

Chapter 1 : Coping with Spain's Aging : Coping with Spain's Aging : Retirement Rules and Incentives:

"Coping with Spain" is designed for those who want to venture beyond the coast and into a land which is a blend of the traditional and the ultra-modern. The delight.

Territories administered by the Council of the Indies Territories appointed to the Council of Flanders Domestic production was heavily taxed, driving up prices for Aragon and Castile-made goods, but especially in Castile where the tax burden was greater. The sale of titles to entrepreneurs who bought their way up the social ladder a practice commonly found all over Europe , removing themselves from the productive sector of the economy, provided additional funds. Bourbon reforms[edit] A slow economic recovery began in the last decades of the 17th century under the Habsburgs. The Bourbon reforms, however, resulted in no basic changes in the pattern of property holding. The nature of bourgeois class consciousness in Aragon and Castile hindered the creation of a middle-class movement. However, despite the development of a national bureaucracy in Madrid, the reform movement could not be sustained without the patronage of Charles III, and it did not survive him. When Ferdinand VII was restored to the throne in and expended wealth and manpower in a vain effort to reassert control over the colonies. The move was unpopular among liberal officers assigned to the American wars. The period saw regional industrialization in Catalonia and the Basque Country and the construction of railways in the second half of the nineteenth century helped alleviate some of the isolation of the interior but generally little changed for much of the country as political instability, uprisings and unstable governments slowed or undermined economic progress. The loss of Cuba and the Philippines benefited the Peninsula by causing capital to return and to be invested in updated domestic industries. But even with the stimulus of World War I, only in Catalonia and in two Basque provinces Biscay and Guipuscoa did the value of manufacturing output in exceed that of agricultural production. Agricultural productivity was generally low compared with that of other West European countries because of a number of deficiencies: Financial institutions were relatively undeveloped. The state largely limited itself to such traditional activities as defense and the maintenance of order and justice. Road building, education, and a few welfare activities were the only public services that had any appreciable impact on the economy. Primo de Rivera[edit] An aristocrat, Miguel Primo de Rivera was appointed prime minister by the king, and for seven years dissolved parliament and ruled through directorates and the aid of the military until Protectionism, the Spanish neutrality during World War I which allowed the country to trade with all belligerents and state control of the economy led to a temporary economic recovery. The precipitous economic decline in undercut support for the government from special-interest groups. Criticism from academics mounted. Bankers expressed disappointment at the state loans that his government had tried to float. An attempt to reform the promotion system cost him the support of the army and, in turn, the support of the king. Primo de Rivera resigned and died shortly afterward in exile. Second Republic, â€"36[edit] The republican government substituted the monarchy and inherited the international economic crisis as well. Three different governments ruled during the Second Spanish Republic , failing to execute numerous reforms, including land reform. General strikes were common and the economy stagnated. During the Spanish Civil War , the country split into two different centralized economies, and the whole economic effort was redirected to the war industry. According to recent research, [2] growth is harmed during civil wars due to the huge contraction on private investment, and such was the case with the Spanish divided economy. The Franco Era, â€"75[edit] Backbreaking work in the countryside Spain emerged from the civil war with formidable economic problems. Gold and foreign exchange reserves had been virtually wiped out, the massive devastation of war had reduced the productive capacity of both industry and agriculture. To compound the difficulties, even if the wherewithal had existed to purchase imports, the outbreak of World War II rendered many needed supplies unavailable. Autarky was not merely a reaction to international isolation ; it was also rooted in more than half a century of advocacy from domestic economic pressure groups. With the war devastation and trade isolation, Spain was much more economically backward in the s than it had been a decade earlier. Inflation soared, economic reconstruction faltered, food was scarce, and, in some years, Spain registered negative growth rates. Then, after a decade of economic stagnation, a

