

Learning and guidance for older workers in Europe

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Despite still widespread unemployment in Europe, there is a growing shortage of labour, due to the ageing of the population and discrimination against old people both in and out of employment. Following the long history of human rights legislation, such discrimination is now outlawed but many third-agers have become discouraged or do not know how to make their careers more secure. Vocational guidance, therefore, is needed in order to reintegrate them into the labour force and manage their careers effectively.

1 Sadly Dr Pamela Clayton passed away in the period between submitting this article and its publication. Her fellow authors wish to dedicate the article to her memory.

Since the beginning of past century then, theoretical approaches to guidance have been increasingly enriched by several social sciences such as social psychology, pedagogy, economics and sociology. In this paper we will focus on the social and economic policy approach.

Keywords: third age, social vulnerability, social exclusion, unemployment, age discrimination, third age guidance

Older adults in transition: new opportunities and new challenges

The major economic, social and political changes that have transformed all industrialised states during the last fifty years are on the one hand globalisation and the development of information communication technologies and on the other the process of individualisation (*Individualisierung*) (Schmid 2002).

At a macro level globalisation has made all state economies more inter-connected and interdependent, thanks to closer economic and financial exchange between countries and to revolutionary new technologies and communication methods. This has had also a strong impact on the Taylorist-Fordist paradigm of production which, starting from the 1970s, has undergone a profound transformation, with the subsequent creation of a new productive paradigm that is much more flexible and based on new forms of employment relations (Regalia 2000, Chiesi 1990). It is also based on much less hierarchical work organisation in order to be able to adapt to and satisfy the needs of customers, who demand much more specific and sophisticated products than during the Fordist-Taylorist era. This new form of employment and work organisation has made employment much less stable than thirty years ago, encouraging (or obliging) people to change their jobs during their lives much more often than decades ago, with all the opportunities but also risks that a career change or change of work environment implies.

Together with these processes, the culture of new social movements also began to take root, from those related to civil rights, feminism and homosexuality to environmentalism and the anti-globalisation movement, and set upon a path of rethinking norms and values, identities and social roles in different spheres. For example, the

significant changes that have occurred in the family have called into question the traditional male-breadwinner model and the related gendered division of labour that was dominant in the last two centuries and seen the rise of new household models (cohabitation, single parents, living apart together, step-families, single life, and so on). On the one hand, there are new opportunities and new rules to create family life; on the other hand, there is a rising instability in this institution, as divorce has risen dramatically in the course of the twentieth century in almost all industrialised countries.

In addition to, and strongly related to, these social, economic and technological changes, the great demographic changes that have characterised all major European countries, Italy included, must be mentioned (Società Italiana di Statistica 2007): above all, the ageing of the population thanks to a continuous increase in average life expectancy, a decline of the risk of mortality at all ages and a decline in the birth rate following the peak of the “baby boom”.

At the micro level, the consequences of social and economic processes on the individual imply a renovating phase of the process of individualisation, a concept that should not be confused either with the concept of *individuation*, which from the perspective of Jungian psychology means the evolutionary process that brings an individual to develop his/her inner Self (Jacobi 1997: 134-137) nor with that of *individualism* in the economic neoliberal perspective of the free market, that sees the individual as an self-sufficient, atomistic and autarkic human being. Rather, it has to be understood from a sociological perspective close to the concept elaborated by the German sociologists Ulrich Beck and Elisabeth Beck-Gernsheim, who refer to a process of *institutionalised individualism* (2001, p. xxi). This refers, as underlined elsewhere (Greco 2005; Greco 2007: 26), to the process whereby “individuals perceive and increasingly define themselves as creator of their own lives, no longer following a collective design based on several principal institutions such as the family, work, religion etc” (see Bauman 2002, 2003; Beck, Beck-Gernsheim 1994, 2001; Schmid 2002).

In post-modern society more and more people are freed from traditional institutions (de-traditionalised life) through the democratisation of individualisation and have to reflect on their

lives and choose several elements of their lives, such as their work, their partners and their morality, that they wish to follow. Nothing is defined unreflectively by tradition, by collective and group identity, by religion, by nature nor by destiny any more and nothing can be taken for granted: every choice related to different aspects of the diverse social sphere – from work to family bonds – lasts “until further notice”, according to Zygmunt Bauman, until something happens that calls for a new choice, a new decision, a new trajectory to follow. “Nowadays everything seems to conspire against lifelong projects, permanent bonds, eternal alliances, immutable identities” (Bauman 1993).

