



Erasmus+ KA2 project

No.: 2016-1-LV01-KA204-02271

Country report

### **Promoting Third Age Education, P3AE**

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## **1 Introduction**

In this research we analyze the situation about Latvia's seniors. What is superficial life situations, age breakdown trends, quality of life, educational needs and interests.

Latvian is not paying enough attention to the senior education. It is specific and it is to work on it. Through this research we will find the main features and specifics of senior education.

The project objective is to increase the wellbeing and quality of life of senior citizens by understanding their needs, creating education options and promoting adult education for senior citizens.

### **Project sub-objectives are:**

1. To benchmark the senior adult education opportunities among partner countries;
2. To create Methodology for Third Age Education;
3. To create ICT Senior Learning Platform for providing the opportunities for educators and for learners ;
4. Train the educators to work in the senior adult education;
5. To promote and disseminate the concept and methodologies for older adult education, so called Third age education.

Kurzeme NGO Support Center through this project will be able to offer senior residents new knowledge and opportunities that will help Kurzeme and not only in Kurzeme senior residents to acquire new opportunities and knowledge that will help in everyday life and in the future.

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## 2 Demographic data and incomes

During all our research we are debating about themes and common situation about seniors but in this selection of our research we offer insight about and showing situation about last year compared to the beginning of this year.

### 2.1 Age structure and population year 2016

2016 year Latvian citizen *Resident population by Central Statistical Bureau database*

Latvia - 1 968 957

*Table 1. 2016 year Latvian citizen Resident population Central Statistical Bureau database*

Region of Latvia	Population
Rīga region	639 630
Vidzeme region	195 998
Kurzeme region	251 088
Zemgales region	239 356
Latgales region	276 538

*Table 2.2016 year adult Latvian citizens by sex and age by Central Statistical Bureau database*

Age	Woman	Men	Total population
45 - 49	59 601	52 936	112 537
50 - 54	60 891	51 628	112 519
55 - 59	61 237	48 618	109 855
60 - 64	52 625	37 193	89 818
65 - 69	47 250	29 282	76 532
70 - 74	48 290	25 692	73 982
75 - 79	43 632	19 737	63 369
80 - 84	29 580	11 075	40 655

### 2.2 Age structure and population year 2017

According to “Baltic Data statistics” during 2017 Latvia population is projected to decreased by -22 853 people and reach 1 910 547 in the beginning of 2018. The number of deaths will exceed the number of live births by 8 874, so the natural increase is expected to be negative. If external migration will remain on the previous year level, the population will be declined by 13 978 due to the migration reasons. It means that the number of people who leave Latvia to settle permanently in another country (emigrants) will prevail over the number of people who move into the country (to which they are not native) in order to settle there as permanent residents (immigrants).



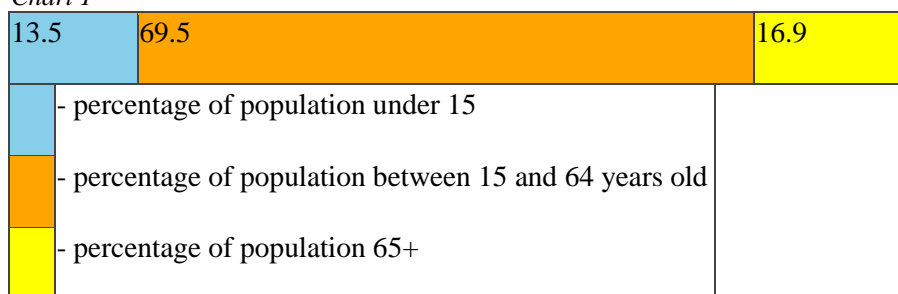
### 2.3 Population dynamics in 2017

According to estimations, daily change rates of Latvia population in 2017 will be the following:

- 53 live births average per day (2.20 in a hour)
- 77 deaths average per day (3.21 in a hour)
- -38 emigrants average per day (-1.60 in a hour)