tripling of prices, the growth of a black market, and widespread deprivation, gradual improvement began to take place. Pre-Civil War industrial production levels were regained in the early s, though agricultural output remained below prewar levels until . A further impetus to economic liberalization came from the September signing of a mutual defense agreement, the Pact of Madrid, between the United States and Spain. In return for permitting the establishment of United States military bases on Spanish soil, the administration of President Dwight D. Eisenhower administration provided substantial economic aid to the Franco regime. The years from to were marked by much economic progress, but the reforms of the period were implemented irregularly, and were poorly coordinated. One large obstacle to the reform process was the corrupt, inefficient, and bloated bureaucracy. The growing demands of the emerging middle class and of the ever-greater number of tourists for the amenities of life, particularly for higher nutritional standards, placed heavy demands on imported food and luxury items. At the same time, exports lagged, largely because of high domestic demand and institutional restraints on foreign trade. A debate took place within the regime over strategies for extricating the country from its economic impasse, and Franco finally opted in favor of a group of neoliberals. The group included bankers, industrial executives, some academic economists, and members of the Roman Catholic lay organization, Opus Dei. A combination of external developments and an increasingly aggravated domestic economic crisis, however, forced them to engage in more far-reaching changes. As the need for a change in economic policy became manifest in the late s, an overhaul of the Council of Ministers in February brought to the key ministries a group of younger men, most of whom possessed economics training and experience. This reorganization was quickly followed by the establishment of a committee on economic affairs and the Office of Economic Coordination and Planning under the prime minister. Such administrative changes were important steps in eliminating the chronic rivalries that existed among economic ministries. Chronic tax evasion was consequently made more difficult, and tax collection receipts rose sharply. Together with curbs on government spending, in this reform created the first government surplus in many years. In the process of liberalizing trade among their members, these organizations found it difficult to establish economic relations with countries wedded to trade quotas and bilateral agreements, such as Spain. The "Spanish Miracle"[edit] Spanish membership in these groups was not politically possible, but Spain was invited to join a number of other international institutions. These bodies immediately became involved in helping Spain to abandon the autarkical trade practices that had brought its reserves to such low levels and that were isolating its economy from the rest of Europe. The resultant economic slump and reduced wages led approximately , Spanish workers to emigrate in search of better job opportunities in other West European countries. Nonetheless, its main goals were achieved. Foreign capital investment grew sevenfold between and , and the annual influx of tourists began to rise rapidly, bringing in very much needed foreign exchange along remittances from Spanish workers abroad. The principal lubricants of the economic expansion, however, were the hard currency remittances of one million Spanish workers abroad, which are estimated to have offset . By foreign capital represented . More important than the actual size of the foreign investment was the access it gave Spanish companies to up to date technology. An additional billion dollars came from foreign sources through a variety of loans and credit devices. SEAT Sport , With foreign access to the Spanish domestic market restricted by heavy tariffs and quotas, these national companies led the industrialisation of the country, restoring the prosperity of old industrial areas like Barcelona and Bilbao and creating new industrial areas, most notably around Madrid. Although there was considerable economic liberalisation in the period these enterprises remained under state control. The success of the stabilization program was attributable to a combination of good luck and good management and the impressive development during this period was referred to as the " Spanish miracle ". Between and , Spain had the next fastest economic growth rate after Japan. Because of the failure to adjust to the changed economic environment brought on by the two oil price shocks of the s, Spain quickly confronted plummeting productivity, an explosive increase in wages from to , a reversal of migration trends as a result of the economic slump throughout Western Europe, and the steady outflow of labor from agricultural areas despite declining job prospects in the cities. All these factors contributed to a sharp rise in the unemployment rate. Government budgetary deficits swelled, as did large social security cost overruns and the huge operating losses incurred by a number of public-sector industries. Energy consumption, meanwhile,