The biographies become, therefore, more and more reflective (Giddens 1991) as many authors have underlined. Some called them “do-it-yourself” biographies, others *bricolage* biography and finally, also, elective biographies. This do-it-yourself biography gives to the individual the freedom to choose, the opportunity to expand his/her self, to gain new abilities and skills, to explore new scenarios, to challenge the well-known boundaries, to have new possibilities to start a new life project: to live a life of one’s own (*Eigenes Leben*) in the words of Ulrich Beck and Elisabeth Beck-Gernsheim (2001). It also gives older adults the opportunity to rethink their projects in later life, maybe even a new career after fifty, for example, a new marriage, the expression of new creativity, or to make a useful contribution to society, primarily (but not only) in intergenerational dialogue and solidarity. Indeed, older adults are important caregivers for younger generations – from caring their grandchildren to giving material and financial support.

Difficulty of integration and risk of social exclusion for older adults

The other side of the coin of the individualisation process, which implies the capability of adopting freely chosen lifestyles, raises many difficult questions and dilemmas that the individual has to cope with in later life. The first question has to do with the issue of how to guarantee the continuity and unity of one’s life course (Melucci 1999). If the individual has to change, to adapt to the new situation, the risk is of a non-linear inharmonious patchwork biography, a cacophonic biography. The second question refers to the fear of choice and change, the fear of the unknown but also the fear of

uncertainty. The third, the most problematic question, refers to the fear of a biographical slippage and the difficulty of social integration into society, in other words, the risk of and the exposure to social vulnerability which can easily lead to a process of social exclusion.

If, on the one hand, the opportunities to rethink and reshape one's own destiny as a consequence of the individualisation process gives to the individual, older adults included, more freedom to choose, to explore and expand their selves, to influence more consciously their life course, on the other hand, the do-it-yourself biography easily becomes also a "risk biography", a "breakdown biography" depending on the economic situation, educational qualifications, stages of life, family situation and colleagues (Hitzler and Honer 1994; Beck and Beck-Gernsheim 2001: 7), making thorough social integration difficult. According to Ulrich Beck and Elisabeth Beck-Gernsheim:

The façade of prosperity, consumption, glitter can often mask the nearby precipice. The wrong choice of career or just the wrong field, compounded by the downward spiral of private misfortune, divorce, illness, the repossessed home [...] can easily bring to "breakdown biography" (Beck and Beck-Gernsheim 2001: 3).

The causes of risk biographies, that make social integration difficult, often arise from life events. They cannot be defined "previously" in absolute terms but they are "critical" as Günther Schmid states (1998: 7-8) in the sense that "the single individual could not have foreseen them; they were external to his/her control obliging him/her to a strategic change in order to re-adapt to the new situation". These "critical events" can represent the start of a downward spiral of cumulative negative events that make him/her precipitate into an area of social vulnerability that means:

The social area that falls within a triangle - the triangle of risk - consisting of three vertices that respectively represent the problematic points: a) the limited availability of the basic resources necessary for survival and family reproduction; b) poor integration into the network of social integration; c) a lack of ability to face difficult situations (Ranci 2002: 29).

An example of a "critical event" could be the loss of one's job as a consequence of greater restructuring of an enterprise than the single

individual could have foreseen. It was not under his/her control to influence this particular situation. The loss of a job especially in late middle age (a “young-old adult”) can be a strong disadvantage especially in an institutional context where age discrimination is still common and it may represent the start of a vicious cycle of negative events.

Just to stay with our example, it can bring to a family reduced income (limited availability of the basic resources necessary for survival and family reproduction). This can lead to the breaking of family bonds (even divorce) and the weakening of more broader social bonds (more feeble integration in relational networks) and individuals are less able to re-enter into the labour market (a lack of ability to face a difficult situation).

Nevertheless, according to recent comparative research (Gallie and Paugham 2000) adult unemployment does not necessarily mean the break-up of family relationships and social networks in all European countries, especially in Southern European countries characterised by a familial welfare regime like that which prevails in Italy. The consequences of unemployment depend more on the nature of these bonds. Unemployed people often frequent others who are unemployed or are relatively distant from the working environment, which makes it more difficult to re-enter the labour market. This is especially the case in countries like Italy, where the network of acquaintance or the “weak ties” described by Mark Granovetter (1973) represent the primary source of access to the labour market (see Reyneri 2005).