**Latvia age structure:** As of the beginning of 2017 according to our estimates Latvia had the following population age distribution:

Chart 1

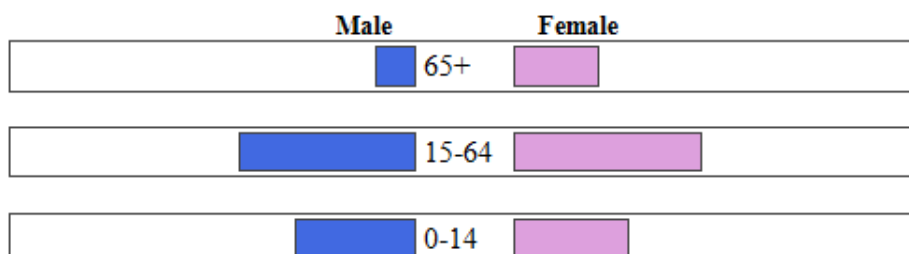


In absolute figures (estimate):

- 261 724 young people under 15 years old ( 133 907 males / 127 817 females)
- 1 343 964 persons between 15 and 64 years old ( 655 113 males / 688 851 females)
- 327 692 persons above 64 years old ( 106 608 males / 221 084 females)

Simplified model of the population distribution pyramid which is broken down into 3 main age groups: the groups are population under 15, between 15 and 64 and population which is over 65 year old.

Picture 1



*Note: The pyramid provided is not corresponding to data given above because the age groups have different number of years.*

As we can see the Latvia population pyramid has a contracting type. This type of pyramid is more common for highly developed countries with low birth and death rates. Usually countries with such kind of population age distribution model have long life expectancy, high level of education and good health care.

*Source: The estimation data for section "Latvia age structure" is based on the latest demographic and social statistics by United Nations Statistics Division.*

#### **2.4 Age dependency ratio**

Dependency ratio of population is a ratio of people who are generally not in the labor force (the dependents) to workforce of a country (the productive part of population). The dependent part includes the population under 15 years old and people aged 65 and over. The productive part of population accordingly consists of population between 15 and 64 years.

This ratio shows the pressure on productive population produced by the dependent part of population.

The total dependency ratio of population in Latvia is 43.9 %.

The value of 43.9 % is relatively low. It shows that the dependent part of population is less than a half of the working part. In other words the working population (labor force) in Latvia must provide goods for itself and cover expenditure on children and aged persons. And this part of population is less than 50% of working population. The value of less than 50% means that the pressure on productive population in Latvia is relatively low.

#### **Child dependency ratio**

Child dependency ratio is a ratio of people below working age (under 15) to workforce of a country. Child dependency ratio in Latvia is 19.5 %.

#### **Aged dependency ratio**

Aged dependency ratio is a ratio of people above working age (65+) to workforce of a country. Aged dependency ratio in Latvia is 24.4 %.

*Source: The estimation data for section "Latvia age dependency ratio" is based on the latest demographic and social statistics by United Nations Statistics Division.*

#### **2.5 Pension**

The average old-age pension in Latvia is 288 euros a month, according to the data by the Welfare Ministry. The new pensions calculated last year reached 306 euros. The average time of social insurance is 36.3 years. The average age for retirement is 61 years. Old-age pensions

in Latvia are paid to 468,794 people. Latvia has a three-pillar pension system.

According to journalists publication of year 2016 expected pension increase in 2017 will be an average of more than ten euros.

*Reference <http://nra.lv/latvija/166485-lielaku-pensiju-indeksaciju-sagaidis-2017-gada.htm>*

Latvian government adopted amendments to the Law on State Pensions, which provides the 2017 indexation of pensions in the calculation to take into account 50% of the insurance contribution wage index of the previous 25% instead. «Pension indexation reflects the economic situation in the country - the higher inflation and wage growth, the greater supplement their income annually receives retirees. These amendments to the law will provide greater pension indexation directly in relation to the salary in the country, "said the Social and Employment Matters Committee Aija Bartsch (GFU). The projected increase in the pension index, in accordance with the amendments to the law in 2017 will be 1.0408, and the next two years - 1.0413. LM estimated average old-age pension increase compared to hitherto existing version of the law, in 2017 will be 2.11 euros, in 2018 - 2.49 euros, and in 2019 - 2.68 euro.



