively weak position. This may be due to their personal situation (income, education, geographic location, health, possible impairments, and gender issues), the complexity of the technologies, or the mediation by professionals (doctors, rehabilitation experts, field experts on independent living and workplace adaptations), formal and informal care providers, and family members. Moreover, products and services are often not adapted to meet the specific needs of older users or are not adequately available, thus increasing their sense of frustration and dependency. Unless measures are taken this situation will also hold true for the 'future old' given the fast technological evolution.

Not all countries can deliver very detailed figures about digital literacy.
In Hungary the level of digital literacy among individuals aged 16-74 is poor.
In Czech Republic 45% of people 50-65 use PC and only 37% of people aged 50–59 use the internet and only 14 % of those older than 60 do so. Older people as well tend to use fewer internet services, for example only email. Nevertheless ,95% of the Czech people aged in between 50-65 use mobile phone. Use of internet is increasing.
Poland has a range of detailed and age-specified figures from a survey in 2016. In the age group 45 – 54 years only 49,6% have basis information skills. On all other questions this age group is responding with lower percentages. The other age categories 55 – 64 years and 65 – 74 years are responding significantly lower: having basis information skills 32,8% and respectively 16,4%. These figures that Poland has also a low digital literacy among 50+ . Also the access to technology is particularly low, as the figures from 2016 show about the percentage of individuals per age category using mobile devices to access the Internet: 45 – 54 years 17,1%, 55 – 64 years 8,5% and 65 – 74 years 3,5%.
The Netherlands have a complete different situation: here more than 75% of seniors between 65 and 75 years now daily on the Internet. The number of Dutch people regularly online purchases rose to 77 percent last year. Internet Banking ids done by almost 90%. Also the access to hardware in high in the Netherlands. In 2013 96% of Dutch population 13 years and older (2013) owned a tv, 72% a laptop, 62% a smartphone, 59% s personal computer and 48% a tablet.

The Netherlands has a unique membership organisation Seniorweb, supported by the Rabobank, with over 149.000 members, 400 course locations and 3.000 volunteers, active since 1996, They organize computer course on many locations, offer individual support and promote digital skills among older adults in a broad sense. Further on the public libraries in the Netherlands are offering so-called "Click and tick" courses to familiarize people with digital skills.
In Poland there is "Lighthouse Keepers of Polish Digital", an educational program aimed at eliminating competence barriers and including the 50+ generation in the digital world. Besides this there is also the program "Digital Poland of Equal Opportunities", a venture venture on digital education of Poles aged 50+ implemented since June 2010 by the Association "Cities

on the Internet". Both programs are supported by the Polish Ministry of Administration and Digitization.

The Czech Government is trying to increase level of digital literacy, especially among the unemployed, people aged 50 or older and people with low education. Good use has been made of EU funding for this purpose. Some national reports have bemoaned that the effectiveness of these programmes is not very high. However, feedback has been largely positive about programmes to increase the digital skills of employees within companies.

In Hungary the overall development strategy of ICT sector in the period from 2014 to 2020 is also under development. The main goal is the development of digital competency. Informatics competency is not going to be differentiated between public and private sphere. General development programmes are planned for both citizens and entrepreneurs.

Non-governmental organisations, professional associations and higher educational institutions already offer a range of course programmes for further education.

More specific analysis can be found in the full national desk research projects in the annexes:

Annex1

National Desk Research Report Hungary

50+ on the labour market (2014/2015)

The Hungarian retirement rules have been changing quite erratically since the systemic change of 1990. This in itself contributed to the tendency that almost everybody retired as early as she/he could. Though the reforms have been introduced with short notice, the female and male normal retirement ages rose quite smoothly from 55 and 60 (1996) to 62 (in 2009 and 2001) respectively, and their common value is still rising to 65 (by 2022). The *minimum* female and male retirement ages, and the deduction rates for early retirement have changed quite erratically between 1996 and 2015. The deduction decreased quite fast with the increase in the length of contribution and became zero for relatively low length (say 35-38 years) for a long period. The previous exempting system increased the budgetary burden, eventually paid by the workers. This laxity has disappeared by 2010 and it was expected that a good flexible system will be created, which is able to satisfy various individual needs and at the same time is sustainable.

In the recent decades, the activity of people over 50 in the labour market has increased, but the presence of people over 60 is still marginal and limited to employment by pensioners. The main factors of the employment of older age groups are always the current pension rules. The majority of men began his retirement pensionat the age of 60 or 62 years, the women do not have this specific age limit, they can retire after 40working years including the years spent with child care.[1]

Among the reasons of retirement health issues play a central role. A high percentage of retired people declared that they would have liked to continue working then the amount of people who really did work after retirement. The most of them probably meant the work during the pension and not the later retirement.

Hungary Labour	Last	Previous	Highest	Lowest	Unit	
Unemployment Rate	4.50	4.70	11.80	4.50	%	[+]
Employed Persons	4414354.00	4404189.00	4414354.00	3678730.00		[+]
Unemployed Persons	207535.00	219286.00	506520.00	207535.00		[+]
Long Term Unemployment Rate	2.50	2.80	5.70	2.20	%	[+]
Youth Unemployment Rate	12.00	12.30	29.50	10.90	%	[+]
Labour Costs	107.70	118.50	123.50	31.60	Index Points	[+]

[1] http://hirkozpont.eu/index.php/nyugdij/188-nyugdijkorhatar-tablazat-nok-es-ferfiak-eseten

Hungary Labour	Last	Previous	Highest	Lowest	Unit	
Job Vacancies	57876.00	55004.00	57876.00	21130.00		[+]
Wages	285772.00	262200.00	285772.00	60268.00	HUF/Month	[+]
Wage Growth	8.20	5.40	26.19	-5.30	%	[+]
Minimum Wages	350.09	351.29	351.29	89.15	EUR/Month	[+]
Population	9.82	9.86	10.71	9.21	Million	[+]
Retirement Age Women	65.00	65.00	65.00	59.00	year	[+]
Retirement Age Men	65.00	65.00	65.00	60.00	year	[+]
Employment Change	0.30	0.60	2.80	-1.40	%	[+]
Employment Rate	58.49	57.84	58.49	48.00	%	[+]
Full Time Employment	4089.30	4014.00	4089.30	3150.50	Thousand	[+]
Productivity	103.50	96.70	111.80	59.70	Index Points	[+]
Part Time Employment	212.90	206.60	265.20	111.90	Thousand	[+]
Labor Force Participation Rate	61.61	61.61	61.61	53.84	%	[+]
Living Wage Family	354700.00	355300.00	355300.00	341000.00	HUF/Month	[+]
Living Wage Individual	176600.00	173400.00	176600.00	167000.00	HUF/Month	[+]
Wages High Skilled	271000.00	262900.00	274300.00	185500.00	HUF/Month	[+]
Wages Low Skilled	116300.00	116100.00	116300.00	110500.00	HUF/Month	[+]

Hungary Labour	Last	Previous	Highest	Lowest	Unit

Hungary Unemployment Rate

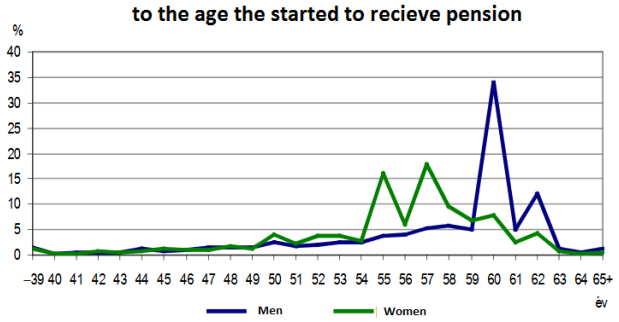
In Hungary, the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force. This page provides the latest reported value for - Hungary Unemployment Rate - plus previous releases, historical high and low, short-term forecast and long-term prediction, economic calendar, survey consensus and news. Hungary Unemployment Rate - actual data, historical chart and calendar of releases - was last updated on January of 2017.

Actual	Previous	Highest	Lowest	Dates	Unit	Frequency
4.50	4.70	11.80	4.50	1999 - 2016	%	Monthly

The number of retired employees was around 150 thousand in 2012, of which 95 thousand received old-age pension. This group can be characterized with higher average educational level, part-time and irregular work schedule.[2]

By the time of joining the EU 1, 08 men and 1, 36 million women between 50 and 69 years lived in Hungary. 904,9 thousand of them received old-age pension and 185 thousand received supply based on health issues. 4 retired persons out of 9 got earlier pensioner as the actual rules would recommend it.