remained high. In coping with the situation, however, the Gonzalez government had one asset that no previous post-Franco government had enjoyed, namely, a solid parliamentary majority in both houses of the Cortes Spanish Parliament. With this majority, it was able to undertake unpopular austerity measures that earlier governments had not. The Socialist government opted for pragmatic, orthodox monetary and fiscal policies, together with a series of vigorous retrenchment measures. Renovative structural policies—such as the closing of large, unprofitable state enterprises—helped to correct the relatively poor performance of the economy. The government launched an industrial reconversion program, brought the problem-ridden social security system into better balance, and introduced a more efficient energy-use policy. Labor market flexibility was improved, and private capital investment was encouraged with incentives. Real wage growth was contained, and it was generally kept below the rate of inflation. Inflation was reduced to 4. Efforts to modernize and to expand the economy together with a number of factors fostered strong economic growth in the s. Those factors were the continuing fall in oil prices, increased tourism, and a massive upsurge in the inflow of foreign investment. Although these growth rates were less than those of the economic miracle years, they were among the strongest of the OECD. Analysts projected a rise of 3. Industrial output, which rose by 3. During and , analysts expected demand to remain strong, though at slightly lower levels. In the mids, Spain achieved a strong level of economic performance while simultaneously lowering its rate of inflation to within two points of the EC average. However, its export performance, though increasing, raised concerns over the existing imbalance between import and export growth. The move to democracy saw Spain become more involved with the European integration. Felipe Gonzalez became prime minister when his Socialist Party won the elections. He enacted a number of liberal reforms, increasing civil liberties and implementing universal free education for those 16 and younger. The European Union at the time Spain joined, in , existed primarily as a trading union - the EEC, and better trade links were vital to the fragile Spanish economy. There was the promise of lucrative deals with influential countries such as Germany, France and the UK. Although the Spanish Miracle years “witnessed unprecedented improvements in infrastructure and social services, Spain still lagged behind most of Western Europe. Spain joined the European Economic Community , as the European Union was then known, in January at the same time as neighbor Portugal. Membership ushered the country into opening its economy, modernizing its industrial base and revising economic legislation to open its previously protected markets to foreign competition. Spain has been a driving force in the European community ever since. The country was a leading proponent of the EU single currency, the euro , long before it had been put into circulation. Together with the other founding euro members, it adopted the new physical currency on January 1, On that date Spain terminated its historic peseta currency and replaced it with the euro , which has become its national currency shared the rest of the Eurozone. This culminated a fast process of economic modernization even though the strength of the euro since its adoption has raised concerns regarding the fact that Spanish exports outside the European Union are being priced out of the range of foreign buyers, with the country losing monetary sovereignty in favour of the European Central Bank , which must look after several different -often opposed- national interests. In the early s Spain, like most other countries, was hit by the early s recession.

Chapter 2 : Dealing with homesickness - Spain Property Guides

Dealing with a Death in Spain Every country and culture has its own way of dealing with a death. From the bureaucracy to the ritual and the conventions surrounding bereavement, the process in Spain is likely to be different from what you are used to.

Whether it is something as simple as a lost credit card or something more serious such as a traffic accident or a death, they can be made more serious because of language barriers and unfamiliar systems. The key to it all is knowing who to contact and considering how you would cope when the situation occurs. Here are a few possibilities: If you are arrested: If you commit a crime you should expect to pay the penalties. They will then contact you and advise you on a solicitor and make sure you are treated as though you were a Spanish citizen. The consulate cannot however pay for your legal advice, put up bail or have you released as a matter of course. Money, passport or anything else, then firstly report it to your local police, most of which now have an interpreter. Insist on a statement about the loss then if you still need help, contact your consulate. In the event of a crime, the police will give you a crime reference number which you will need in order to claim on any insurance policy. If you have a Spanish mobile telephone stolen, follow these instructions [from our own experiences]: We found it easy as we had kept the card that came with the simcard. This had the unique serial number on it. They managed to stop the number within 15 seconds and issue me with a new simcard with the same telephone number. If you have a credit card stolen in Spain here are the numbers you need to call