Having said that, critical events can represent the beginning of a vicious cycle of negative events that bring an individual first to a situation of social vulnerability and second may begin a process of social exclusion from the elementary rights of full citizenship.

International and European legislation on the human rights of older people

The Preamble to the Covenant on Economic, Social and Cultural Rights highlights the importance of economic rights:

The ideal of free human beings enjoying freedom from fear and want can only be achieved if conditions are created whereby everyone may enjoy his [sic] economic, social and cultural rights, as well as his civil and political rights and freedom (Office for the High Commission for Human Rights, 1966).

In 1982 the United Nations adopted an *International Plan of Action on Ageing* (United Nations 1982) and in the *International Year of Older Persons 1999* adopted the *Principles for Older Persons*, emphasising the independence, participation, care, self-fulfilment and dignity of older persons (United Nations 1999).

Unlike these, the *European Convention on Human Rights* (Council of Europe 1950) does not include economic rights and is silent on age discrimination. Indeed, in the United Kingdom, this was specifically allowed under the *Employment Rights Act* (United Kingdom Parliament 1996): legislation on unfair dismissal did not apply when an employee was asked to retire upon reaching normal retirement age. This age could be set by the employer, irrespective of state pension age.

The human rights legislation mentioned, it may nevertheless be argued, includes older age under “other status” (which implies that age was not thought of in the era of a supposed “job for life”) and the 1966 Covenant contains two articles of relevance here. Firstly, there is the right to earn one’s living by “work which he (sic) freely chooses or accepts” and the duty of the state to provide “technical and vocational guidance and training programs” to achieve full realisation of this right (Article 6). Secondly, “equal opportunity to be promoted in his employment to an appropriate higher level, subject to no considerations other than those of seniority and competence” is a right for everyone (Article 7).

It is now recognised that many older people do not enjoy equal rights and opportunities in the labour market. The first attempt to rectify this was the *Treaty of Amsterdam* (European Union 1997), which specifies that action may be taken “to combat discrimination based on sex, racial or ethnic origin, religion or belief, disability, age or sexual orientation” (Article 13). The European Union (2000) subsequently produced the *Employment Directive* requiring member states to introduce legislation prohibiting direct and indirect discrimination

on the grounds of age. Exceptions include “a maximum recruitment age based on the training requirements of the post” (Article 6.1c). This is the only area where exceptions can be made and perpetuates the stereotype of older people as less competent. The Directive is, nevertheless, a significant advance and all member states have enacted the necessary legislation to put it into practice, albeit with varying degrees of commitment and supporting policy and legislation.

Development of policy on vocational guidance in the European Union

Perhaps the first significant development, with the instalment in 1992-93 of *National Resource Centres for Vocational Guidance* in all European member states,ⁱ was the recognition of the importance of vocational guidance. Since 2000 there has been a steady stream of documents emanating from various bodies of the European Union. The majority of these cited guidance as one of several other policy points, as in the Lisbon memorandum, “Preparing the Transition to a Competitive, Dynamic and Knowledge-Based Economy” (European Parliament 2000). This was followed by a report that identified access to guidance as a priority area for the implementation of the Education and Training 2010 work program (European Parliament 2001). Later in the same year, came a communication on lifelong learning, *Making a European Area of Lifelong Learning a Reality*, that highlighted guidance as a transversal theme and a priority area for action in the development of lifelong learning (European Commission 2001) and a report on vocational education and training in which guidance was a frequent theme (Council of the European Union 2001). The *Council Resolution on Lifelong Learning* (Council of the European Union 2002a) recommended that member states give priority to high quality guidance targeted at different groups and the *Action Plan for Skills and Mobility* noted that guidance could assist in the upskilling of the workforce (European Commission 2002). The usefulness of guidance for enhancing occupational and geographical mobility was noted in a resolution later that year (Council of the European Union 2002b) and two Commission Communications (European Commission 2003a, 2003b) noted that investment in guidance and counselling could help reduce the skills mismatch. The proposal for *European Employment Guidelines* (Council of the European Union 2003) recommended guidance as a way of preventing unemployment. A major step forward

was the publication of a report on the implementation of the Lisbon strategy, *Education and Training 2010*, which placed guidance as one of four key actions to support “learning at all ages” (Council and Commission of the European Union 2004).