The proportion of men and women between 50 and 69 years according to the age the started to recieve pension



In the Hungarian education system education programs focusing on the elderly appear in two main areas. One is informal learning, this includes various courses, training programs and open universities, all of which exist outside the realm of legal regulation on the elderly. The other one takes place in night schools or as part of correspondence programs within the formal school system, or as certificate offering formal courses.

Participation rates in education depending on the form of learning and the age of learners

Age group	School-based learning	Non-formal learning	Informal learning
15-24	92,5	9,5	18,9
25-34	40,7	36,8	41,0
35-44	17,9	48,6	51,8

[2] http://www.ksh.hu/docs/hun/xftp/idoszaki/pdf/otvenevfeletti.pdf

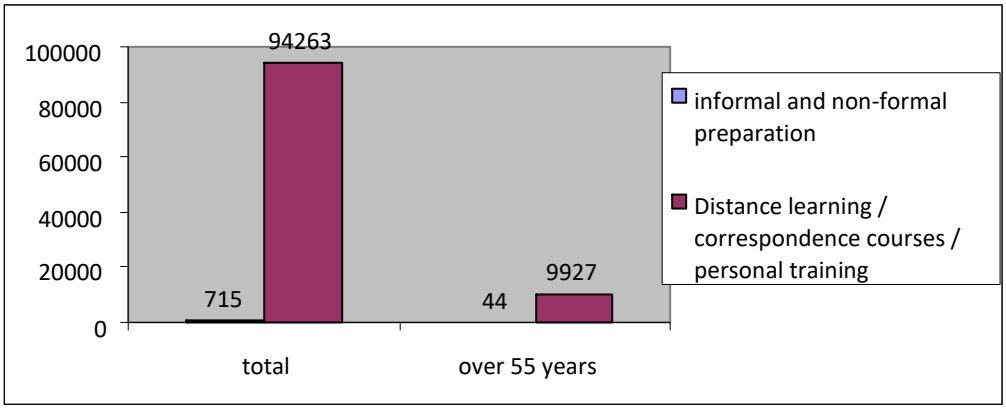
45-54	6,6	44,3	64,1
55-64	1,1	**29,9**	**85,2**
65-74	0,0	**7,6**	**95,7**
Total	**63,3**	**22,1**	**33,3**

Central Statistical Institute KSH: Lifelong learning, 2004.

In 2011 the Hungarian Central Statistical Office conducted an independent survey about education and forms of training among those aged 25–64 years. The number of respondents, living in private households in Hungary, exceeded 7,000.

According to the survey in the year before (2010) 27.2% of the 25–64 year age group participated in some form of school-based and non-formal learning; institutionalized training courses were most popular among young adults - while nearly 40% of those aged between 25–34 years were involved in some form of training in the preceding twelve months, this figure barely reached 15% for those above 55. In line with international trends education and training courses are more popular among the active working age population and especially those who are actually employed. Among the active population the participation rate exceeded 30%, at the same time for the unemployed it remained around 15% with an even smaller rate in the inactive segment.

Enrolment figures in 2012



Source: OSAP 1665 statistic (https://statisztika.nive.hu/)

The data indicates that in Hungary those of 55 years of age and above show a less pronounced interest in participating in programs offered within the traditional education institutions. The reasons for this may be found in the lack of their motivation and the inadequacy of the education system to properly accommodate the needs and interests of the elderly.

In Hungary, according to the 2011 annual statistical compendium, of the adult population every third person lives alone, of these 76.4% are over 55 years of age. Thus, one of the main forms of social integration of the elderly is the strengthening of the venues for social intercourse and belonging. Participation in a training programme, therefore, can become a social function that neither the internet nor the other types of technology based forms of communication can replace.

Digital literacy

Most of the activity in Hungary has so far focused on the **digital literacy** domain. The **Digital Literacy Action Plan** launched in 2007 by the Hungarian government had the main objective to increase the digital literacy of the population in Hungary. The three main targets were:

- to increase e-inclusion with an employability focus, to support training of digitally illiterate employees and potential employees or those with basic IT skills, to assist them in getting better jobs and positions, to foster start-up e-businesses;
- to support the digital economy and the strengthening of the SME sector, improving the competitiveness of the Hungarian SME sector by providing decision-makers in the sector with ICT-focused training in business and more up-to-date skills in e-business;
- to increase competitiveness of ICT-intensive business in Hungary by training IT-Professionals in line with the market demand and high standards.

"Longer term cooperation"

Those initiatives that exist usually represent cooperation between the state, market and civil societies, but overall the level of activity is limited. Financing has come mostly from EU funds, with the Ministry of Human Resources supervising programmes. In the higher education domain, willingness to cooperate has suffered from the current government's Higher Education Law (2011) and related policy-making, which has cut down state funding of university education and resulted in strong resistance from within the higher education system. This, however, changed in 2013, since when the number of state-subsidized places is defined by the capacities of higher education institutions rather than by central regulation.

"Human resources investment"

As the OECDs STI Outlook 2012 states, "Hungary's skills levels and human resource indicators are low. Only 20% of the adult population is tertiary-qualified and PISA science scores of 15-year-olds rank Hungary 27th in the OECD."

The overall development strategy of ICT sector in the period from 2014 to 2020 is under development. The main goal is the development of digital competency. Informatics competency is not going to be differentiated between public and private sphere. General development programmes are planned for both citizens and entrepreneurs.

The level of digital literacy among Hungarian individuals aged 16-74 is poor, according to the Eurostat. In 2011, more than three quarters of those aged 16-74 in the EU27 had used a computer, while this share was 96% amongst those aged 16-24. The share of those aged 16-74 having used a computer was 74% in Hungary, the highest observed shares were in Sweden (96%), Denmark, Luxembourg and the Netherlands (all 94%), and the lowest in Romania (50%), Bulgaria (55%) and Greece (59%). In most Member States the share of young people who had used a computer was above 95%.

"Lifelong acquisition of e-skills"

The country's ICT strategy calls for lifelong acquisition of e-skills. However, the relatively low funding available for developing the infrastructure for lifelong learning works as an inhibitor of fast progress. The main source of funding is financial support from the European Union in

the framework of the Social Infrastructural Operational Program (SIOP) Hungary. Moreover, lifelong learning also requires having the necessary capacities, methodologies and good practices available. Here, tangible improvements are taking place. Non-governmental organisations, professional associations and higher edicational institutions already offer a range of course programmes for further education.

Summary Assessment of Hungarian e-Skills Activities: ???
Hungary has little in terms of a master strategy for e-skills, but the Digital Literacy Action Plan includes the objective to "increase competitive-ness of ICT-intensive business in Hungary by training IT-Professionals in line with the market demand and high standards". In practice the focus of policy-making has been mainly on infrastructure development in the education system.

Summary Assessment of Hungarian Digital Literacy Activities: ????
Hungary has a master strategy for digital literacy, the Digital Literacy Action Plan from 2007. The extensive network of PIAPs called eHungary points has been cleverly used as the basis for provision of e-skills to large parts of the population, with a focus on employability. The NetReady scheme has been important for supporting non-profit initiatives targeting disadvantaged communities.

