

# **VISITA** NUESTRAS EXPOSICIONES **VISIT** OUR EXHIBITIONS

www.fundacionmapfre.org
Fundación MAPFRE

Tomoko Yoneda Chrysanthemums [Crisantemos], 2011 © Tomoko Yoneda. Cortesía de la artista

Jawlensky

Dunkle Augen

68 x 50 cm Colección particular

[Ojos oscuros], 1912

Foto: Maurice Aeschimann

Óleo sobre cartón.

#### TOMOKO YONEDA

#### Lugar

Sala Fundación MAPFRE Recoletos Paseo de Recoletos 23, 28004 Madrid

#### Fechas

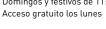
Del 09/02/2021 al 09/05/2021

### Horario de visitas

Lunes de 14:00 a 20:00 h.

Martes a sábado de 11:00 a 20:00 h.

Domingos y festivos de 11:00 a 19:00 h.



ALEXÉI VON JAWLENSKY.

### EL PAISAJE DEL ROSTRO Lugar

Sala Fundación MAPFRE Recoletos Paseo de Recoletos 23, 28004 Madrid

#### Fechas

Del 09/02/2021 al 09/05/2021

### Horario de visitas

Lunes de 14:00 a 20:00 h. Martes a sábado de 10:00 a 20:00 h. Domingos y festivos de 11:00 a 19:00 h. Acceso gratuito los lunes

### Claudia Andujar Yanomami trabajando en las obras de la carretera Perimetral Norte. Roraima, 1975 © Claudia Andujar

### **CLAUDIA ANDUJAR**

### Lugar

KBr Fundación MAPFRE Ronda del Litoral 30, 08005 Barcelona

#### Fechas

Del 26/02/2021 al 23/05/2021

### Horario de visitas

Lunes cerrado

Martes a domingo (y festivos) de 11:00 a 19:00 h.

#### ΤΟΜΟΚΟ ΥΟΝΕΠΑ

#### Location

Fundación MAPFRE Recoletos Exhibition Hall Paseo de Recoletos 23, 28004 Madrid

### Dates

From 02/09/2021 to 05/09/2021

### Visiting hours

Monday from 2 pm to 8 pm.
Tuesday to Saturday from 11 am to 8 pm.
Sunday/holidays from 11 am to 7 pm.

### Free entry on Mondays

### ALEXÉI VON JAWLENSKY. THE LANDSCAPE OF PORTRAITS

### Location

Fundación MAPFRE Recoletos Exhibition Hall Paseo de Recoletos 23, 28004 Madrid

#### Dates

From 02/09/2021 to 05/09/2021

### Visiting hours

Monday from 2 pm to 8 pm. Tuesday to Saturday from 10 am to 8 pm. Sunday/holidays from 11 am to 7 pm. Free entry on Mondays

### CLAUDIA ANDUJAR

#### Location

KBr Fundación MAPFRE Ronda del Litoral 30. 08005 Barcelona

### Dates

From 02/26/2021 to 05/23/2021

### Visiting hours

Monday: closed

Tuesday to Sunday (and holidays) from 11 am to 7 pm.

### Autoría desconocida Retrato de familia, ca. 1840-1860 Daguerrotipo 1/2 de placa Colección Ángel Fuentes de Cía © Josep Maria Oliveras

### LA MIRADA CAUTIVA. LA COLECCIÓN DE DAGUERROTIPOS DEL CENTRO DE INVESTIGACIÓN Y DIFUSIÓN DE LA IMAGEN (CRDI) - GIRONA

### Lugar

KBr Fundación MAPFRE

Ronda del Litoral 30, 08005 Barcelona

### Fechas

Del 26/02/2021 al 23/05/2021

### Horario de visitas

Lunes cerrado

Martes a domingo (y festivos) de 11:00 a 19:00 h.



# THE CAPTIVE GAZE. THE DAGUERREOTYPE COLLECTION FROM THE CENTER FOR RESEARCH AND DISSEMINATION OF THE IMAGE (CRDI) - GERONA

### Location

KBr Fundación MAPFRE

Ronda del Litoral 30, 08005 Barcelona

### Dates

From 02/26/2021 to 05/23/2021

### Visiting hours

Monday: closed

Tuesday to Sunday (and holidays) from 11 am to 7 pm.

### ESPACIO MIRÓ

### Lugar

Sala Fundación MAPFRE Recoletos Paseo de Recoletos 23, 28004 Madrid

### Exposición Permanente

### Horario de visitas

Lunes de 14:00 a 20:00 h. Martes a sábado de 10:00 a 20:00 h.

Domingos y festivos de 11:00 a 19:00 h.

Acceso gratuito con la compra de la entrada a las salas Fundación MAPFRE Recoletos



### ESPACIO MIRÓ

### Location

Fundación MAPFRE Recoletos Exhibition Hall Paseo de Recoletos 23, 28004 Madrid

### Permanent Exhibition

### **Visiting hours**

Monday from 2 pm to 8 pm.

Tuesday to Saturday from 10 am to 8 pm. Sunday/holidays from 11 am to 7 pm.