Then came the first major European Union document entirely devoted to guidance. This includes the following:

In the context of lifelong learning, guidance refers to a range of activities that enables citizens *of any age* [author’s italics] and at any point in their lives to identify their capacities, competences and interests ... Guidance can provide significant support to ... older workers (Council of the European Union 2004).

Policy at European level has not necessarily been followed by policy and practice by member states, as research conducted in 2005–6 revealed (Clayton, Greco and Persson 2007). The free all-age guidance services in Scotland and Wales, for example, are unmatched in most European countries, and not all state employment services offer vocational guidance and counselling. As is the case with adult vocational guidance generally, that for older people is patchy and where it exists it is provided by a range of agencies. There is, then, a dearth of person-centred guidance for older people who, like any other group, are characterised by heterogeneity in terms of social variables such as gender, class, health, location, skills – without even mentioning personality, aspirations, family situation, interests, etc. (Loretto, Vickerstaff and White 2006).

There are also differences in their labour market participation in different countries. According to the latest data from the Labour Force Survey (LFS), there are significant differences in the employment of older people (defined by the LFS as aged 55–64) between member states (Eurostat 2008a). Iceland and Sweden have the highest employment rates in Europe of people aged 55–64, at 70 per cent and over. They also have a much smaller gap between men and women than do other countries. In the 27 countries of the European Union, the percentage in the labour force decreases quite dramatically from a certain age and the employment rate of older people, at 44.7 per cent, is below that of total employment at 65.4 per cent. Furthermore, the participation of older women is generally lower than that of men.

One important reason for the decrease in employment is exit from the labour market below the official age of retirement, that is, the age when citizens are eligible for a state pension or forced out of their jobs by a statutory leaving age – again with the exceptions of Sweden and Iceland (Eurostat 2008b). Highly qualified people are the most likely to remain in the labour market after 55 (Eurostat 2008a: 133), partly because of higher earnings and less physically demanding work than manual workers (Humphrey *et al.* 2003). Exit tends to be abrupt rather than gradual or phased (Romans 2007).

Not all older people have difficulties in the labour market. Some have secure jobs, can choose when to leave and can look forward to retiring with an occupational pension. These are principally men with medium to high-level skills, continuous employment histories, good health and employment in relatively stable sectors. Even if they started working life without educational qualifications, they have valuable experience and may have acquired qualifications along the way.

Nevertheless, many people in later life encounter barriers to finding or keeping employment, or maintaining a decent standard of living after retirement. These barriers include disability, poor health, low or out-of-date skills and lack of confidence, compounded by age discrimination and poor access to support. Discrimination occurs partly because unemployment carries a stigma that attaches itself to individuals and the longer someone is unemployed, the less “employable” s/he becomes (Ford 2005). It is the most disadvantaged who face the greatest hurdles and have the least chance of an adequate pension or the free choice to retire early rather than being forced out by ill health. One route to more choice for older people is through vocational guidance that takes account of their past experience and their current needs and wishes.

Justification for third age guidance from an economic perspective

From the economic point of view, the permanent efficiency-equity dilemma (Cuadrado *et al.* 2006: 68-9) runs beneath the conflict between economic and social objectives, the latter being greater consumers of resources. The choice made will be a political one, since it is governments that set priority objectives in any one country and

at a given moment in history. If there is a social-democratic notion of the workings of society, the objectives set will be those closer to equity, such as social equality. If, on the contrary, there is a more liberal vision of the workings of society, where the market is the main protagonist in the assignation of productive resources, it will opt for efficiency with objectives nearer to independence, freedom, etc. In both cases, full employment will contribute, although with different policies, to achieving social welfare of the population.

Trying to quantify the benefits of guidance is a complex task as the results can be evaluated only over the long term, with the added difficulty that the longer the time, the more that intervening factors may eclipse the benefits of the guidance (Plant 2001). Nevertheless, guidance, as an intermediate economic objective (Jané 1973, Irastorza 1979), can play an important role in the more efficient assignment of productive resources, specifically human resources, in achieving improved competitiveness and productivity in the economy. It may also contribute towards reaching the ultimate objective of social equality, broadening the training and employment opportunities of all people (Killeen, White and Watts 1992) and therefore, achieving the active ageing of the population.