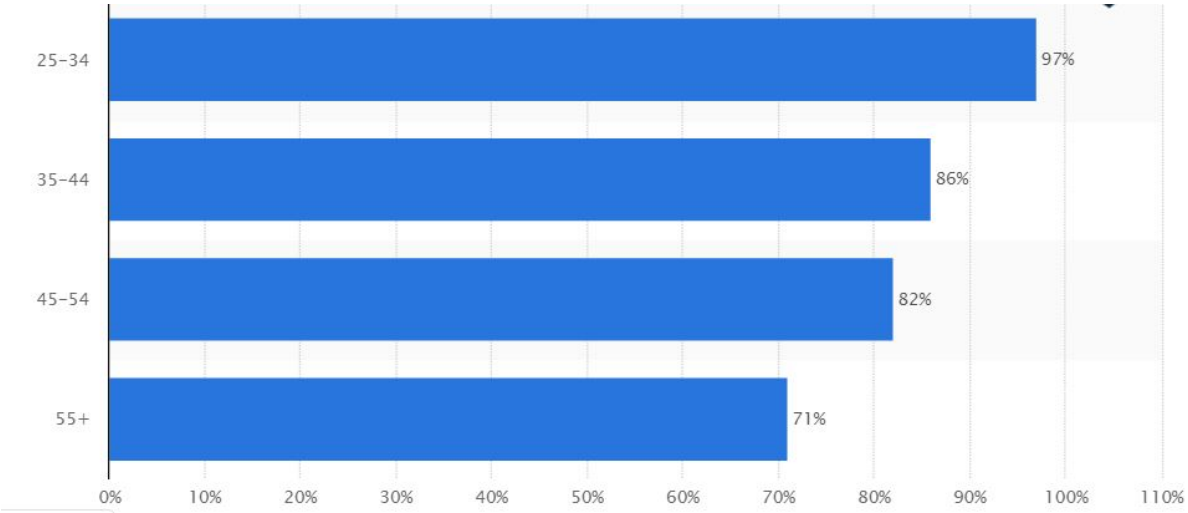
Summary Assessment of Hungarian e-Leadership & Digital Entrepreneurship activities: ??
The Digital Literacy Action Plan (2007) as well as the Digital Renewal Action Plan (2010) include measures for helping raise the competiveness of Hungarian SMEs by providing training in ICTfocused business skills. The process of identifying e-leadership skill requirements and developing initiatives for promoting them is still in its infancy, though.

Access to modern technology

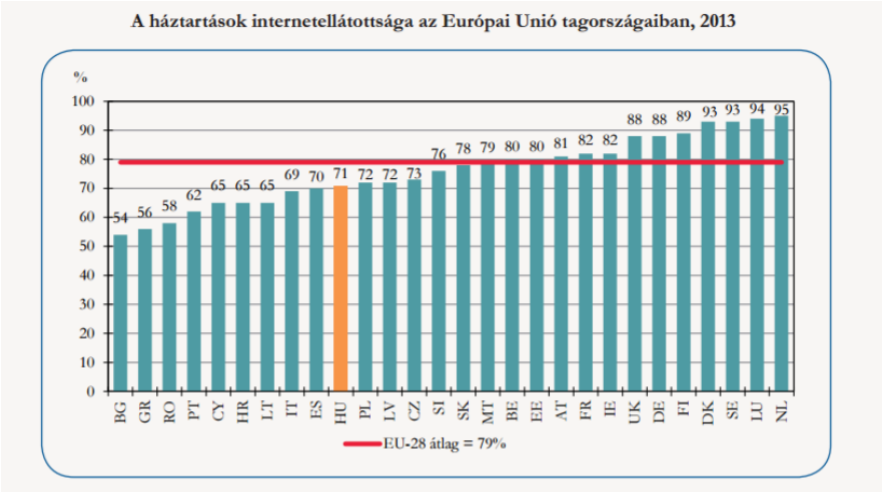
Upgrading skills of elderly in order to increase their labour market participation

Population ageing has brought the share of 55-64 year olds in the population to 21%, which is one of the highest among OECD countries. Since the crisis, this age cohort's employment rate has shot up as the government tightened conditions for receiving old-age and disability pensions, and increased labour demand incentives with new tax measures devoted to this age group (Box 1). Nonetheless, the employment rate of those above 55 is still only 40% - the third lowest in the OECD. Despite, the participation of future older workers is expected to increase in line with rising educational attainment, and thus skill-enhancing measures are needed to increase employability of recent older workers.

This statistic shows the daily internet usage rate of online users in Hungary in 2016, sorted by age group.



Internet access in Hungary, 2013.



http://www.ksh.hu/docs/hun/xftp/idoszaki/ikt/ikt13.pdf
https://www.ksh.hu/docs/hun/xftp/idoszaki/ikt/ikt14.pdf
https://www.ksh.hu/docs/hun/xftp/idoszaki/ikt/ikt15.pdf

2.3.5 Internes usage in Hungary by ages 2013 [%]				
	Daily	Weekly	Monthly	
Összesen	**85,5**	**12,3**	**2,1**	
Ages				
16–24	91,9	7,2	1,0	
25–34	88,3	9,8	1,9	
35–44	85,8	12,3	2,0	
45–54	82,8	14,3	2,9	
55–64	78,5	19,1	2,4	
65–74	73,4	21,5	5,1	

http://www.ksh.hu/docs/hun/xftp/idoszaki/ikt/ikt13.pdf

We didn't find any specified statistic about smartphones, tablet, MP3 player etc. usage.

Programmes/projects

The desk research has shown that Hungary is definitely lacking in digital competence trainings especially for people over 50. There are some more general examples for programs which help the (re)integration of 50 + people to the labour market but they are not directly focused on the digital skills.
We found one program which we can see as a good practice in the field of our project. The local government of Újbuda (a district of Budapest) is organizing a Computer based course for 50 + jobseekers. The training is starting on a basic level and teaches the skills needed to the computer based work.
The course is five days long 3 x 45 minutes every day. It is only opened for the people of the district who are between 50 and 65 years. The participants have to pay a symbolic amount of money, 1500 Ft (~5 EUR) for the course.[3]

Other good practices with elderly people:
'Job-finders' Club'

Title:	Job-finders' Club
Product Type:	program or curricula
Marketing Text:	Motivational, job-searching and network-buildng techniques for helping 45+ years old longterm unemployed persons.

[3] http://idosbarat.ujbuda.hu/ajanlas/ujbuda-50-program/50-informatika-tanfolyam-allaskeresoknek

Description:	The Job-Finders' Club is a program for 45+ long-term unemployed to be executed by social and employment professionals. The method has three parts: motivation, job-searching techniques and network building. The consultants (social or employment professionals) motivate a group of 45+ long-term unemployed clients to actively start to search job or make own business by raising self-knowledge, self-esteem. The consultans also transmit the necessary skills for job-searching (CVs, interviews, communicating skills, etc.). Parallel to these activities, the consultants build a network of local actors (labour office, local authorities, entrepreneurs, chambers, family help centers, libraries, etc.) who are intrested in fighting against unemployment. This network widens the network of the clients and helps them to return to the labour-market with success.
Target group:	social or employment professionals working with 45+ years old long-term unemployed
Result:	The program is a 25 week long development program, executed in the form
Area of application:	of group-work with long-term unemployed clients.
Homepage:	http://szoctanszek.unideb.hu/motivation
Product Languages:	Hungarian

http://www.adam-europe.eu/adam/project/view.htm?prj=4486&prd=1

GREAT GENERATION

HUNGARIAN BROADCAST, WEBSITE, ASSOCIATION FOR 50+

http://www.nagygeneracio.hu/Great_Generation_English_Summary

In Hungary today there live 3,7 million people over 50 and that is nearly 40% of the population of 10 millions. Their recognition and appreciation falls behind their real merit by far. In Hungary it is not yet perceived that with the society growing older the 50+ generation gets increasingly determinant.

The Great Generation is the voice of the Hungarian baby boom age group. Its purpose is to change our view of aging, to rewrite the existing stereotypes and to fortify this generation for a creative, harmonious life. The Great Generation is a communication channel: a broadcast on the second most listened to talk-show radio, an Internet portal and an association. The broadcast and the portal took off in mid-November 2011. The attendance of the portal continuously grows, in the last month it was close to 7000. The broadcast has an audience of several ten thousands.

It is a civil, voluntary, knowledge sharing homepage the content of which gets built by the joining community in the following topics:

Learning, culture, work, pension, travel, psychology, public life and talk about topics brought up by the broadcast. The portal can be visited by anybody but commenting is bound to registration.

Annex 2

National Desk Research Report Poland

50+ on the labour market (2014/2015)

According to the forecasts of the Statistics Poland (Central Statistical Office), between 1998 and 2020, the percentage of people aged over 60 will increase by 6% (from 16.4% to 22.4%).

The number of unemployed people registered at labour offices at the end of 2015 was lower than at the end of 2014 by 261.8 thousand persons, that is by 14.3% and amounted to 1 563.3 thousand people.

As in previous years, the oldest age groups were characterized by less favourable changes in the labour market situation:

- the number of unemployed aged 60 and more has increased by 7.8% annually,
- the number of unemployed aged 50 and more decreased by 45.1 thousand. persons, therefore 9.5% and amounted to 429.8 thousand people.