## **3 Education**

### **3.1 General information on education**

Education in Latvia begins at seven years of age. The compulsory (*basic*) education lasts 9 years. The number of pupils at basic school level in the school year 1998/99 was 293385. Upper secondary education is available both as general upper secondary education aimed mainly at preparation for university studies, and as vocational secondary education, aimed mainly at labour market. The total duration of general school education in Latvia is 12 years. It consists of 9-years of basic and 3 years of upper general secondary education.

### **3.2 Law about Education**

Law of Education (1991) was one of the first laws adopted upon the restoration of independence. It introduced a number of substantial changes and oriented education in Latvia in the direction many educational systems are currently developing in Europe and beyond.

### **3.3 Education structure**

#### **3.3.1 Basic education**

Nine-year basic education is compulsory. It begins at seven years of age and consists of 4 years of primary education and 5 years of lower secondary school. Graduates receive a nine-year basic school certificate.

#### **3.3.2 General secondary education**

This education attracts 55% of nine-year basic school graduates. Starting with those students. To be awarded a certificate of general secondary education one has to complete the courses prescribed by the chosen programme, and to pass five final examinations, including two examinations in compulsory subjects (Latvian language and literature and another examination which is set nationally each year) and three examinations to be chosen by the student.

#### **3.3.3 Vocational education**

Basic vocational education programmes are intended for the instruction of simple vocations to those who have not completed their compulsory basic schooling by the age of 15. Although the vocations acquired in these programmes are rather simple (they lead to just Level I vocational qualifications), this group of programmes is important in the sense of prevention of social exclusion of a certain group of young people

#### **3.3.4 Higher education**

Access to higher education. Holders of general secondary education certificates have access

to higher education. However, universities are free to specify which particular subjects must be acquired at the secondary school level in order to qualify for admission to a chosen programme.

### **3.3.5 Academic higher education**

Academic higher education programmes are based upon fundamental and/or applied science; they usually comprise a thesis at the end of each stage and lead to degrees.

### **3.3.6 Doctoral studies.**

The degree of *Maģistrs* (or the equivalent) is required for admission to doctoral studies. The degree *Doktors*, which usually is internationally recognised as a Ph.D., can be achieved at public defence of a doctoral thesis. Doctoral studies last four or (more seldom) three full-time years.

### **3.3.7 Professional higher education.**

The Law on professional education (1999) provides for higher professional programmes of two levels: college programmes leading to Level IV professional qualifications and professional higher education programmes leading to Level V professional qualifications.

### **3.3.8 Higher professional education programmes**

These programmes are aimed at Level V professional qualifications (highest professional qualification of a specialist in a given branch, which provides for practical performance as well as planning and research in the most sophisticated professions).

### **3.3.9 Quality assessment**

Quality assessment. According to the *Declaration on Co-operation in Quality Assurance of Higher Education in the Baltic States*, quality assessment in Estonia, Latvia and Lithuania is carried out using international peers from the three Baltic States and beyond. Baltic states have organised a number of joint training events for the experts used for external review of higher education programmes/institutions.

## **3.4 Adult Education**

According to author Sarmite Pilate, Director of [Latvian Adult Education Association](#) and correspondent of Latvia.

Latvia is geographically central country of the Baltic States with a rich adult education history. Adult education is a multifarious process ensuring the development of personality and capacity to compete in the labour market during lifetime. It is a part of the lifelong learning process determined by social and economical needs of the state. Many possibilities

through the formal and non-formal learning for participation in lifelong learning have been ensured for adults' in Latvia.