Free access with the purchase of an entrance ticket to the exhibition halls of Fundación MAPFRE Recoletos



# EVITA COLAS COMPRANDO ONLINE TUS ENTRADAS

BEAT THE QUEUE,
BUY YOUR TICKETS ONLINE



### iireserva tus entradas!! Book your tickets!!

www.entradas.fundacionmapfre.org

# the picture



The volunteers are Fundación MAPFRE's solidarity force. They turn up and help out wherever they are needed. At Christmas, when this picture was taken, cooking and preparing 30,000 meals, but they spend the rest of the year generously giving up their time for the benefit of others. No tribute that could be paid would prove sufficient to highlight their fine work.  $\otimes$ 

**fundación** Fundación MAPFRE magazine Chairman of the Editorial Board Ignacio Baeza Director Javier Fernández González Published by MAPFRE Corporate Communication Editorial & Advertising Dept. Ctra. de Pozuelo 52. 28222 Majadahonda. Madrid T 915 815 359. comunicacion@mapfre.com www.fundacionmapfre.org Distributed by Fundación MAPFRE Marketing Area. Pº de Recoletos, 23. 28004 Madrid Editorial Production Moonbook S.L. contenidos@moonbook.es Printed by Gráficas Monterreina. Legal Deposit M-26870-2008 ISSN 1888-7813 The publication of this magazine does not necessarily imply agreement by Fundación MAPFRE with the contents of the articles and works therein. The reproduction of articles and news is duly authorized, provided express authorization is sought from the publishers and the source is acknowledged. **Cover** Tomoko Yoneda, series *Scene. Forest. Location of the Battle of Somme, Delville Wood, France* (detail), 2002 © Tomoko Yoneda, courtesy of the artist and ShugoArts

# Summary

### SIMÓN SOSVILLA



### IN FIRST PERSON

# SIMÓN SOSVILLA

This professor with a PhD in Economics offers us a snapshot of the foundation sector nowadays in Spain.

### ART

### 12 **ART FOR ALL**

Our exhibitions open to the world.

### 14. TOMOKO YONEDA. HISTORY AND MEMORY

This exhibition allows us to enjoy the work of this Japanese photographer until May 9.

### **22** THE CAPTIVE GAZE

Until May 23 our KBr Photography Center brings us the daguerreotype collection from the CRDI (Center for Image Research and Diffusion) in Girona.

### **COMMITTED**

### WHERE THERE'S A WILL THERE IS A WAY

In the USA, Bottom Line enables young people with limited resources to access higher education.

# FOOD POVERTY, A CONCERN FOR US ALL

We launch campaigns to get food to those groups most at risk.





Tomoko Yoneda From the series Correspondence. Letter to a Friend A statue in a pond and sky seen through palm trees, Botanical Garden of Hamma, Algiers, Algeria, 2017









### 38 PROFESSIONALS AND MORE

We talk to Sandra de la Fuente, lawyer and volunteer at Refugees Welcome España.

# 12 INSURANCE SECRETS INSURANCE **TERMINOLOGY**

**HEALTH WATCH** 

46
EMOTIONAL HEALTH,
THE PANDEMIC WITHIN
THE PANDEMIC

We analyze how the pandemic is affecting our emotional health

# **50 ACCIDENT PREVENTION AND EDUCATION** TO COMBAT CHILD INJURIES

Every day around the world over 2,000 children die in an accident, most of which could have been avoided.

**SOCIAL INNOVATION** 

27 SOCIAL INNOVATION PROJECTS

We present the 27 semifinalist projects in the fourth edition of our Fundación MAPFRE Social Innovation Awards.

**AGEINGNOMICS** 

THE **OPPORTUNITY**OF AGEING

We present the conclusions of the seminar on ageing, COVID-19 and the economy.

**64 ANOTHER WAY TO HELP** 

**66 SEEN ON THE WEB** 



PROFESSIONALS AND MORE. SANDRA DE LA FUENTE









ACCIDENT PREVENTION AND EDUCATION ON CHILD INJURIES





22 INNOVATIVE PROJECTS FOR SOCIAL TRANSFORMATION









## Simón Sosvilla:

# "The current growth model needs to be revised, orienting it toward inclusion and sustainability"

TEXT: NURIA DEL OLMO IMAGES: LAURA GONZÁLEZ LOMBARDIA

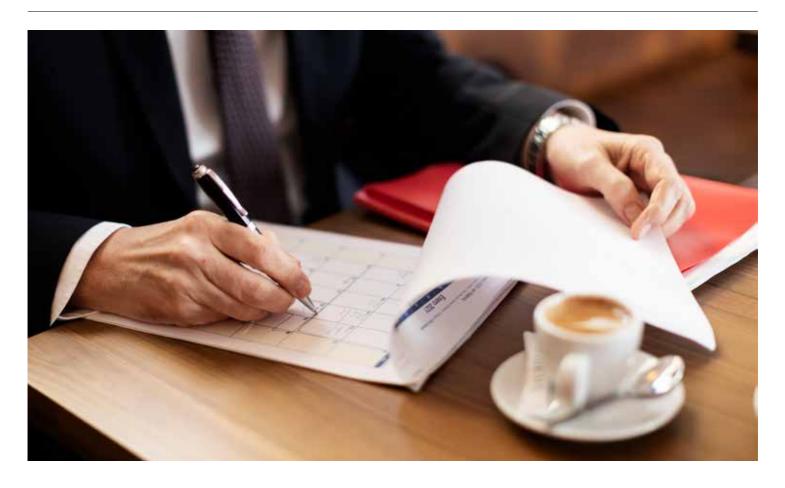
In 2019 over 43 million Spaniards benefited from the activities carried out by foundations, a figure which, according to the experts, will have increased following the COVID-19 crisis. The 9,000-plus non-profit organizations that make up this sector, including Fundación MAPFRE, contribute social and economic value, generate thousands of jobs and enable the social capital of volunteering to be channeled. These are data from *The Foundation Sector in Spain: Fundamental Attributes* (2008-2019), the most recent snapshot of the sector, which not only shows its capacity for adapting to the crisis, but also its resolute response to current demands and needs.

The pandemic has kept this professor with a PhD in Economics very busy. Over the last year, Simón Sosvilla (Santa Cruz de Tenerife, 1961) has studied the threefold crisis (health, economic and social) to establish a complete picture of the consequences (which are many and very serious), and he has been working on research to highlight the importance of foundations in social and economic development, something that, in his view, few people know. This year, his overriding challenge will be to gain a more profound understanding of the economic impact of loneliness in Spain, a worrying issue and especially relevant during lockdown.