The decrease in unemployment of these age groups was significantly weaker than the general decline in unemployment recorded in this period:

- at the end of 2014, people over 50 years old constituted 26.0%.
- at the end of 2015 - 27.5% of all registered

It should be emphasized that people from the above-mentioned age group at the end of 2005 constituted less than 16% of registered unemployed, which means that over a few years this number has increased by over 11 percentage points. This process is associated, among others, with the aging of the population, as shown by the results of the National Census in 2011. According to the results of this census, the number of people in immobile age (men 45-64 and women aged 45-59) increased by almost 12% compared to the census of 2002, and by post-working age by over 13%. In both groups, their share in the population structure increased to 24.4% in the non-mobile age group (increase by 2.5 percentage points) and to 16.9% in the post-working age group (increase by 1.9 percentage points). At the same time, demographic forecasts indicate further unfavourable demographic changes.

Despite these unfavourable forecasts and high rate of increase in the number of unemployed in older age groups, one can notice a slow but systematic process of increasing the level of professional activity and employment of people over 50:

- in the 4th quarter of 2015, there were 16,280 thousand employees Poles, therefore 262 thousand (by 1.6%) more than in the corresponding period of 2014;
- the number of employees aged 50 and more increased by 143 thousand. (3.2%) and amounted to PLN 4,562 thousand. people;
- the employment rate in this group increased in 2015 from 32.4% to 33.4%.

This means that the increase in the number of employees was significantly boosted by the increase in the number of employees in older age groups.

In the Act on the promotion of employment and labour market institutions, people over 50 are one of the groups recognized as being in a special situation on the labour market and are entitled to special assistance.

Economic Activity of the Population

The level of economic activity of the society is still too low, which is a particularly worrying phenomenon in the face of forecast demographic changes.

In the last quarter of 2015, there were 17,489 thousand active people (aged 15 and more), therefore 0.4% more than in the same period of 2014.

- the economic activity rate of the population aged 15 and more amounted to 56.5% and increased by 0.2 p.p. (the last quarter of 2015)
- the number of economically inactive is 13 473 thousand. persons (last quarter of 2015) and was 0.5% lower than in 2014.

The reason for economically inactivity of around 6.6 million Poles was retirement, and further reasons were: learning or supplementing qualifications (2.6 million people); illness and disability (1.8 million people); family and home-related obligations (1.7 million people).

BAEL IV quarter of 2015	Economically active population in thous.	Economically inactive population in thous.	Activity rate	Employed persons in thous.	Employment rate	Unemployed persons in thous.	Unemployment rate
people aged 15 and over	**17 489**	**13 473**	**56,5%**	**16 280**	**52,6%**	**1 210**	**6,9%**
50 years and over	4 786	8 886	35,0%	4 562	33,4%	226	4,7%
50 – 64 years	**4 502**	**3 336**	**57,4%**	**4 283**	**54,6%**	**220**	**4,9%**
55 – 64 years	2 648	2 818	48,4%	2 520	46,1%	129	4,9%

Source: The Ministry of Family, Labour and Social Policy, Labour Market Department, Department of Statistics and Analysis, the report "PEOPLE OVER 50 YEARS OF AGE IN THE LABOR MARKET In 2015 YEAR" Warsaw, 18.05.2016

The economic activity rate of people aged 50 and more amounted to 35.0% in the last quarter of 2015 and increased by 0.6 pp, compared to 2014.
This means that only one in three people in the group was still active.

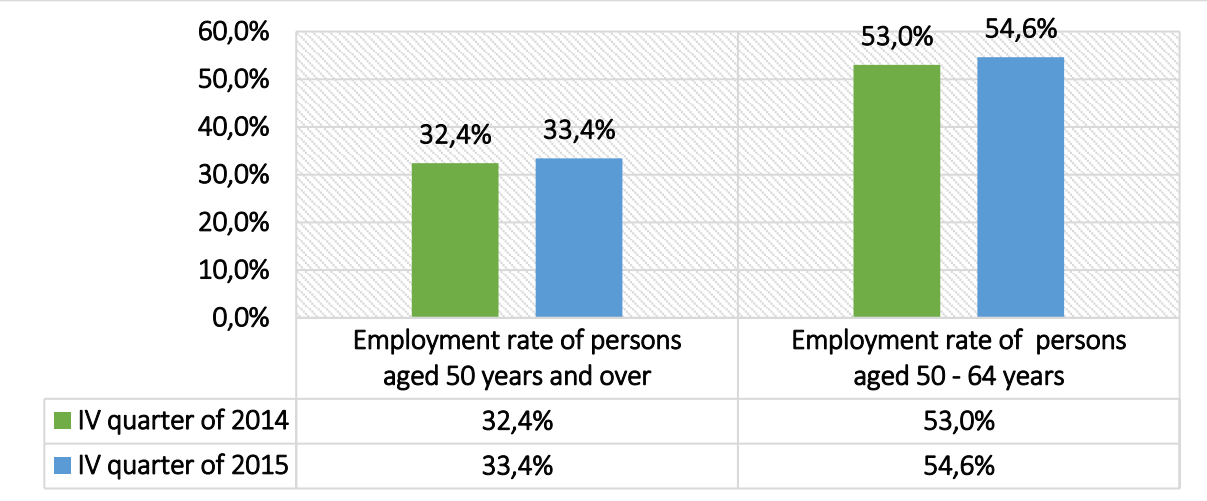
The economic activity rate of people aged 50-64 was 57.4% in the fourth quarter of 2015 (increase by 0.9 pp compared to 2014)

Economically inactive remained 8 886 thousand people aged 50 and more, therefore 64,000 people less than a year ago. In the group aged 50-64, the number of economically inactive decreased by 89 thousand persons and amounted to 3,336 thous. people. It is worth mentioning that in the case of older people their main reason for inactivity is retirement as well as illness and disability.

Employment rate of persons aged 50 years and over 2014/2015

Despite the low economic activity of Poles, in particular young people and older age groups, the number of working Poles is increasing.
Among people over 50, the number of employees increased by 143 thousand. people (by 3.2%), while in the group of 50-64 years it increased by 118 thousand. people (by 2.8%).

In the European Union (28), the employment rate of people aged 15-64 in the fourth quarter of 2015 was 66.0% (63.7% in Poland), and in the 50-64 group it was 62.4% compared to 54.6. % in Poland.



Source: The Ministry of Family, Labour and Social Policy, Labour Market Department, Department of Statistics and Analysis, the report "PEOPLE OVER 50 YEARS OF AGE IN THE LABOR MARKET In 2015 YEAR" Warsaw, 18.05.2016

Eurostat IV quarter of 2015	Activity rate		Employment rate		Unemployment rate	
	Poland	UE (28)	Poland	UE (28)	Poland	UE (28)
15 – 64 years	68,5%	72,7%	63,7%	66,0%	7,0%	9,2%
50 – 64 years	**57,4%**	**67,0%**	**54,6%**	**62,4%**	**4,9%**	**6,9%**
55 – 64 years	48,4%	57,9%	46,1%	54,0%	4,9%	6,8%

Source: The Ministry of Family, Labour and Social Policy, Labour Market Department, Department of Statistics and Analysis, the report "PEOPLE OVER 50 YEARS OF AGE IN THE LABOR MARKET In 2015 YEAR" Warsaw, 18.05.2016
http://ec.europa.eu/eurostat/web/lfs/data/database

In the fourth quarter of 2015, the unemployment rate of people aged 50-64 was 4.9%, and in the group of 50 years and more 4.7% compared to 6.9% among people aged 15 and more.
In the fourth quarter of 2015, the unemployment rate in 28 EU countries (for people aged 15-64) was 9.2% compared to 7.0% in Poland.
The unemployment rate of people aged 50-64 was also lower in Poland than the average in the EU (28) and amounted to 4.9% compared to 6.9% in the EU.

Digital literacy

The term "digital exclusion" refers to the concept of "social exclusion" understood as the lack of access to certain goods necessary for normal functioning in society. This term is used to determine the difference between those people and societies that have access to information technology and those who do not.
Digital exclusion, although identical to social exclusion due to the effects, is, however, a more complex phenomenon, which consists of many different factors determining the inclusion of persons at risk in the group. Both physical access to the Internet and a whole range of psychological premises are at stake.
These factors can be divided into two categories. The first category are objective or technological factors.

Belong to them:

- access to infrastructure,
- access to hardware and software, but also the quality of this equipment.

The second category is psychological (subjective) reasons, such as:

- concerns about using the Internet,
- motivation,
- skills and their level.