Reference <http://www.infonet-ae.eu/country-overviews/latvia>

### **3.5 Senior education**

Trainings for seniors are divided into 3 points:

1. University (possibility for each training areas of their work or their own interests)
2. Adult education centers (both shorter and longer courses on various topics, which change regularly, as well as repeated for new interested)
3. Associations (possibility of existing societies show others their skills and train others with their associations work area offers activities)

The training offered by the Latvian general population, including seniors -

1. There are many training center offers, such as Work with Word documents, work with excel, e mail acquisition, use of social networks for business purposes, project writing s. C that seniors are welcomed to take a part and they do it with a pleasure. Kurzeme NGOs already engaged in various seminars and some of them participated in the senior age people.
2. Free opportunities to learn computer skills online on the Internet. Provided by company "Lattelecom" server section called "Online Latvia".
3. The State Employment
4. Latvia regional Municipality Adult Education Centre courses
5. Many active association for senior education in Riga city
6. The opportunity to participate in various activities with facilitation costs directly seniors
7. Centers, such as in Kuldiga city "Children and youth center" helping seniors to tak a part in some projects

Reference to *Dr.paed., Natalija Vronska Latvia University of Agriculture*

In the 21st century, people have to cope with continuous change. Our world, changing rapidly, is the reason why a large proportion of society has to adjust to a new work environment full with challenges that require new skills and attitude. In many European countries, education is developing so that people could learn throughout their lives.

Conclusion - There are too les information about education oportunities for seniors. Seniors can choose to attend several universities, Accredited private institutions and Licensed private institutions.

### **3.6 Senior opinion about fee courses**

According to Latvian Pensioners' Federation 20.01.2017 .Dome session resolution.

Cost of living increases, pensioners' standard of living continues to fall. Only pension indexation is unable to provide pensioners increase in income levels that maintain the opportunity to buy goods and services at the same level and pay raise taxes.

In the past decade, means pensioners' income growth of the state budget has not been allocated, but the economic crisis years of the State budget expenditures jurisdiction - additional payments to pensions, were made from the social security budget of the Pension

Fund savings by reducing to almost million euros.

At present, an urgent solution requires a number of important issues for pensioners - to supplement pensions for length of service up to December 31, 1995 Increasing pension untaxed minimum and others who require additional funds from the state budget.

Pensioners can not wait a long time for the government promise to fulfillment, because every year a growing number of pensioners, whose incomes fall below the poverty risk in the country.

Latvian Pensioners 'Federation council meeting of all participants on behalf of the Latvian pensioners categorically calling for as a national priority pensioner poverty suppression and, from 2018, part of the national budget to redirect growth of pensioners' income increasing faster.

Pensioners call on the government to say no further increase in pensioner poverty.

Seniors are worried and their problems are justly and it is all because they can not afford nothing more.

### **3.7 Other problems**

Latvia is divided in 4 regions with 76 cities and many people are living outside of them, living in the countryside. In the last years situation is getting better, but there are to many who cannot afford to live in cities or if they do, they do not get any money left for some kind of activities for themselves after paying the taxes. According to Eurostat data Latvian who live in the city 49%, in rural areas - 38% and towns in the countryside 13% of the population. By the time during period of survey amount of city inhabitants fell off by 5.7% per 1000 inhabitants. Citizens including seniors prefer living outside the cities.

Main problems for country side living for seniors are having problem to afford newest

innovations to learn something on the Internet and transport problems to get to the nearest city. They do not have opportunity to go somewhere and learn new things.

### **3.8 Senior interests about education**

After a oral survey data we draw to a conclusion that Kuldīga city, Liepāja city and all around region seniors will be happy to learn new things, including themselves to write useful projects, participate in other projects and engage in as much as possible out of your activities and multiplier events. And results did change from a years ago.

There was a survey 5 years ago from Kuldīga NGO center about senior wishes and activity taking part in different studies for their ages and the results showed that seniors were more uncertain, closed minded and as maybe we can say more apathetic for the new things.

Main conclusion is that in recent years seniors are more open to find out and understand every new opportunities in new education for them.