It is said that the pandemic has had a negative impact on the foundation world, as needs have multiplied in a very short space of time. How do you feel many of them have reoriented their

# activities to continue dealing with these new social demands?

Foundations have undoubtedly experienced organizational, labor, and financial stress, having been forced to respond to soaring social demand as a consequence of this crisis. In addition to all this, there remain needs yet to be resolved from previous years, during which time the opportunities provided by the expansionary phase of the economic cycle were not grasped. Faced with this challenge, the sector reinvented itself to prioritize the most vulnerable groups, adopting a proximity approach and relying on the logic of the common good. It also explored new ways of getting closer to the general public and enhanced internal synergies so as to be more agile, effective and innovative, overcoming territorial fragmentation with transversal projects.



### This pandemic is generating greater inequality. What are the most serious problems we are facing?

Inequality has increased worldwide as a consequence of COVID-19. In Spain,

although its effect on income distribution has been somewhat mitigated, partly by government intervention – basically through state benefits and ERTEs (employment furlough schemes), recent studies indicate that inequality has rocketed to maximum levels, something that particularly affects young people, women and immigrants, given the job insecurity they face in the labor market. To mitigate this situation, I believe the existing limitations should be eliminated, so as to foster

"Inequality has rocketed to maximum levels, something that particularly affects young people, women and immigrants, given their job insecurity" access to education on an equal footing. Incentives such as scholarships should be boosted and women's rights in the labor environment protected, duly increasing their participation. It's

also important to create decent job opportunities, generate safe livelihoods for all, and bolster redistributive policies by establishing a fair, proportionate tax regime. Underlying all these challenges is the urgent need to revise the current growth model, orienting it toward inclusion and sustainability by promoting high value-added and high-productivity sectors, as well as ensuring a stable institutional environment that enables companies to thrive.





### We are talking about millions of beneficiaries in a sector that responds swiftly and effectively to their needs. Can you highlight what these are?

Health, housing, education and research are the areas of activity whose importance has increased the most in recent years. However, the ones that have slipped the most are those related to culture and international programs.

# Do you feel governments and we citizens are prepared to tackle these issues?

The COVID-19 crisis has revitalized the social contract. Governments around the world are working ever more closely with both the private and the third sector in order to strengthen their citizens' economic safety net, supporting access to basic

goods and services, and securing the incomes of workers and businesses. These measures have raised those expectations which determine how risks and benefits are to be shared between individuals and institutions. We must take advantage of this to totally rethink the institutional arrangements which govern the economic aspects of the social contract, boosting equal opportunities and mutual support networks in such a way that no one is left behind.

## How do you think this crisis has affected foundations?

COVID-19 has posed a fresh challenge for the Spanish foundation sector and generated great uncertainty about the evolution of its working model; however, at the same time, it has also



provided an opportunity to redefine it, preparing for the future. The results of our study suggest that the pandemic will have a negative impact on foundations, although this will only be temporary. Their average level of activity will be reduced and they will face a drop in the funding they receive. Even so, foundations are presenting a more optimistic view than that offered by private companies.

# The foundations are considered key to the development of our country. What strengths do you feel all of them possess?

Their good performance in the labor market is really striking. During expansionary phases, these entities are more dynamic when it comes to creating jobs and, during recessions, not only do

they not destroy jobs, but rather they manage to maintain their drive. What's more, I'd also highlight their capacity for adapting to new emerging needs, and proof of this is that the number of beneficiaries will be increasing in 2021. As key players in the welfare state,

"Collaborating with the third sector enables you to feel useful, build links with the community and become an agent of change"

I believe that foundations should receive more European aid, as they are not only actively involved in the fight against the adverse social effects of the pandemic, but also, in many cases, they take the place of public intervention and cover needs that neither the public nor the private sector can meet.

### Do you feel our sector is different from that in other countries? In what way are we most different?

As in other European countries, the foundation sector depends on the development of civil society and the welfare state. The role of organized civil society in Spain is still relatively small compared to other European countries. While there have been noteworthy initiatives during the pandemic

in favor of the most vulnerable groups, I believe that greater civic engagement is needed. In Spain, the response to COVID-19 highlighted the fiscal and institutional constraints of the welfare state and, consequently, the need to combine institutional strengthening of the State with the strengthening and sustainability of the third sector.

# Do you believe criticisms that the sector lacks transparency are warranted?

It is true that the dispersed data sources hinder acquiring reliable information on the number of effective foundations, the activity undertaken, the resources with which they operate, and how many people benefit, among other aspects. Hence the need to make estimates every now and again in

order – insofar as is possible – to obtain a true and fair view of the sector and complete it with the Foundation Activity Indicator, which can assess the foundation sector's perception of the Spanish economic and social reality. Moreover, in order

to increase transparency in the sector, I also feel that it would be highly advisable to increase the presence of foundations on the Internet and on social media, key to being better known to society at large. Interestingly, in 2019 only 39.83 percent of Spanish foundations currently active had their own website, and barely ten percent had a presence and participated on social media.

There is an ever-increasing number of people engaged in the sector as patrons, volunteers, and both direct and indirect employees. How would you encourage citizens to become more involved in foundation activity, as volunteers for example?

Collaborating with the third sector brings many benefits, including feeling useful, building links with





the community, putting our abilities to the test, improving our self-esteem, fostering generosity and becoming an agent of change. The foundation sector offers a wide range of opportunities in which to contribute the scarcest resource that exists – undoubtedly this is our time – something we cannot store for future use. Likewise with the skills, interests and aptitudes each of us possess and which enable some of the needs of society and the environment to be covered.