Digital Skills

Individuals carrying out computer or mobile device related activities in 2016
(*in % of total individuals in a group)*

1. **Transfering files between computers and other devices**
   45 – 54 years: 33,0%
   55 – 64 years: 19,3%
   65 – 74 years: 8%

2. **Installing software or applications (apps)**
   45 – 54 years: 20%
   55 – 64 years: 9,5%
   65 – 74 years: 3,9%

3. **Changing the settings of any software, including operational system or security programs**
   45 – 54 years: 19,9%
   55 – 64 years: 9,8%
   65 – 74 years: 3,6%

Individuals having digital information skills by their level and age groups in 2016
(*in % of total individuals in a group)*

1. **Individuals having above basic information skills**
   45 – 54 years: 49,6%
   55 – 64 years: 32,8%
   65 – 74 years: 16,4%

2. **Individuals having basic information skills**
   45 – 54 years: 13,3%
   55 – 64 years: 12,1%
   65 – 74 years: 5,9%

3. **Individuals having internet experience but no information skills**
   45 – 54 years: 6,4%
   55 – 64 years: 5,0%
   65 – 74 years: 3,4%

Individuals carrying out software related activities in 2016
(*in % of total individuals in a group)*

1. **Copying or moving files or folders**
   - 45 – 54 years: 39,5%
   - 55 – 64 years: 23,3%
   - 65 – 74 years: 9,9%

2. **Using word processing software**
   - 45 – 54 years: 31,4%
   - 55 – 64 years: 18,2%
   - 65 – 74 years: 7,1%

3. **Creating presentations or documents integrating text, pictures, tables or charts**
   - 45 – 54 years: 16,0%
   - 55 – 64 years: 8,2%
   - 65 – 74 years: 2,4%

4. **Using spreadsheet software**
   - 45 – 54 years: 19,0%
   - 55 – 64 years: 11,9%
   - 65 – 74 years: 3,3%

5. **Using advanced functions of spreadsheet software**
   - 45 – 54 years: 7,5%
   - 55 – 64 years: 4,2%
   - 65 – 74 years: 0,8%

6. **Using software to edit photos, video or audio files**
   - 45 – 54 years: 18,4%
   - 55 – 64 years: 9,8%
   - 65 – 74 years: 3,3%

7. **Writing code in a programming language**
   - 45 – 54 years: 18,4%
   - 55 – 64 years: 0,6%
   - 65 – 74 years: 0,6%

Individuals having digital communication skills by their level and age groups in 2016 (*in % of total individuals in a group)*

(communication skills: sending, receiving e-mails; the use of social networking sites (creating a user profile, sending messages to friends or other forms of participation in such websites, such as Facebook, Twitter, etc .; calling via the Internet and / or using a webcam for video calls over the internet (e.g. via Skype); putting on the website the texts, photos, music, films, software, etc. created by myself)

1. **Individuals having above basic communication skills**
   - 45 – 54 years: 32,6%
   - 55 – 64 years: 20,9%
   - 65 – 74 years: 9,5%

2. **Individuals having basic communication skills**
   - 45 – 54 years: 22,9%

55 – 64 years: 17,3%
65 – 74 years: 10,4%

3. **Individuals having internet experience but no communication skills**
45 – 54 years: 13,7%
55 – 64 years: 11,6%
65 – 74 years: 5,7%

Individuals having digital problem solving skills by their level and age groups in 2016

1. **Individuals having above basic problem solving skills**
45 – 54 years: 29,7%
55 – 64 years: 17,5%
65 – 74 years: 7,1%

2. **Individuals having basic problem solving skills**
45 – 54 years: 21,6%
55 – 64 years: 15,1%
65 – 74 years: 8,7%

3. **Individuals having internet experience but no problem solving skills**
45 – 54 years: 18,0%
55 – 64 years: 17,1%
65 – 74 years: 9,9%

Access to modern technology

The percentage of people using the computer regularly, i.e. at least once a week, systematically increased in the years 2014-2016. The share of regular computer users in the total number of people aged 16-74 in 2016 amounted to 69.1% and was higher by 4.3 percentage points compared to the previous year, and by 8.9 percentage points compared to 2012.

Over this period more regular computer users were among men than women and in 2016 this difference amounted to 0.9 percentage points. The largest share of regular computer users in the entire analysed period was recorded in the group of students, in which in 2016 this percentage amounted to 98.2%.

The lowest rate was recorded among people aged 65-74 - 23.5%.

In Poland, the percentage of regular computer users in 2015 was smaller by 8 percentage points. than in the entire European Union and by 28 percentage points. than in Luxembourg, where the level of the index was the highest and amounted to 93%.

Regular computer users

Specyfication	2014	2015	2016
	in % of total individuals in a group		
Total	**63,5**	**64,8**	**69,1**
Sex			
Men	64,1	65,8	69,6
Women	63,0	63,8	68,7
Age			
16-24 years	95,2	97,0	96,1
25-34	90,2	90,0	90,2
35-44	78,3	79,2	82,9
45-54	**57,6**	**61,6**	**63,3**
55-64	**39,4**	**42,0**	**45,5**
65-74 years	**20,1**	**20,1**	**23,5**
Employment situation			
Students	98,5	99,1	98,2
Employed	76,2	78,5	80,6
Unemployed	56,8	55,9	60,7
Retired or other not in the labour force	**32,4**	**31,8**	**36,5**
Regions			
Eastern Poland	60,6	62,2	65,2
Central Poland	64,8	65,1	70,8
Western Poland	63,5	66,4	69,1

People aged 16-74 who use the Internet for private use during the last 3 months of 2014.

Sending and/or receiving e-mail	52,9%
Calling over the Internet, video calls over the Internet	27,5%
Participation in chat rooms, groups or discussion forums, using messengers, creating and reading blogs and using social networking sites	41,1%
Finding information about goods and services	50,1%
Playing computer games, downloading game files, music, movies, graphics	27,6%
Reading or downloading online magazines	47,2%
Looking for a job or sending a job application	11,6%
Internet banking	32,6%

Źródło: GUS, Społeczeństwo informacyjne w Polsce w 2014

The social groups most at risk of unemployment, therefore the elderly and those with low levels of education, are also those who are often subject to digital exclusion.

Reasons for lack of access to the Internet at home in 2014 r. (in % of total households without access to the Internet):

no need:	59,10%
lack of skills:	44,80%
equipment costs too high:	28,70%
access costs too high:	22,40%
another reasons:	5,70%
reluctance to the Internet:	5,70%
have access to the Internet elsewhere:	4,20%
disabilities:	3,60%
security concerns:	2,30%
lack of technical capacity to use:	2,25%
lack of technical possibility to connect to the Internet:	1,85%

Individuals using mobile devices to access the Internet in 2016 (*in % of total individuals in a group)*:

- 45 – 54 years: 17,1%
- 55 – 64 years: 8,5%
- 65 – 74 years: 3,5%

Individuals using mobile devices to access the Internet by types of device in 2016 (*in % of total individuals in a group)*:

1. **Mobile phone or smartphone**
   45 – 54 years: 16,2%
   55 – 64 years: 7,2%
   65 – 74 years: 2,7%

2. **Portable computer (e.g. laptop, netbook)**
   45 – 54 years: 8,9%
   55 – 64 years: 4,7%
   65 – 74 years: 2,1%

3. **Tablet**
   45 – 54 years: 3,8%
   55 – 64 years: 1,9%
   65 – 74 years: 0,6%

To connect to the Internet outside the home and work place, these people more often used mobile phones or smartphones (30.7%) than from portable computers, eg laptops (16.1%) and tablets (7.6%). Men more often than women used mobile devices to connect to the Internet, regardless of the type of device used. Considering the age of the user, connecting to the Internet through mobile devices was most popular in the age group of 16-24.