Common ways in which you can be robbed in Spain Petty street crime is rife in some parts of Spain as with every other country so you need to be aware of the risks all the time. Pickpockets and handbag thieves are everywhere. You place your coat on the back of a chair in a cafe. Someone comes to sit right behind you, places their coat on the back of their chair. They then dip into your pockets without anyone noticing. I lost a mobile by this method. Always be aware if someone sits uncomfortably close to you and never leave anything in your pockets. Markets are popular places for purse thefts from open handbags. Keep your handbag in front of you, round your neck and zipped up all the time. People selling flowers are often gipsies working in gangs. As one tries to push a flower into your hand, her partner is in your handbag. If they come near you, back and if they pester you tell them you will call the police. Go for your mobile to call the police and this is enough to send them running. Whilst withdrawing cash from a cash machine, turn around to see if you are being watched. Only use cash machines in open, busy areas. If you feel uneasy, go into the bank. Distraction thefts are often carried out here; you are distracted whilst your card is in the machine. Someone bumping into you in the street is often suspicious. Within a few seconds your wallet can be taken. Try to avoid close contact with strangers. If someone dies in Spain If any member of your party dies whilst in Spain, contact your consulate immediately. In Spain, burials and cremations often take place the same day as the death; this may result in ashes being transported back to your own country so quick action is essential. Most airlines are unhappy about flying coffins back to the UK. Never mind that you might have saved for months only to have your hard earned money wasted on a negative experience, or that the injury caused could have ongoing effects far beyond the holiday or even that the accident or injury could have been prevented by measures that should have already been in place. You could incur long-term discomfort, loss of earnings, emotional stress and many other side-effects but many people fail to consider the long term problems that an accident or injury could have and neglect to follow correct procedure which could prove detrimental in making a claim against the liable party following the event. Even if you decide not to claim at the time, you may wish to claim once you realise the true extent of your injuries. Also, put your detective hat on and gather evidence; no need to find the candlestick in the library but documentation to support your claim should be collated. For example, a few photographs to show the cause of the accident and any injuries incurred should be taken, a copy of the complaint should be obtained and the accident should be logged at the hotel. Final checklist before you travel: Make sure your insurance covers: D with you, preferably something with a photograph; a new photo driving licence is perfect keep your passport in a safe place and carry a copy with you at all times If your vehicle fails its ITV MOT You have two months to put it right and re-test. See how it works here Bargain priced Insurance

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for your holiday home in Spain or for your Spanish home. Policies in English and English speaking helplines. The prices are the lowest you will find anywhere.

Chapter 3 : Spain Is Dealing With an Unprecedented Political Crisis

Coping with disasters in Spain - What to do when things go wrong in Spain. Whilst on holiday abroad, most disasters can be avoided and you can be prepared for many possible occurrences. You would.

It might involve examining priorities. Ultimately many of those priorities will be directly or indirectly associated with money. For a great deal of people the only way they will be able to at least to begin a new life in Spain, is to make some sacrifices. Those who have decided to downsize from an average sized home with a loft and garage in the UK to an apartment in Spain will need to assess their belongings. In order to live in apartment, you can really only keep what you need. It is particularly difficult if you have children because of the obvious accumulation of toys. It requires you to be quite ruthless to part with the belongings that have surrounded you either within your sight or stuffed away in a loft for a significant part of your life. But it must be done. Down grading to an apartment is not for sentimentalists and if you really want to hang on to your clutter you might want to consider the option of storage. Another tip to overcome the limited space is to think carefully when furnishing your new property. Look for furniture which has a dual usage. For example a huge trunk can be filled with books and used as a coffee table. Look for beds with space underneath, okay it might not be good from a feng shui point of view, but I am sure the feng shui bosses would rather everything be under the bed than all over the floor as a hazard. You can use the space to store bed linen in those specially designed slim boxes. Invest in a couple of those vacuum bags to store away duvets during the summer. Looking for a sideboard? How about one with drawers. The same goes for a bedside table. It takes up floor space so make sure that it has drawers. Make storage a priority when you are looking for furniture as you will certainly use it. You might even seek the assistance of the professionals such as a furniture broker who will put you in touch with suppliers who can assess your needs such as www. Living in an apartment really does take minimalism to the extreme and you will have to use your imagination to store away everyday items or you will soon feel as though you are bursting at the seams. If you are making the move to an apartment in Spain this year review what you are taking with you, and then get rid of half it and a month later half again! Of course, it is entirely up to you what you do with your belongings but many people choose to sell things at car boot sales, put ads in local papers or if you are feeling generous give the lot to charity!

Chapter 4 : How to Deal with Culture Shock - Spain | Cover-More Australia

Coping with the limited space of an apartment Published on 15/11/ in Your Spanish Home Most people who decide to move to Spain are seeking a change in lifestyle.