The report The Foundation Sector in Spain: Fundamental Attributes (2008-2019) was drafted by the researchers Simón Sosvilla (Complutense University of Madrid), Gregorio Rodríguez (University of Alcalá), and María del Carmen Ramos (Autonomous University of Madrid).

It is available in Spanish at: https://conocerelsector. fundaciones.org/





According to the UNESCO, "culture constitutes a fundamental dimension of the development process and helps to strengthen the independence, sovereignty and identity of nations." Fundación MAPFRE enthusiastically strives to bring art closer to the citizens of the whole world.

### **Art for all**

# Madrid ALEXÉI VON JAWLENSKY. THE LANDSCAPE OF PORTRAITS

Recoletos Hall (Madrid) From 2/9/2021 through 5/9/2021

> Alexéi von Jawlensky Spanische Frau [Spanish Woman], 1910 Private collection Photo: Maurice Aeschimann



# Madrid TOMOKO YONEDA Recoletos Hall (Madrid) From 2/9/2021 through 5/9/2021



Tomoko Yoneda From the series ZDC Entwined pines beyond the border fence (the northeastern front line, Goseong, South Korea) ©TOMOKO YONEDA. COURTESY OF THE ARTIST

# Madrid ESPACIO MIRÓ Fundación MAPFRE Recoletos Hall



### Barcelona

THE CAPTIVE GAZE. THE
DAGUERREOTYPE COLLECTION FROM THE
CRDI (CENTER FOR IMAGE RESEARCH
AND DIFFUSION) – GIRONA

Fundación MAPFRE KBr Photography Center From 2/26/2021 through 5/23/2021

# **Barcelona** CLAUDIA ANDUJAR

Fundación MAPFRE KBr Photography Center From 2/26/2021 through 5/23/2021



Unknown authorship
Family Portrait, ca.
1840-1860
1/2 plate daguerreotype
Angel Fuentes de Cía
Collection
© JOSEP MARIA
OLIVERAS

Claudia Andujar Yanomami working on the roadworks of the Northern Perimeter Road. Roraima, 1975 © CLAUDIA ANDUJAR

### Las Palmas

### **PAUL STRAND**

Fundación MAPFRE Guanarteme From 4/8/2021 through 7/30/2021





### La Coruña

### MIRÓ. A COLLECTION

Fundación Barrié From 2/20/2021 through 5/16/2021



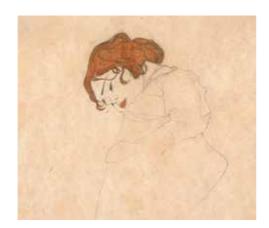
Joan Miró *Le Chant de l'oiseau à la rosée de la lune*Fundación MAPFRE

Collections

### Castellón

### DEPICTING MODERNITY. FUNDACIÓN MAPFRE COLLECTIONS

Castellón Fine Arts Museum From 3/12/2021 through 6/15/2021



Egon Schiele Schlafendes Mädchen [Sleeping Girl], 1909 Fundación MAPFRE

Collections

# **Bogotá**PAZ ERRÁZURIZ.

Banco de la República From 4/1/2021 through 8/9/2021



Paz Errázuriz
Miss Piggy II, Santiago, from the
series The Circus, 1984
Gelatin silver print, vintage copy
Courtesy of the artist
© Paz Errázuriz

### **Tenerife**

### JUNYER AND SANDALINAS. FUNDACIÓN MAPFRE COLLECTIONS

Fundación MAPFRE Guanarteme From 3/12/2021 through 4/30/2021



Joan Sandalinas Female Nude, 1924 Fundación MAPFRE Collections







# Tomoko Yoneda. History and Memory

TEXT: ÁREA DE CULTURA DE FUNDACIÓN MAPFRE IMAGES: ©TOMOKO YONEDA, COURTESY OF THE ARTIST AND SHUGOARTS

The *Tomoko Yoneda* exhibition – presented by Fundación MAPFRE at its Recoletos halls in Madrid between February 9 and May 9, 2021 – is the first comprehensive overview in Spain of this Japanese photographer's oeuvre, offering 112 images and highlighting some of her most recent works such as *Dialog with Albert Camus, Correspondence-Letter to a Friend or Crystals*. Together with her best-known series, the works on display include a new series on the Spanish Civil War and the figure of Federico García Lorca, commissioned by Fundación MAPFRE specifically for this exhibition.

Tomoko Yoneda was born in the city of Akashi in 1965, studied photography in Chicago and later in London, where she currently lives. From a very young age, she wanted to be a journalist, but she soon realized that images offered her the possibility of conveying ideas much better than she ever could through the written word. Her works generally refer back to historical events, especially those from the contemporary history period. Landscapes and interior scenes depicting places associated with armed conflicts and, in particular, related to the two World Wars, the Second Sino-Japanese War and the Cold War. As she herself points out, with regard to one of her best-known projects, "Scene" (2000-present), "History is not only apparent in tangible, clearly visible monuments and buildings, but also expresses itself impassively in various intangible ways (...) it is something that is present in our daily lives. History surrounds us, in the blue sky, the blue

From the series *Cumulus Chrysanthemums*, 2011
Chromogenic print

sea, the woods, the fields, and the city streets; it is already engraved upon the strata of landscape where we are born, but it appears quiescent and disconnected from our thoughts."