Individuals ordering or purchasing goods or services over the Internet for private use (*in % of total individuals in a group*)

2014

45 – 54 years:	26,4%
55 – 64 years:	13,0%
65 – 74 years:	6,2%

2015

45 – 54 years:	29,5%
55 – 64 years:	16,0%
65 – 74 years:	6,2%

Users of Internet communication services by type of services

1. Instant messaging

2014

45 – 54 years:	7,6%
55 – 64 years:	3,7%
65 – 74 years:	1,9%

2015

45 – 54 years:	5,2%
55 – 64 years:	1,8%
65 – 74 years:	1,0%

2. Calling over the Internet

2014

45 – 54 years:	19,9%
55 – 64 years:	14,8%
65 – 74 years:	8,1%

2015

45 – 54 years:	18,9%
55 – 64 years:	15,6%
65 – 74 years:	8,3%

3. Sending, receiving e-mails

2014

45 – 54 years:	44,1%
55 – 64 years:	27,6%
65 – 74 years:	13,7%

2015

45 – 54 years:	45,9%
55 – 64 years:	31,5%
65 – 74 years:	13,6%

4. Using social networking sites

2014

45 – 54 years:	20,9%
55 – 64 years:	11,2%
65 – 74 years:	4,9%

2015

45 – 54 years:	28,2%
55 – 64 years:	13,3%
65 – 74 years:	5,5%

Programmes/projects

1. **"Lighthouse Keepers of Polish Digital"**

An educational program aimed at eliminating competence barriers. The program supported by the Ministry of Administration and Digitization. Local animators, known as "the lighthouse keepers", work to include the 50+ generation in the digital world. Their role is not only to teach, but also to inspire, help and, above all, encourage persons who are subject to digital exclusion to use the Internet themselves. It is an educational volunteer project organized on a scale previously unknown in Poland. The activities of the Lighthouse Keepers are carried out using public Internet access points - in libraries, fire stations, volunteer fire departments, telecentres and others. At present, there are 2,942 certified Lighthouse Keepers of Polish Digital in Poland. They trained almost 150,000. people who turned 50.
https://latarnicy.pl

2. **"Digital Poland of Equal Opportunities"**

This program is a venture on digital education of Poles aged 50+ implemented since June 2010 by the Association "Cities on the Internet" with the support of the Ministry of Administration and Digitization.

3. **„Dojrz@łość w sieci" / "Maturity on the Web"**

UPC Polska together with the Academy for the Development of Philanthropy in Poland established in 2010 the Coalition for the Digital Inclusion of Generation 50+ "Maturity in the Web". The aim of the project is to unite companies, non-governmental organizations, offices and institutions to encourage older people to actively use the Internet by popularizing knowledge about modern technologies among them, as well as undertaking joint initiatives to improve access and ability to use them. The Coalition participates in public debates on matters relevant to counteracting e-exclusion in Poland and initiates discussions on the subject. An important part of the coalition's activity is organizing competitions for institutions, organizations, companies and informal groups that operate in this field and rewarding outstanding projects. An important effect of such competitions is to present good practices that are to lead by example and encourage other organizations to take similar actions
http://dojrzaloscwsieci.pl

Annex 3

National Desk Research Report Czech Republic

50+ on the labour market (2014/2015)

The situation in the labour market of the Czech Republic is marked by considerable regional differences. This is particularly evident when comparing the northern and eastern regions of the country with Central Bohemia or the capital city of Prague. Prague traditionally has the lowest level of unemployment (4.1 %). The city is particularly strong in terms of investors and services, especially in the fields of real estate and tourism. According to the Ministry of Labour and Social Affairs, the unemployment rate in the Czech Republic is below 6 % as at, meaning an overall drop in unemployment compared to the previous years and is one of the lowest in EU.

Age structure of unemployment in Czech Republic

Age structure	389 416
to 19	11 829
20-24	33 747
25-29	38 924
30-34	38 629
35-39	45 607
40-44	48 017
45-49	41 273
50-54	46 791
55-59	55 256
60-64	27 945
over 65	1 398
Average age	42,3

The age structure of the workforce has been substantially influenced by long-term demographic developments. While the decline of employment in the age category of 15-29 has been affected significantly by increased interest of young people in secondary and university studies, the over-50 age category has shown a marked increase. Special attention is being paid to these at-risk groups through individual European projects in the form of requalification courses provided by labour offices in the CR. The current shifts in the age structure of the workforce, where more than one quarter of all employed people are over 50, are a sign of substantial changes in employment levels and structure, which are forecast for the end of this decade.

World population is ageing and in Europe, include Czech Republic, the situation is especially alarming. In the next two decades the ratio of people over 65 years of age is expected to double. This threatens long-term sustainability of our welfare systems. The debate about future developments has been going on since the turn of the century. Based on this debate the policies defined improving the inclusion of people over 50 as the main solution to this

problem. The means to achieving this goal have been identified at the level of the labour market, disease prevention and lifelong learning.
The specific instruments are:
1) increasing the participation of older workers in the labour market by increasing retirement age, introducing penalties for early retirement, promoting retraining of older and increasing retraining efficiency,
2) restructuring of pension systems and provision of social services and
3) strengthening participation of older people in society, applying the principles of active aging at all levels of social life and increasing the quality and variety of lifelong learning opportunities.
The age group 50+ is highly vulnerable in terms of their inclusion. On the level of labour market they suffer from subtle forms of discrimination, which affect their own self-esteem. This not only reduces their motivation to prolong their career, but also undermines their confidence in ability to sustain the pressure of unemployment. On the second hand, the older part of this age group is getting much better in comparison with the past. However, in order to maintain optimal state, it is recommended to proceed with the development of lifelong learning programmes, especially in regards of its connection to the labour market, to facilitate seniors with easier return to the labour market, to support their participation in social life and to promote the concept of active ageing.
The survey has been done by Masaryk University in Czech Republic in within the group of population aged 50-65. Main findings of the survey are as follows: an overwhelming majority of respondents in this age (98%) do not plan any further studies within the formal system of education. However, some of them participate at non-formal one – attending at least one of the courses of non-formal education within past 12 months before the survey was taken. There were as many as 22% of 50-65 aged respondents (approximately one half of whom attended one course while the remaining half attended two or more courses) who did so. One factor certainly affecting participation in non-formal adult education is the achieved level of education. The relation between past (and also intentions to future) participation with level of achieved education is close to linear. Apart from this, there is another significant trend: those who had participated in the past were planning future participation, too, and vice versa. Gender did not play any role in the participation, and also the age groups (50-59, 60-65) did not differ. The survey results allowed us to formulate a more general finding. The rate of participation in courses of non-formal adult education among the population of elderly Czech people depends on the achieved level of education significantly – the better educated the individual, the greater his/her participation (such association is found elsewhere). Whether the Czech elderly participate in this kind of education in the near future depends on whether they have a record of past participation.
Refraining from participation in adult education activities may have a number of reasons or barriers. Among the elderly, these may include especially psychological barriers: lack of interest, fear of learning, negative self-perception or a lack of self-trust. The fact that the population of elderly people may find attending educational courses, which are usually paid ones, financially inaccessible or that the offer may not suit them, or the fact that they may lack access to the information on the courses may play a role, too.

The basic reason why the population of elderly Czech people is not active as far as their (self)-education is concerned is a psychological barrier: 'there is no point educating oneself any more', or 'I cannot cope being my age'. Such attitudes are, unfortunately, related to the overall psychological climate often observed in Czech society among the elderly and recorded by Czech social sciences research. Czech seniors lack self-confidence, they become passive as their retirement age approaches. After their retirement, their programme often consists of not having any programme. Educational and activation courses could, on the other hand, be an opportunity for them to find a programme – while the big potential that elderly people have, i.e. their potential

Digital literacy and Access to modern technology

Situation in the Czech Republic is similar to other EU countries. Older people, when faced with new technologies, can find themselves in a relatively weak position. This may be due to their personal situation (income, education, geographic location, health, possible impairments, and gender issues), the complexity of the technologies, or the mediation by professionals (doctors, rehabilitation experts, field experts on independent living and workplace adaptations), formal and informal care providers, and family members. Moreover, products and services are often not adapted to meet the specific needs of older users or are not adequately available, thus increasing their sense of frustration and dependency. Unless measures are taken this situation will also hold true for the 'future old' given the fast technological evolution.

In the case of health and social care, reimbursement and insurance schemes are often based on complicated procedures. If they fail at any point, the older person can feel utterly powerless.

Digital technology use in Czech Republic is very much determined by age, education, and income. According to official statistics, adolescents aged 12–19 are the leading computer users (90 %), followed by those aged 20–29 (80 %). 45 % of people 50-65 use PC and only 37 % of people aged 50–59 use the internet and only 14 % of those older than 60 do so.

Older people as well tend to use fewer internet services, for example only email.

95% of the people aged in between 50-65 use mobile phone.

Using of Internet in this target group is growing. 19% use Internet daily basis, 18% 1-4 days a week and only 9% less than once a week.