Basque Country leading with Madrid and Navarre. During that time Spain built up a massive trade deficit, financed by capital inflows –including short term speculative investment– was directed mostly to consumption and property rather than at long term fixed assets such as manufacturing plants and the like. The European Commission has demanded 3. This figure was successively revised down by the Spanish Ministry of Economy to 1. Then, during the third quarter of the national GDP contracted for the first time in 15 years and, in February , it was confirmed that Spain, along other European economies, had officially entered recession. Spanish property bubble The adoption of the Euro in had driven down long-term interest rates, prompting a surge in mortgage lending that jumped more than fourfold from to its apex. Fueling this trend, the Spanish economy was being credited for having avoided the virtual zero growth rate of some of its largest partners in the EU in the months previous to the global Great Recession. European sovereign debt crisis In the first weeks of , renewed anxiety about the excessive levels of debt in some EU countries and, more generally, about the health of the euro has spread from Ireland and Greece to Portugal, and to a lesser extent in Spain. Spain is part of a monetary union, the Eurozone dark blue , and of the EU single market. Many economists recommended a battery of policies to control the surging public debt caused by the recessionary collapse of tax revenues, combining drastic austerity measures with higher taxes. Some senior German policy makers went as far as to say that emergency bailouts should include harsh penalties to EU aid recipients such as Greece. Under the structure of shared governmental responsibilities that has evolved since , much responsibility for spending had been given back to the regions. The central government found itself in the difficult position of trying to gain support for unpopular spending cuts from the recalcitrant regional governments. December bond auctions are "very likely to be covered" according to JPMorgan Chase. Investors who bought into such banks must be aware. Spanish houses cannot be sold at land book value after being vacant over a period of years. The collapse of the Spanish construction boom was a major contributor to the record unemployment. Then Spain suffered a severe setback from October , when it saw its unemployment rate surge to levels. During the period October – October the unemployment surge exceeded that of past economic crises, including that of In particular, during the month of October , Spain suffered its worst unemployment rise ever recorded. Many young adults in Spain found themselves trapped in a cycle of temporary jobs, which resulted in the creation of a secondary class of workers through reduced wages, job stability and advancement opportunities. By the second quarter of , the Spanish economy had reversed its negative trend and started creating jobs for the first time since The second quarter reversal had been sudden and extraordinary considering that the number of jobs created set an absolute positive record since such quarterly employment statistics are maintained the series starts in Since Spain has been registering steady annual fall in the official jobless figure. During unemployment in Spain experienced the steepest fall on record to date. Please help improve this section by adding citations to reliable sources. Unsourced material may be challenged and removed. Spain has gradually become a net contributor of funds for less developed countries of the Union as opposed to receiving funds.

Chapter 5 : Coping with summer in Spain: How to sleep in the Spanish heat | In English | EL PAÑ•S

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Ciudad Real, central Spain, July 17, 11pm: At that temperature the bed sheets cling, pajamas are too heavy, and cool air is notable by its absence. Your first reaction is to turn on the air con, if you have it. But is it possible to sleep coolly in the Spanish summer without air conditioning? Ancient Egyptians used to moisten their bedclothes to sleep better and combat heatwaves, which pose a serious risk to public health. According to the results of a scientific study carried out by the Spanish National Research Council, mortality rates for those aged over 75 increase Direct a fan toward the windows to prevent the heat coming through Our ancestors have passed down to us a long legacy of tricks for staying cool. You can sleep under cotton sheets, for example, which aid perspiration. Here are a few more suggestions. Come up with methods to stop hot air from entering the room. For instance, point a fan toward the windows, or place a bowl full of ice or very cold water in front of the fan to cool the air further. A damp sheet placed over the window also helps. Apply compresses dipped in lukewarm water on parts of the body most sensitive to heat, such as the neck, elbows, ankles and the backs of the knees. The contact with cool water has a refrigerating effect that triggers a narrowing of the blood vessels, heating up the skin. In turn, the heat cools you down as a result of the difference in the surrounding temperature, explains the CDC. Over half of people who sleep naked are happier in their relationship with their partner 4. Sleeping alongside someone else increases your body temperature and makes the bedclothes cling, explains dormir. Shower in warm water to reduce your body temperature. This is a good tip for feeling fresh and clean. Many people say that, even though the shock of a cold shower produces an instant feeling of coolness, it reactivates your body and energy consumption, which makes you feel the heat more quickly afterwards than if you had showed in warm water, explains the Biological Health Institute. Also, be sure to keep your feet cool as heat enters the body here. Washing them before you turn in for the night or sleeping with them outside the bed are two good tips. Eat salad for dinner. Avoid big meals and hot dishes such as stews, soups and roast chicken. These force the body to produce more heat in order to digest them. A yogurt, salad or that Spanish summer favorite, cold gazpacho, are perfect for summer nights. Turn off all lights and electronic gadgets completely. Putting them on standby is not enough: Lastly, if you are able to sleep out in the open air, do so. Set up a camp on the roof or head out into the country to sleep close to a place next to water the moisture in the air has a cooling effect , turning a night of stifling heat into one of adventure. This article was originally published in