Between 2009 and 2015 the artist also produced a series of works focused more specifically on Japan −*The island of Sakhalin, Kimusa, Japanese* House, Cumulus and DMZ and, therefore, on the quest for her own identity, as well as a common one, that of her nation. As a Japanese woman who has lived much of her life abroad, her situation, precisely thanks to this distance, has enabled her to place herself in the shoes of 'others' in order to delve deeper into her roots and the history of her country. Perhaps inspired by reading the texts of the Nobel Prize laureate Kenzaburō Ōe, who has consistently maintained critical awareness in his writings, with the premise of seeking a new humanism to confront the threat of technocracy and contribute to the reconciliation and healing of humankind, Yoneda produced these works which analyze the legacy of the Japanese empire and 'Japaneseness'. Ōe called for a revaluation of Japan's





From the series Scene
Beach—Location of the D-Day Normandy Landings, Sword Beach, France, 2002
Chromogenic print

From the series Scene
Ice Rink—Viewing of a mining town that was part of the
South Manchurian Railway Zone during the Japanese
Occupation, Fushun, China, 2007
Chromogenic print

recent history, the relationship with its close neighbors and what he called the imperial system, which he opposed. Imperialism remains a controversial issue for the Japanese even today. Within the country, at home and even in the schools, despite the passing of the years, it is difficult to talk about the atrocities committed by the imperial army in its East Asian colonies, perhaps in the hope that, if something is not mentioned, it is as though it had never taken place.

When working on *The island of* Sakhalin, a title taken from the book by Russian writer Anton Chekhov, Yoneda practically took on the role of anthropologist and, through the landscape, sought the imprint of its inhabitants. With sovereignty long disputed by Russia and Japan, the island was divided in two along the 50th parallel following the Russo-Japanese war of 1905. Finally, with the defeat of Japan in the Second World War, it became part of the Soviet Union. Throughout its history, Sakhalin has housed a Soviet penal colony and various Japanese pulp and paper plants. In her images, the artist depicts the place where Japanese troops disembarked during the Russo-Japanese war, the local prison camp, or the road which crosses the island and previously defined the border between the two countries.



From the series After the Thaw Lovers, Dunaujvaros (formerly Stalin City), Hungary, 2004 Chromogenic print

Her photographs also show stranded Japanese warships which were abandoned at the end of the Second World War, not forgetting that the depths of this sea are home to more recent remains, namely submarines and planes shot down with civilian passengers on board.

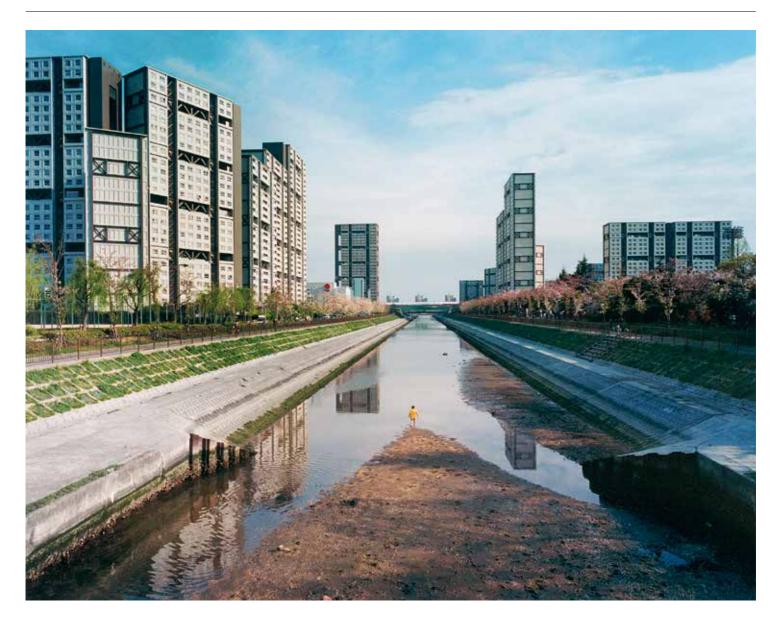
"Kimusa" is the name of the building that housed the interrogation center of the South Korean counterintelligence service in Seoul from 1961. Sealed off by high walls, its patterned glass windows and drapes meant that the connection with the outside world was virtually non-existent. Bare walls that witnessed incarcerations and torture sessions that elude comprehension. Japanese House also focuses on architecture to speak about power. In this case, the houses were built in Taipei during the Japanese occupation between 1895 and 1945. Alluding to a similar issue is *DMZ*, the initials of the Korean Demilitarized Zone, an area that extends four kilometers north and south of the military border, dividing the Korean peninsula with countless buried land mines and totally off-limits to civilians. This place has developed its own particular ecosystem in which plants and flowers grow, but





From the series After the Thaw Mud bath, Hajdúszoboszló, Hungary, 2004 Chromogenic print





which, thanks to the barbed wire defenses and concrete walls, also reminds us that Korea is currently at war.

Despite what they convey, it should not be forgotten that, generally speaking, the artist's images are aesthetically 'beautiful', almost always tranquil and endowed with a certain halo of nostalgia. The photographer's distant, aseptic view of the subject

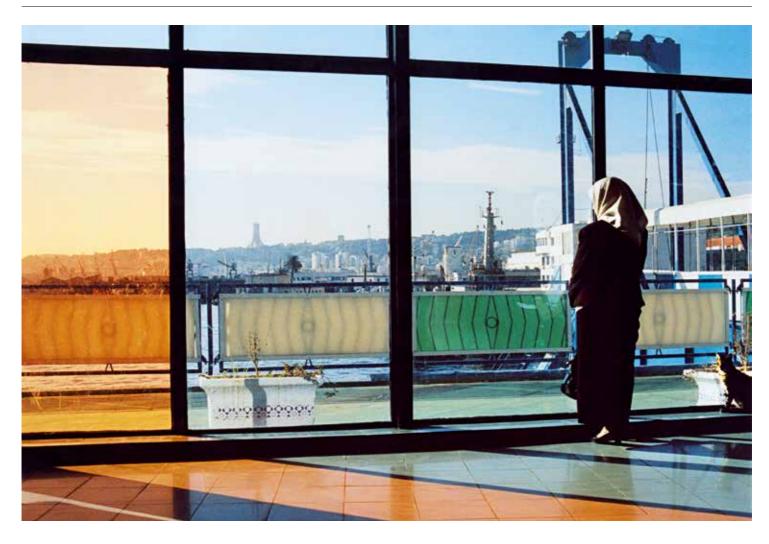
matter allows viewers a free interpretation, in line with their own memories and past history, something she considers fundamental. Her oeuvre comprises various strata of meaning that progressively manifest themselves as she undertakes her work. The images in one series bear some relation to those in the following series and cannot be understood as separate entities; rather,