The economic reasons for implementing specific policies of guidance for older people are discussed below. There are two levels: the “macro” reasons that are broader and refer to the economy as a whole (here we will consider the European context) and the “micro” reasons, more centred on economic agents such as companies and individuals.

Macro-economic Reasons

It is relevant to consider the political and economic context of the European Union (EU), which has encompassed the Economic and Monetary Union (EMU) since 1997 and subsequently the “Euro zone” to which many, but not all, member states belong. The most commonly used traditional instruments for achieving specific objectives by the authorities in the field of economic policy have been monetary (Cuadrado *et al* 2006: 288 *et seq*) and fiscal policies (Sevilla 1998: 115). Both policies contribute to achieving different operational objectives, specifically the attainment of sustainable economic

growth. With expansive monetary and fiscal policies, the economy is stimulated and gives rise to a higher rate of growth.

When European countries joined the EMU, monetary policy was no longer solely the responsibility of each Member State; it was now the Central European Bank that decided the monetary policy to be applied. As a consequence, the European economies lost one of their most effective instruments. Therefore, in the Euro zone, only fiscal policy remains an effective instrument for stimulating economic growth. In order to prevent excessive use of expansive fiscal policies via an increase in public expenditure, the Stability and Growth Pact (SGP) was approved at the *Dublin European Summit* in 1996, limiting, under threat of sanctions, the levels of public deficit and public debt of each Member State to three per cent and 60 per cent of the Gross Domestic Product (GDP) respectively. The most visible consequence of the SGP has been that some countries have been experiencing problems of economic growth in the last few years, such as is the case in Germany and France, which do not have the freedom to increase their public deficit above the established limit to reactivate their economies and so to create new jobs.

Most of the Member States of the EU have seen unemployment growing gradually and almost constantly from the mid-seventies to the present. The aggravation of the problem since the economic recessions of the nineties and the current period, and the confirmation that this is due to structural reasons, has prompted European authorities to abandon policies that were ineffective and to adopt new policies to alleviate member countries' main problem: unemployment.

Currently there is no generally accepted definition for employment or labour market policies and what is included in them. However, the difference between "passive" and "active" labour market policies suggested by the Organisation for Economic Cooperation and Development (OECD) is generally accepted (Fina 1999). Up to the mid-nineties, the predominant employment policies in Europe were passive, but since then active policies have become more and more significant. Proof of this are, for example, youth employment plans in France and the United Kingdom; the search for new sources of employment; training policies for the unemployed; actions aimed at

specific groups, such as young people, women, unemployed over a certain age, etc.

In order to have an idea of the cost proportions of active and passive policies related to Gross Internal Product (GIP) in the EU, in 1998 Europe set aside about three per cent of the GIP to these policies, a substantial sum. Almost two GIP points correspond to passive policies and just over one point to active policies. Lluís Fina Sanglas (Fina 1999) analyses this issue, observing that in all the countries (bearing in mind that it was the Europe of the 15 under examination) the cost of passive policies was greater than that of active policies with the exception of Sweden and Italy.

A later report compiled by this same author (Fina 2005) states that in 2002 the situation had changed considerably. Employment policies made up some 2.08 per cent of GIP in the EU, of which 0.71 per cent were active policies and the remaining 1.37 per cent were passive, leading to the observation that spending on active policies has indeed increased proportionally.ⁱⁱ The important aspect to note is that public expenditure of the member states is restricted. Unemployment subsidies, i.e. passive programs, are included in public expenditure. But as we have seen, the tendency has been to reduce them in favour of active programs, which is where guidance is placed (Susó 1997).

In addition, the payment of pensions forms part of the public expenditure of a country and as the active population becomes older, the question of the source of the resources to pay for these obligations is a high priority. One possible solution is the prolongation of working life (WHO 2002, Susó 1997). To the extent that guidance enables the achievement of the objective of maintaining older people as active, it will contribute to reducing the mounting public deficit of economies by increasing state income arising from tax collection. A further macro-economic reason needs to be considered: the opportunity or alternative cost of depriving the economy of the knowledge, skills, know-how of this group, who has the most experience (Pérez and Nogareda 1995).