Programmes/projects

"Employability and e-inclusion"

The Czech Government is trying to increase level of digital literacy, especially among the unemployed, people aged 50 or older and people with low education. Good use has been made of EU funding for this purpose. Some national reports have bemoaned that the effectiveness of these programmes is not very high. On the other hand, feedback has been largely positive about programmes to increase the digital skills of employees within companies.

"Digital Czech Republic v. 2.0 - The Way to the Digital economy"
Strategic document of the Czech government with specific aims to develop digital society among all the country.

"Association of the third age universities"
Association of the universities providing special university courses for people over 50 including ICT skills. http://www.au3v.org/

Annex 4

National Desk Research Report The Netherlands

50+ on the labour market (2014/2015)

The working population in the Netherlands is defined as the: persons in paid employment (employed labor force), or who do not have paid work, have recently sought to paid work and therefore are readily available (unemployed labor force). This group consists of all people aged 15 to 75 years living in the Netherlands. People living in institutions and homes are not considered here.

In the first quarter of 2015 were almost 12.7 million people to the population aged 15 to 75 years. That is roughly the same as in the first quarter of 2014. Almost two thirds of them have paid work. They are the active labor force. In the first quarter of 2015, these were more than 8.2 million people. Within this group, full-time prevailed: compared to 4 million part-timers were nearly 4.2 million full-time workers.

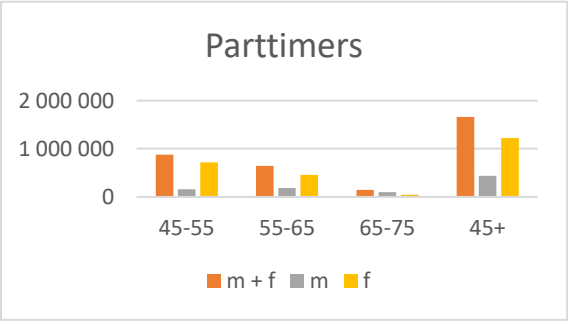
In addition, 664 thousand people were unemployed in the labor force. They are available at short notice for work and also looked recently for work.

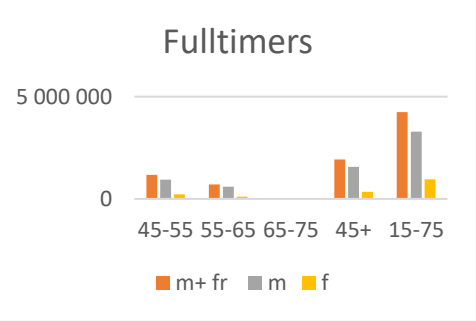
The other part is the so-called non-working population. In the first quarter went to nearly 3.8 million people without paid work, which is not late for work sought and could not be readily available before.

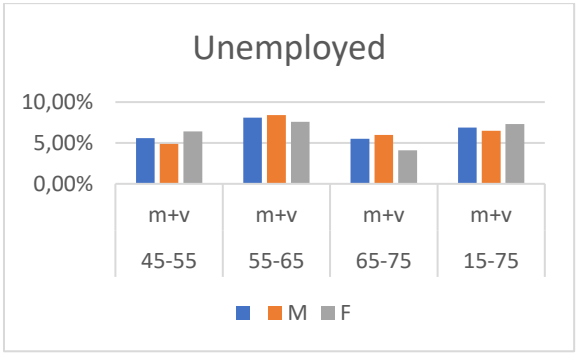
In the first quarter of 2015, the employed labor force was 89 thousand higher than in early 2014. In early 2014, the employed labor force in the first quarter fell by 113 thousand compared to the first quarter of 2013.

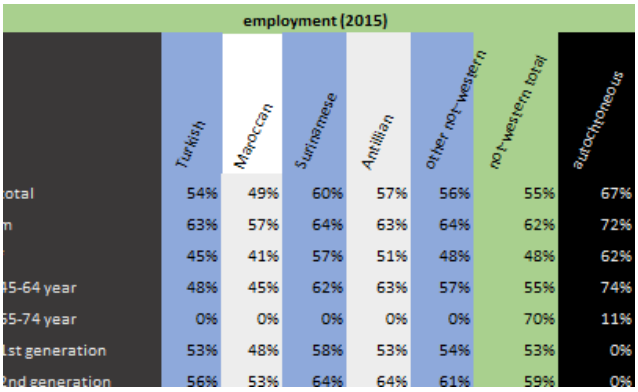
The labor force was unemployed in the first quarter of 2015 57 thousand persons less than in the first quarter of 2014. Were still 721 thousand people, beginning in 2015, there were 664 thousand in the first quarter of 2014.

The number of people unwilling or unable to work was beginning in 2015 less than in early 2014. In one year, took this non-working population by 28 thousand people off.

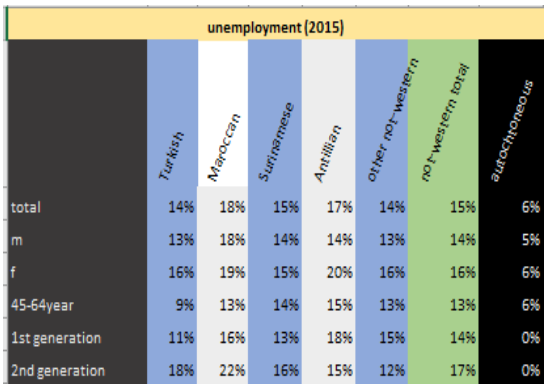








employment (2015)	Turkish	Moroccan	Surinamese	Antillian	other not-western	not-western total	autochtoneous
total	54%	49%	60%	57%	56%	55%	67%
m	63%	57%	64%	63%	64%	62%	72%
f	45%	41%	57%	51%	48%	48%	62%
45-64 year	48%	45%	62%	63%	57%	55%	74%
65-74 year	0%	0%	0%	0%	0%	70%	11%
1st generation	53%	48%	58%	53%	54%	53%	0%
2nd generation	56%	53%	64%	64%	61%	59%	0%



unemployment (2015)	Turkish	Moroccan	Surinamese	Antillian	other not-western	not-western total	autochtoneous
total	14%	18%	15%	17%	14%	15%	6%
m	13%	18%	14%	14%	13%	14%	5%
f	16%	19%	15%	20%	16%	16%	6%
45-64year	9%	13%	14%	15%	13%	13%	6%
1st generation	11%	16%	13%	18%	15%	14%	0%
2nd generation	18%	22%	16%	15%	12%	17%	0%

The number of current unemployment benefits comes to people over 50 in the Netherlands in January 2017 to 200.400. Most sectors show a decrease in the number of current unemployment benefits. From season sensitive sectors such as temporary work agencies (+ 5.8%) and agriculture (+ 4.3%) increased the number of benefits to people over 50 relatively the most. Also strongly represented agricultural occupations in agriculture (+ 6.2%), the number of benefits rose sharply. In appeals to the relatively largest increase occurred in the construction trades (+ 7.5%).

About a quarter of all people over 50 with an unemployment benefit in NL has also paid work in addition to the allowance. Quite often this is through an agency. About 43.000 people over 50 also worked partially in addition to their unemployment benefit in the third quarter of 2014. Because this work is irregular or temporary, or because they work fewer hours than before the unemployment, they remain entitled to benefits. UWV finds that many over-50s from the WW start working in a temporary job. Of those who partially resume work, twenty % do so via the temporary employment sector. When the full work resumptions it is one in four. Many unemployed people over 50 are not flocking home to an unemployment benefit, but also increase their chances of sustainable employment by accepting temporary or partial employment.

For migrants on the labor market is undiminished. Unemployment is nearly three times, the proportion in paid employment is lower and the part that has a permanent job or working less high level. That is certainly true in the first generation, which includes many over-50s.

A study about flexwork among people over 50 shows that flexwork is a good option is to find a job and keep it. The chance of finding a next job is for the 50-plus flexworkers equal to all temporary workers. One third of the 50-plus flexworkers works in a position at a higher level. The development of income does not show the same growth, partly due to a reduction

in hours. A number of important findings and conclusions:
- The agency plays an important role in returning to work and continue 50-plus people linked to the agency: the temporary track was almost half of the 50-plus unemployed, afterwards 80% got a job as an employee.
- Nearly a quarter of currently employed 50+ temps was hired directly by an employer on a temporary or permanent contract.
- The number of 50-plus with a permanent job has increased from 4% to 10%.
- Of all the active 50-plus flexworkers work 67% through a temporary employment contract.
- 65-plus find almost only flexwork again.
- Education level appears to play an important role in finding a next job, low level of education leads to reduced possibilities for a next job.
- 50-plus workers with low educational attainment and economic and administrative occupations have the highest risk of unemployment after the temporary job.