From the series A Decade After River—view of earthquake regeneration housing project from a river flowing through a former location of evacuees' temporary accommodation, 2004 Chromogenic print



From the series A Decade After Looking at the epicenter, Awaji Island, 1995 Gelatin silver print this is a linear investigation in which she deals with the same questions related to the past and, most of the time, to the reparation of the harm caused. It could be said that the 20th century was marked by the wounds of hitherto unimaginable harm, and many creators and intellectuals have





dedicated their work to striving to imagine how to heal, alleviate and prevent that pain.

Yoneda is one of those artists whose work can be considered 'committed' and morally responsible, probing deep into our memory to remind us of the past and draw attention to events that actually happened, but should never happen again. The titles likewise form part of this process and are usually accompanied by a short explanatory text. Reading them affords each picture even greater signification and those that could considered simply

picturesque images of landscapes, parks, rivers or city sights are turned into spaces for reflection: the image of two lovers in the swimming pool of a Hungarian city in the series After the Thaw, 2004 in fact depicts the normal course of life in a country recently integrated into the European Union, following a lengthy history of occupation. An aircraft streaking across the clear blue sky -American B-52 returning from a bombing raid on Iraq, Fairford, England, 2003 — is the image of a B-52 bomber, one of those which, during the Iraq war, took off from

From the series *Dialogue with Albert Camus Waiting for a ship—The port of Algiers*, 2017 Chromogenic print



From the series Correspondence-Letter to a Friend A glimpse of the sea, Tipaza, Algeria, 2017 Platinum and palladium print

the RAF Fairford airfield in the Cotswolds, England, to attack Baghdad. In turn, this reminds the artist of the stories about the air strikes during World War II that her parents told her when she was a little girl. Each of the places she photographs becomes a space deeply scarred by war and tragedy.

Yoneda's work always poses a myriad of questions, despite the aforementioned titles or the texts she adds to describe her series. In stark contrast to the photographs we are accustomed to seeing in newspapers, on television or on social media, which tend to

address the most abject aspects of wars, natural disasters or pandemics head-on, these are balanced, carefully considered compositions. The artist addresses tragedy and evil from a tangential point of view, almost by allusion, thus distancing herself from documentary photography in which critics have sometimes tried to pigeonhole her.







# The Captive Gaze. The daguerreotype collection from the CRDI (Center for Image Research and Diffusion), Girona

TEXT: FUNDACIÓN MAPFRE CULTURE AREA IMAGES: CRDI

From February 26 through May 23, 2021, Fundación MAPFRE's KBr Photography Center in Barcelona is hosting this exhibition dedicated to the origins of photography, with daguerreotypes from the CRDI collection dating back to the 1840s, 1850s and 1860s, some of them restored by Fundación MAPFRE for the occasion.

In Spain, the presence of, and interest in, the daguerreotype has traditionally and historically been less marked than in other European countries. As Jep Martí Baiget points out in the catalog accompanying the exhibit *The Captive Gaze*, this may be due to several reasons. Firstly, the scant general interest shown until recently by the institutions in the conservation of our photographic heritage; secondly, with regard to this particular invention, "people stripping down the objects to extract the silver" may have played a key role, or "the fact that early adopters of paper-based portraiture promoted the change of medium as a way to enhance portraits", as well as the fact that "the heirs of the portrayed subjects were unaware of the value of the daguerreotype."

Fortunately, in recent years, many institutions have devoted more time to the photographic

Unknown authorship

Portrait of a Woman, ca. 1845-1855

1/6 plate daguerreotype

CRDI. Ángel Fuentes de Cía Collection

discipline, studying it, delving into its history and promoting conservation efforts, building up comprehensive collections in an attempt to bring it closer to as many people as possible. This is the case of Fundación MAPFRE, which not only hosts a collection that today boasts over 1200 works exemplifying this form of artistic expression, but also recently opened an installation dedicated exclusively to it, the KBr Photography Center in Barcelona.

In 1997, the CRDI (Center for Image Research and Diffusion) was created in Girona and Fundación MAPFRE has had the pleasure of collaborating with it on developing the project now being presented. This is the first of the exhibitions to be organized at the KBr, in collaboration with various Catalan institutions which host a rich photographic heritage that has received little exposure to date. Since its very inception, the CDRI's goal has been to publicize, protect and disseminate the documentary heritage of the city of Girona in images.



The term 'captive' included in the title infers a two-fold meaning. In the words of the Bulgarian-French writer, critic and linguist Tzvetan Todorov, it refers to the intention of "trapping the moment and capturing something fleeting" and, in addition, to the fascination of those 'captivated' by this attractive novelty that emerged in the late 19th century. This object, the first to be disseminated and commercialized in the history of photography, is considered more a physico-chemical "marvel",

commonly known as "a mirror with a memory" at the time.