## 4 P3AE project survey data

Questionnaires were developed from partner "Dom Spain" Parties who are experts in training seniors. Taking into account the specifics of our project and the aim pursued, questions were designed with particular care and thought.

Overall, Kurzeme questionnaires filled in 40 respondents in different age groups. Respondents' age group from 45 to 69 years. Each was individually addressed, explained or data collection need. Questionnaires were distributed during the week in various Latvian cities (Liepaja, Grobina, Kuldiga, Talsi, Ventspils), to explore the widest possible range of people. The specific problem was some interest to the project, which only taps because the daily rush nobody particularly wants to devote time to other pursuits as his daily life. Data is collected and transcribed in the tables attached below.

### Question 1 and 2 “How old are you? Please strike the appropriate age category box and “Sex””.

As we can see in Table 3, respondents' age group from 45 to 69 years. From them 27 were woman and 16 were men. People are from different social groups.

Table 3

Age	Woman	Men	Total
40-44	0	0	0
45-49	0	0	0
50-54	5	4	9
55-59	3	0	3
60-64	11	3	10
65-69	9	9	18
70-74	0	0	0
65-69	0	0	0

Age	Woman	Men	Total
70-74	0	0	0
75-79	0	0	0
75-79	0	0	0
80-84	0	0	0
85-89	0	0	0
90-94	0	0	0
95-100	0	0	0

### Question 3 “I live in a household with”

As we see in Table 4, question 3 shows us that the majority people live with their partner or they live alone.

Table 4

I live in a household with	Woman	Man	Total
my partner/husband/wife	12	9	21
children and/or extended family	5	2	7
nursery home for older people	0	0	0
alone	5	7	12
other	0	0	0



#### Question 4 “Level of completed formal education studies”

As we see in Table 5, education question is very specific and it shows that people of that age are educated and as we asked orally by the time of questioning, only 3 of them won't take a chance to educate further if they will have a opportunity to do it.

Table 5

Level of completed formal education studies	Woman	Men	Total
elementary school	40 (all)	40 (all)	40 (all)
secondary vocational school	40 (all)	40 (all)	40 (all)
grammar school	40 (all)	40 (all)	40 (all)
two years of tertiary studies	0	2	2
four and more years tertiary studies ( university)	5	5	10
master degree	12	6	18
doctorate studies	0	0	0
other	0	0	0

#### Question 5 “Where do you live?”

As we see in Table 6, seniors mostly live in a town and that means they may have better chance to to participate in training of some kind of courses.

Table 6

Where do you live?	Woman	Man	Total
in a town	18	8	26
In the country	7	7	14

#### Question 6 “What was your employment status prior to getting retired?”

As we see in Table 7 the most answer from our survey is that they were employee by the time they were getting retired or they will work in the same working place and will be retired from this profession.

Table 7

What was your employment status prior to getting retired	Woman	Man	Total
manager/ high official	8	8	16
professional worker	1	1	2
technical agent	0	0	0
employee	4	6	10
highly skilled worker	0	0	0
low skilled worker	0	0	0
unskilled worker	0	0	0



unemployed/ housewife	2	0	2
other	0	0	0

**Question 7 “Were you mostly satisfied at your work place?”**

As we see in Table 8 Latvia seniors are answered that they have the average level of satisfaction and situation is getting better each year compared to other polls.

*Table 8*

<b>Were you mostly satisfied at your work place? (Assess from 1. very unsatisfied to 5 very satisfied)</b>	<b>Woman</b>	<b>Man</b>	<b>Total</b>
1	0	0	0
2	2	0	2
3	0	1	1
4	5	12	17
5	4	6	10

**Question 8 “I have been retired for”**

As we see in Table 9 not all of the respondents are retired and they are still working, but most of respondents were retired for 1- 4 years.

*Table 9*

<b>I have been retired for</b>	<b>Woman</b>	<b>Man</b>	<b>Total</b>
1-4 years	8	4	12
5-9 years	1	5	
10-14 years	0	0	0
15-19 years	0	0	0

Remark. Total amount of retired persons are only 18 from 40 participants. Others are still working.