Micro-Economic Reasons

The cost of implementing guidance services is high because guidance, in order to be effective, must not be measured in economic terms but

by quality levels (Plant 2001). Although there are negative stereotypes associated to older workers, it is easy to find more arguments in favour than against when employing older workers. (London, 1990; Canaff, 1999; Kirk & Belovics, 2005) . Hively (2004) asserted that older workers possess qualities such as “superior attendance record, “high job satisfaction”, “eagerness to learn new skills” and the “ability to learn into old age”, a position supported by Kirk and Belovics (2005), and Gilsdorf (1992: 78) reported that:

Older workers tend to arrive at work promptly (or early), have low rates of absenteeism, are safety conscious, and show loyalty to their employees They then to be more satisfied with their jobs, salaries, supervisors, and co workers that are younger ones. They are trainable and retrainable.

It should be clarified that the reasons given below, when referring to the qualities of older workers, are not categorical statements but hold true in the majority of cases. These arguments may vary depending on many factors: older people are not a homogeneous group, and a holistic approach in guidance, that recognises external factors as well as the person, is necessary (Plant 2001).

Nevertheless, a presentation by the Director of Human Resources of a large Spanish company bears out the academic findings.ⁱⁱⁱ The supermarket chain Masymas has been active for 50 years in the Region of Valencia (Spain) and employs over 1600 employees, of which 17 per cent are older than 45 years of age, and is very satisfied with the older members of its workforce. Firstly, as previously stated, older workers have more experience and therefore more capability for reacting well when faced with possible problems. They are people who are, in general, more responsible and reliable compared with younger workers. They have a good attitude to work, which stimulates a good working environment as they sometimes prevent conflicts between younger workers who are more insecure and inexperienced. Lastly they are more loyal workers, staying with the company for a longer period of time than younger workers, as in many cases their priority is to make Social Security contributions to assure a good pension. Another consequence of this reduced mobility is the saving of training costs when contracting a new employee. All these benefits, intangible in many cases, create a series of positive and very valuable

externalities (Greenwald 1983) that companies should take as given. They can benefit from older people without any added cost. In addition, in some countries, as is the case in Spain, companies have access to generous financial incentives for contracting older workers, an interesting aspect to add to the previous list of financial reasons for contracting this group.

Finally, as well as providing general benefits for the economy and for the companies that employ old workers, the main benefactors are older workers themselves, as individuals. Being active at work may lead to better life habits (for example, the improvement of physical and mental skills) and consequently better health. This also contributes to helping European countries to limit allowed public expenditure (SGP) since it allows the reduction of the state health budget (Pérez and Nogareda 1995).

For all these reasons, guidance can be a very convenient and effective strategy for extending working life and therefore contributing to the main principles of the active ageing of the population. It also can play a relevant role in achieving full employment and therefore economic growth and improvement of social welfare.

Conclusion

For economic, social and demographic reasons, and not least in the spirit of human rights, there is a pressing need to retain older workers in the labour market or to help them re-integrate into working life. This is as true in times of unemployment as during full employment, for many older people possess valuable experience and skills that can enhance profitability or effectiveness and contribute to the development of younger workers. In practice, however, older workers face negative stereotyping and discrimination, despite recent European legislation, and risk being forced out of the labour market against their will, with the possible consequences of social exclusion and vulnerability to poverty.

Anti-discrimination legislation has not so far proved sufficient to make significant changes in the lot of many older people, but recent developments offer some hope in the form of a greater use of active labour market policies, including the provision of vocational guidance. There is a long way to go, as guidance provision is poor

in many countries and has a low profile. Nevertheless, an effective network of guidance providers can play an important role in supporting older people who wish to be in the labour market to do so, with potential benefits for employing organisations, national economies and, not least, extending active life and social inclusion for older people who might otherwise face poverty and exclusion.

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Note:

- ⁱ All centres are now members of the Euroguidance Network, www.euroguidance.org.uk.
- ⁱⁱ Source: European Commission, European Social Statistics, Labour Market Policy. Expenditure and Participants (Data 2002).
- ⁱⁱⁱ The presentation was made by Mr Jorge Fondebilla, Director of Human Resources of Masymas, at the meeting: "Work for the over 45s", organised by the Consorci per la Recuperació Econòmica i de l'activitat de la Marina Alta (CREAMA) May 31, 2007.

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