Following the work of Joseph-Nicéphore Niépce (who died in 1833) in relation to the sensitivity of silver salts to the light, the invention was promoted by Louis-Jacques-Mandé Daguerre who, in 1836, first obtained an image on a sheet of silver-plated copper and continued to refine the process until its official presentation on January 7, 1839. The Daguerreotype revolution then spread throughout Europe, including Spain, where it also

made an immediate impact. Nineteen days after the process was officially presented at the Academy of Sciences in Paris, the Diario de Barcelona reported on this new invention, and the book by Daguerre, published in France that same year, was also translated into Spanish. By 1845, every major city in the Western world had its own photographic portrait studio. It is known that, by 1851, millions of daguerreotype portraits had been produced most of them lack inscriptions on the frames or cases that would



Unknown authorship

Portrait of a Woman, ca. 1845-1850

1/6 plate daguerreotype

CRDI. Joan Basseda Casas Collection



Unknown authorship

Portrait of a Man, ca. 1854-1856

1/6 plate daguerreotype

CRDI. Ángel Fuentes de Cía Collection





Unknown authorship

Postmortem Portrait, ca. 1853

1/6 plate daguerreotype

CRDI. Ángel Fuentes de Cía Collection

allow the sitter or the portraitist to be identified – and were highly appreciated at the time, although they gave viewers the sensation that they were looking at something that did not actually exist.

On November 10, 1839 an image was transferred to a copper plate for the first time on the Pla de Palau (the historical main square of Barcelona), with the accompaniment of a band of music. The twenty-two minute exposure was watched by around a hundred people. In the end, as if by magic, there appeared on the plate a view of the city in which

one could see the Casa Xifré and La Llotja, two of the city's most emblematic buildings, separated by the Paseo de Isabel II. The image was raffled off among the attendees and, after this event, it was never heard of again. Nor did news of the event, which promised greater repercussion, go much further, perhaps due to the complex political situation at that time in Catalonia, with war still officially raging. Those who were initially interested in the invention were trainee scientists, mostly young Catalans who put the process into practice and even enhanced it, with the intention



of including our country among the leading representatives of a vibrant, modern Europe. It was only in 1842, when the first portraitists appeared in Madrid and Barcelona, that it began to acquire relevance as an image reproduction system. Thus, in more peripheral cities like Girona, the first portraits of this type date from 1849 and are attributed to a French artist, Mme. Senges. She placed advertisements in the local newspaper El postillón to publicize her activity as a portraitist, and offer training

to those wishing to learn this new technique. But there was no permanent photography gallery or studio in this city, nor is there any evidence of other daguerreotypists there. This was because their services were so costly and there was no bourgeois class in the city – more typically found in an industrialized society – that could provide sufficient clientele for the upkeep of such a business.

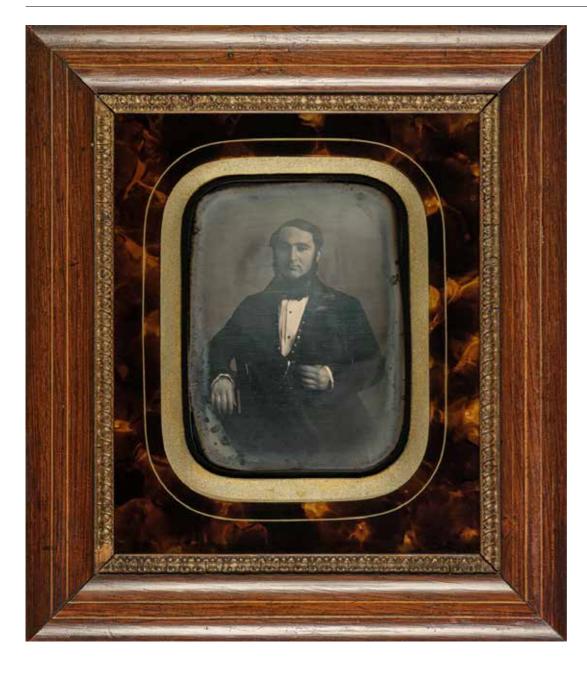
A large sample of the daguerreotypes in the CRDI collection, dated between the 1840s and the 1860s, were

H. Negretti & Zambra (Henry Negretti and Joseph Zambra) The First Whisper of Love, ca. 1851-1860 Stereoscopic daguerreotype, 8 x 17 cm CRDI. Joan Basseda Casas Collection

Unknown authorship Portrait of Three Men, ca. 1850-1855 1/4 plate daguerreotype CRDI. Ángel Fuentes de Cía Collection







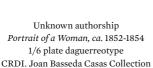
Unknown authorship Portrait of a Man, ca. 1848-1860 1/2 plate daguerreotype CRDI. Joan Basseda Casas Collection

selected for this extensive exhibition. In addition, Fundación MAPFRE undertook to arrange the restoration of a group of them for this occasion, but also as part of its commitment to the conservation of our photographic heritage. Two stereoscopic plates are also included in this exhibit.

There is also a diverse range of daguerreotype casings on display. Some are made of wood with leather covers, while others are thermoplastic. The inner silk or velvet lining on the cover helped expel the air to avoid tarnishing when the box was closed. In addition to this type of ornamental casing, most

characteristic of daguerreotypes in the United States, we also find the European or French system, which consists of an open frame like those used for paintings. The exhibit mainly consists of studio portraits – whether individual, in pairs or groups, or even postmortem pictures – while the two







Unknown authorship
Family Portrait, ca. 1850-1854
1/6 plate daguerreotype
CRDI. Joan Basseda Casas Collection

stereoscopic images reproduce sculptures. Those responsible for some of these works have been identified, thanks to the inscriptions on the frames; however, in general, the names of the sitters remain a mystery, save where some annotation is attached to the images. The exhibition is rounded off with objects and tools related to this photographic technique, drawn from the collection of the Cinema Museum in Girona. These include a box for storing the different liquids needed in

the processes for developing and fixing the daguerreotype image, or photographic laboratory lamps, to name but a few.

In addition, there are projections of two audiovisual presentations explaining the execution of this "marvel", and how the restoration process was performed. Also presented is a project that was born within the research program run by the CIFOG audiovisual college in Girona, which has developed photogrammetries that will make it possible to obtain a

three-dimensional view of four daguerreotypes in the collection.