**Question 9 “During my professionally active years I participated in adult education”**

As we see in Table 10 it is more than a half that participated in adult education. As we talked orally people are having problems with their own life. They would like to participate more, but there are some reasons why they didn't do that or they can't .

*Table 10*

<b>During my professionally active years I participated in adult education</b>	<b>Woman</b>	<b>Men</b>	<b>Total</b>
often	12	7	19
rarely	4	7	11
never	4	6	10

**Question 10 “If you participated in adult education in the past, what were your reasons to participate?”**

Mostly woman participated to get a higher degree and to upgrade knowledge. Men noted several answers and mostly they did it because of getting degree or a certificate.

**Question 11 “If you did not participate in education in the past, what were the reasons for not participating?”**

From 10 respondents who did not participate in the past in education answers were mostly about cost of education. Then too much work and family obligations.

**Question 12 “What are your reasons now in later life to participate in older adult education?”**

More than a half of woman answers were that they want to get new knowledge and ofcourse that will make them grow as a personality, improving their skills.

Men were mainly based on the answer about to structure their time around a regular activity and to get a new personal growth.

**Question 13 “Which programmes offered by your older adult education institution are you attending ?”**

Mostly respondents answered it is computer skills and foreign languages that they are interested in. Woman are more liking art and culture. Men are mostly liking foreign languages and civic programmes.

**Question 14 “Which methods used in the programmes you attend do you prefer?”**

As we see in Table 11 people like to educate in the old way attending lectures, better listening to mentor and taking notes.

*Table 11*

<b>Which methods used in the programmes you attend do you prefer?</b>	<b>Woman</b>	<b>Men</b>	<b>Total</b>
discussion	3	5	8
lecture	8	3	11
pair work	3	2	5
collaborative learning (use a topic, each of you deals with one aspect of the topic then you	1	1	2
report to the group	0	3	3

autonomous learning	1	1	2
educational excursions	0	0	0
project work	7	2	9
exploratory learning (research work )	0	0	0

**Question 15 “How many times weekly do you attend different programmes?”**

As we see in Table 12 tendency to take a part in difference programmes are low. Time is one of the main factors that infect this low level.

Table 12

How many times weekly do you attend different programmes?	Woman	Men	Total
1x	13	11	24
2x-3x	7	9	16
4x-5x	0	1	0
more than 5x	0	0	0

Remark: curses, hobby curses

**Question 16 “Who most encourages you to study?”**

Mostly encouraging to study comes from partner and children. Ofcourse it depends on person itself. Friends are next most popular answer.

**Question 17 “How do you feel about your current education ?”**

As we see in Table 13 respondents are the average score for their feelings about the acquired knowledge.

Table 13

How do you feel about your current education ? Assess from 1. very unsatisfied to 5. very satisfied	Woman	Men	Total
1	0	0	0
2	0	0	0
3	13	4	17
4	3	0	3
5	5	5	10
6	0	0	0

**Question 18 “At each statement, please circle the number that suits you”**

As we see in Table 14 main answer that was matching the most was I feel I can ask for help, I have more friends and It’s easier to communicate with others. As there was opportunity to circle several questions, answers are different. That could also depend on mood on the questioner day. Most of all, was circled answer feel free to answer.

Table 14

Assess from 1- I entirely don't agree to 6. I entirely agree	1	2	3	4	5
I better adapt to changes( in society, environment)	7	5	1	2	1

**Question 19 “How were you satisfied with your life before you enrolled in the programmes of older adult education?”**

As we see in Table 15 there is a medium level of satisfaction.

Table 15

How were you satisfied with your life before you enrolled in the programmes of older adult education? Assess from 1. very unsatisfied to 5 very satisfied	Woman	Men	Total
1	6	7	13
2	5	2	7
3	5	2	7
4	1	9	10
5	0	3	3

**Question 20 “Besides the educational programmes you attend, what are your free time activities?”**

As we see in Table 16 almost half do have different hobbies and other activities that takes time, but non of them work as a volunteer.