Chapter 6 : This is how a Basque border town is coping with migrant influx en route to France - The Local

Coping with Spain's aging: retirement rules and incentives - Volume 9 Issue 4 - MARIO CATALÁ•N, JAIME GUAJARDO, ALEXANDER W. HOFFMAISTER Skip to main content We use cookies to distinguish you from other users and to provide you with a better experience on our websites.*

As mentioned in previous articles, any attempt to speak the language will be well-received, though direct English to Spanish translations are often considered tedious as the Spanish prefer shorter and snappier phrasing to the formal sentences. Instead of getting thrown by this difference, try to use it to your advantage. After a few encounters you are sure to pick up the phrasing and non-verbal actions of the locals and you can adapt their practices to avoid any uncomfortable moments in future conversations. Life is more laidback and relaxed and very few things are done in a hurry. Nothing happens quickly, and your frustration and urgency will fall on deaf, slightly annoyed Spanish ears. It will be infuriating at first, but eventually you learn to let it go and move on. Many places in Spain still observe the siesta, or a long break between 2pm and 5pm where many people will return to their homes for lunch or for a nap. This will likely affect your ability to visit some places during times you would normally expect them to be open. This practice is slowly disappearing in bigger cities like Madrid and Barcelona, but it is still prevalent. Always check opening times for museum and other attractions before you head over there, and if they are closed even when they should be open, try to take it in stride. Unlike this dream experience, your first run-in with Spanish food is not likely to be as picture perfect as all of that. Instead, you may end up eating at a place you find in a guidebook that quickly serves you a plate of meatballs drenched in oil. It will quickly hit you that relying on a guidebook or choosing randomly will not always work in your favour. Try to suss out the places where the locals go to avoid being disappointed on your first few days in Spain. Working in conjunction with the lack of emphasis on timing, food and meals and regular dining times will be different in Spain than in Australia. You are probably used to eating dinner, the biggest meal of the day, at around pm. In Spain, they consider their mid-day meal the biggest meal of the day and dinner is often enjoyed later in the evening, around pm. You can offset this new mealtime schedule and your hunger by enjoying a light supper or a few plates of tapas before the full meal later in the night. When you are travelling abroad in Spain, it is important to stay in the right mindset, to stay open to trying new things and to appreciate any cultural differences that make themselves obvious. Every time you wade into an international encounter you should remember that their norms will be different from your own. Prepare for the rest of your holiday by considering a budget travel insurance plan from Cover-More Australia where you can get the cover you need at a cost you can afford.

Chapter 7 : Dealing with Bureaucracy - This is Spain

1 Coping with Stress Stress is an emotional and physical reaction to change. Everyone has stress. Stress can be positive and give you energy or it can be unhealthy.

Chapter 8 : Dealing with loneliness in Spain, Spain forum

With migrant arrivals to Spain's southern shores on the rise, more of them are heading north to the border town of Irun, some sleeping rough as they wait to cross into neighbouring France, locals and officials say. Residents and associations in the northern Basque city joined forces last month in.

Chapter 9 : Economy of Spain - Wikipedia

Lianne Smith, 43, was seen with a heavily bandaged left wrist as police took her to and from the three-bedroom flat which she had shared with her daughter Rebecca, five, and month-old son Daniel.