Retirement situation

In comparison to many other countries, the Netherlands is relatively well-prepared to deal with the issue of an ageing population as it incorporates different models of pension funding with a policy of solidarity and risk-sharing.
The Dutch Pension system combines a pay-as-you-go system, where the working population pays for the benefits of pensioners, with an individual investment system. The Dutch pension system is made up of three pillars which together determine the amount of pension a person will receive when they retire. These pillars are:
Pillar 1: The state or AOW pension
The state or AOW pension (*basispensioen*) is paid from the age of 65 and provides basic benefit payments of up to 70 per cent of the minimum net wage. Couples living together: around 700 euros each gross per month (50 per cent of the current minimum wage). People living alone: around 1.000 euros gross per month (70 per cent of the current minimum wage). It is important to note that the Dutch state pension only provides limited financial benefits for retirees and must be supplemented with benefits from Pillar 2, Pillar 3 or both.
Pillar 2: Collective pension funds
The second source of Dutch pension benefits are collective pension schemes connected to a specific industry or company. Such collective or private schemes are managed by pension funds (*pensioenfonds*) or insurance companies.
Companies pay monthly contributions into the pension funds on behalf of their employees. The capital is invested and the return on investment pays for the benefits of current and future retirees.
Employees can choose what kind of scheme they prefer to have within their pension fund.
Pillar 3: Individual pension products
The third part of the Dutch pension system is individual pension products or supplements. Such supplements are mostly used by self-employed and employees in industries with no collective pension funds.

In this way individuals can independently buy and manage pension products or investments such as life insurance, shares or property, and take advantage of related tax breaks.

Retirement age in the Netherlands

As in many countries, the age of retirement, when you are eligible to start receiving your pension, is being gradually pushed back by the Dutch government:

› In **2015** the age of retirement was **65 years**.
› In **2017** it is **65 years and nine months**.
› In **2018** it will be raised to **66 years**.
› In **2021** it will be raised to **67 years.**
› From **2022** the age of retirement will be **linked to life expectancy**.

Early retirement in the Netherlands

It is possible to retire early, but you must independently finance the period up until you reach the official retirement age. You may also request to have your retirement pension paid from a younger age, but the benefits will be substantially less as they will have to last longer. If preferred, you may also retire later, with the potential to considerably increase your pension benefits.

Special incentives/actions to stimulate retention and/or reintegration

- Employers need a retiree 6 weeks to pay wages when they are sick instead of 2 years.
- After reaching the retirement age retains the right to minimum wage **.**
- An employer may terminate a contract upon reaching the pensionable age without the intervention of the labour agency (UWV) or judge and owes no severance.
- If a receipt of state pension (AOW) is recruited and taken permanently, ordinary dismissal provisions apply again.
- When an employer want to take a beneficiary of 56 years or older or disabled person employed, then he is eligible to receive a mobility bonus during 3 years.
- An employer is entitled to the premium reduction older worker in 2017 if he takes a beneficiary in service is 56 years or older.

Digital literacy

The Dutch definition of digital literacy is a combination of

1. Computational thinking:
   - Being able to control computers and computer controlled devices so that a computer can help find solution
   - To analyze and logically organize data
   - The (re) formulation of problems and queries
2. Mediawisdom:
   - Passive insight indene by media
     > Insight into medialization of society
     > Understanding how media are created

> How media reality colors

- Active use of media
  > Devices use software and applications
  > Orienting within media environments

-Interactive exchange with others through media
  > Find and process information
  > Create content
  > Participate in social networks

- Effectively deal with media
  > Reflecting on their own media use
  > Achieve goals with media

3. Information skills: skills that help in search, find, evaluate and process information. Offline and online:

- How do you write a good query?
- What exactly is in the text?
- Who owns the information provided?
- How do you know whether the information is reliable?
- And where are you looking for if nothing can be found on the Internet?

Shopping, watching TV, banking, reading newspapers. Dutch are almost going to do everything online over the past decade. Older people also know finally find the worldwide web massively. According to new figures from Statistics Netherlands.

Over three-quarters of the Dutch population regularly buys online. Ten years back was that only half, says the Central Statistical Office (CBS)

More than three-fourths of seniors between 65 and 75 years now daily on the Internet, compared with less than half (43%) in 2005.

The number of Dutch people regularly online purchases rose from half the people in 2005 to 77 % last year.

Internet Banking does almost 9 in 10 people (was 3 to 10).

All in all we are going to involve more facets of our lives the Internet at much within a decade. Nine out of ten Dutch is available daily on the Internet, whether on a desktop PC, smartphone or other device.on internet. Meanwhile, eight out of 10 people with a mobile internet which was no one in ten in 2005. The Central Bureau of Statistics also notes that the Internet increasingly takes place via the mobile, tablet and smartphone. That "once" happened mainly in the home or work PC.

	looking	listening	reading	communicating	gaming	informing	Other internet
total	86%	65%	50%	53%	17%	9%	41%
50-64	88%	68%	63%	53%	15%	7%	48%
>65	93%	67%	80%	41%	12%	4%	36%

The figure shows the extent in which people differently act with media.

Access to modern technology

Access of hard ware, Dutch population 13 years and older (2013)

- Tv 96%
- Telephone 76%
- Radio 75%
- Laptop 72%
- Video/dvd recorder 68%
- Smartphone 62%
- PC 59%
- Digital tv decoder 53%
- Tablet 48%
- Mobile phone without internet 44%
- Playstation, Xbox, etc 36%
- MP3 player 35%
- E-reader 15%

Programmes/projects

SeniorWeb

SeniorWeb is a national association with over 149.000 members, 400 course locations and 3.000 volunteers. It is active since 1996 with the aim to understand the digital world so that everyone can experience the convenience and fun of computer and internet. Whether you want to develop your digital skills, looking for practical solutions or to background information: SeniorWeb help you, explaining everything step by step. For example, on topics such as Windows 10, tablet and smartphones, WhatsApp, safe surfing and more. With information on the Seniorwebsite, magazine and Enter our Online Courses can start immediately and stay up to date with the latest news and articles.

If you have a computer or tablet question? Patient volunteers PCHulp are ready to find a solution together with you. You choose the form of PCHulp that suits you: by internet, by telephone or at home. PCHulp is special for SeniorWeb members.

SeniorWeb gives about 400 locations across Netherlands computer courses, workshops and walk-in hours. You will be guided by expert and patient volunteers. The lesson topics are diverse: tablets, Facebook, Windows, security, photo editing, order your PC and more. You will find the SeniorWeb Learning Centers in your area on the website. SeniorWeb members can follow different online courses via the Seniorwebsite. Each course consists of several classes. You decide whether you start from the first lesson, or start later in the course. The step by step explanation is combined with clear instructional videos. You can see whether you have mastered the curriculum on the basis of interim tests. The membership of SeniorWeb assures personal computer help and unlimited access to all information and courses on our website. You will also receive our quarterly magazine Enter at your home. More than 149,000 people live and appreciate the membership for years with an 8!

Click & Tap

1. Click & Tap: the base.
   Would you like to do more with the computer, but do not know how well it works? Then click & Tap. The basis for you. We start at the beginning. And then we go step by step. You learn typing, emailing and you go on the Internet. The movies show how it works and then you can practice yourself.
2. Click & Tap. The Internet
   Whether you like it or not, the Internet is becoming more important to you. Do you want to buy something, get information, book a holiday, do your banking, it's all about and increasingly through the Internet. Click & Tap. The Internet helps you to find your way on the internet.
   You're going to work on these topics:
   - The Internet
   - View websites
   - Through a search engine
   - Fill and applications
   - E-mail
   - Download

   You practice all directly on a special website of a fake zoo.
3. Click & Tap. Together on 's web
   You practice with Click & Tap. Together on 't web how to use social media. You learn how to Facebook, Skype and WhatsApp works. And you become familiar with Instagram, LinkedIn and YouTube.
   Most chapters cover topics in four modules:
   - Introduction
   - Facebook
   - Whatsapp
   - Skype

   Have you made all the exercises, then you understand social media better. You know how to use social media. If you come across a reference to social media such as a brochure, a letter or during a call, then you know what this means. The program allows you to print a glossary and practical.