Table 16

Besides the educational programmes you attend, what are your free time activities?	Woman	Man	Total
I work part time	2	2	4
I am a volunteer	0	0	0
I am involved in the work of different non-governmental organizations	2	0	2
I offer household help	0	0	0
I have several hobbies	2	9	11
Other	6	7	13

**Question 21 “Will you enrol next year as well?”**

Main answer was that they don't know. Maybe it is because of private reasons, but could be other.

## 5 Conclusion

After this research we understood that there is one main problem for Latvians to participate in any courses and that is that they don't have a motivation. More and more other things are taking over their free time. By the time we made this survey we talked to seniors about their interest to take a part in this project and as it turned around the responses were very great. That means that they are active and if their will have quality motivation, they will engage themselves in a new challenges.

According to the study, parallel made orally more than half (54.4%) of seniors generally do not feel the need for his age of human society. The most important sources of information about the services available to seniors - television (mentioned by 61.4% of respondents), relatives / friends / family members (47.2%), radio (30.1%), newspapers (24.8%), family doctor ( 21.5%), news sites on the Internet (20.2%). Library visits 27.7% of seniors, at least once a month - 12.2% of survey participants. The majority (nearly 60%) of seniors at home is available in both the computer and the Internet. Internet is used by 58.8% of seniors, at least once a week - 45.2% of survey participants.

Conclusion. Seniors are interested in all new, as long as there is sufficient advertising and motivation. As acknowledged by the majority of seniors like when they have speech by person orally and they can get all the answers they need.

## 6 Literature and references

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## **7 Annex "Inference by newspaper "Latvijas Avīze" data 04.08.2016. "**

From 1 January 2014, the retirement age of 62 years shall be increased by three months every year - up to 1 January 2025 it will be 65 years. This year it is 62 years and nine months, but in the next year - 63 years.

In the first half of the old-age pensions paid out a total of 814.1 million. Euro 2015 old-age pensions issued 1.5865 billion, but last year - 1.6016 billion. The minimum pension in the country, depending on their length of service varies from 70.43 to 108.85 euros.

In June 2016, the average pension was granted to 295.18 euros. Pension costs estimated duration is calculated according to the actual trends - using annual data of official statistics on the estimated life expectancy. In the past, a person retiring, because the cost of a duration of more but smaller pension.

The average pension granted in the country at present is 295.18 euros, which means that the richest pensioner receives as much as 64 "medium-sized" Latvian pensioners. 70% of Latvian pensioners receive a pension of no more than 300 euros, and then go around the half of the entire old-age pension budget. But about 4% are so-called big pension (over 600 euros) recipients.

After a viewpoint of a Juris Puce, lawyer, economist and politician: "Now every year they will reach retirement age, the early 90s were 35 to 37 years old and at that time was rapidly appointed to high positions in companies.

They are the people who have taken long positions in such companies as "Latvian mobile phone "," Latvian railway ", also many different private setting, banks and so on. It is clear that they all pensions will be measured in thousands, not hundreds, as most of the Latvian pensioners. a natural stabilizer is a social contributions ceiling, but when they are in crisis during canceled, saying contributions were paid the full salary.

Is there cause for concern about the social budget stability in the future? It depends on the extent to which continue to grow, the average wage. If this continues as fast as now, the problems do not see. If, however, will become slower, but the cost will increase, then

problems could arise and the social budget can also be unbalanced.

The fact is that Latvian in the first half of the social budget is in deficit, it is a situation where Latvian economics, however, a little growing up. This indicates that the social budget planning some sort of problem exists.

The situation is getting better and if we count that some kind of courses for seniors can be about 40 euros per month fee, then after some years there will be more and more senior citizens who can afford some kind of new opportunities for education.

In this moment people are desperate for a free learning opportunities and new knowledge that they can get during their ageing. New skills, new friends, new experiences.