With this display, Fundación MAPFRE wishes to let people know about the invention that led to the birth of photography, offering a comprehensive overview of its beginnings and the context within which this technique emerged. Photography thus became an artistic discipline in its own right, capable of leaving recollections that remain "captive" in our memory.



# Showing where there's a will, there's a way

TEXT: LAURA SÁNCHEZ IMAGES: FUNDACIÓN MAPFRE

The Bottom Line organization has the support of Fundación MAPFRE in the United States, making it possible for young people with limited resources and no college tradition in their family to access higher education and better opportunities in their working life.

Bottom Line has the support of Fundación MAPFRE in the United States. This partnership helps students navigate the systemic barriers in place that make access to higher education for first-generation students from low-income backgrounds significantly more challenging than their wealthier peers.

A college education is practically essential in the United States in order to have a chance of obtaining a well-paid job. Many families make sacrifices and start saving as soon as their children are born so that this level of education will be open to them; and, if they have several children, they may even be forced to choose which one will set foot on a university campus. One striking figure: in 2019, 45 million young Americans accumulated student loan debts amounting to nearly \$1.6 trillion. It is expected that, by 2023, the percentage of those no longer able to keep paying off this debt will reach 40%.

Robert Putnan, a Harvard
University professor and former
advisor to three presidents
(Clinton, Bush and Obama), claims
that this American college dream
died a long time ago and is now
well beyond the reach of an everincreasing number of families
"because of the growing increase in
social inequality following decades
of declining job quality and wages."

But, if this educational aspiration has become a mere pipe dream for the American middle class, what about the opportunities for those who never found it easy to access college education? The Bottom Line organization, which MAPFRE Foundation has supported since 2014, has been striving to bridge this gap for over 20 years.

They are fully aware that, in each student's heart and mind, the path before them is filled with enthusiasm and potential, yet also littered with pitfalls and hurdles. Research undertaken by the EdBuild organization noted,

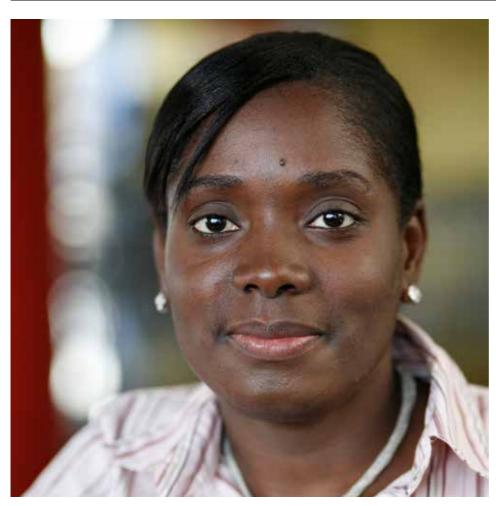
for example, that students from predominantly non-white school districts receive an average of \$23 billion less in educational funding than students from predominantly white school districts. Obviously, this impacts negatively on the equality of opportunities available.

Bottom Line was founded in 1997 and, since then, has helped more than 4,000 students graduate from college within six years or even less. The student Bottom Line works with are the first in their families to attend college, and also come from low-income backgrounds.

"While our students have unshakable motivation and ambition, they face countless obstacles on the road to college and professional success: a lack of social and economic capital, housing and food insecurity, being torn between family and school obligations, reduced wages and anxiety problems, as well as a limited personal contact network," explains



The key to Bottom Line's approach is providing each student with a dedicated, experienced advisor to help them along their unique pathway to college



Ginette Saimprevil, executive director of Bottom Line Massachusetts.

Ginette Saimprevil, executive director of the Massachusetts region. Ninety-seven percent of the students that Bottom Line serves are people of color (37% Black, 26% Hispanic and 26% Asian); 66% are female; and many are first- or second-generation immigrants in the United States. Almost all of them have life experiences deeply marked by the intergenerational poverty in the United States, or by the struggles that newly arrived immigrants to the country often encounter. For them, the college dream is a question of survival: as research from the Georgetown

Education and Human Resources Center reveals, those with a college degree will earn a million dollars more over their lifetime than those individuals without one. In another study, the Pew Charitable Trust concluded that low-income students who obtain a college degree are five times more likely than their peers to progress economically.

The key to Bottom Line's approach is providing each student with a dedicated, experienced Advisor to help them along their unique pathway to college. These relationships with the students

are painstakingly nurtured from the moment they begin their third or final year in high school. "We establish connections. We listen. What we learn enables us to apply our unique know-how, experience and methodologies to support them. We have an unparalleled pool of data offering comprehensive information on those universities where a student will thrive academically; we know how to identify those that will best suit them at the social, academic and financial level in the long term (we base this on what corresponds to their interests and academic ability, as well as questions of affordability). We also help them with the whole application and financial aid processes. The goal is for students and advisors, working together, to make decisions that will affect the future of each young person in a positive, informed manner."

Sarah Kac, a Talent and Organizational Development consultant at MAPFRE, states that having the opportunity to work with Bottom Line students is more than just a volunteering opportunity or a chance to give back to the community; it is all about being able to help shape another person's future. "Personally, they are an inspiration to me.

Each of these students has an extraordinary drive and desire. This initiative not only gives me the opportunity to help them determine their short- and long-term objectives and career aspirations, and prepare them for the transition to the labor market, but it also makes me want to do more, and give more."

In addition to putting their know-how and experience at the service of the students, MAPFRE employees support these young people by organizing empowerment events, annual galas and small gestures like sending personalized letters and postcards

and CEO of MAPFRE USA. "We have an internal job board that these students can access post-graduation – we don't want to miss out on their incredible talent and drive to excel. We are proud of our partnership with Bottom Line and their dedication to producing career-ready college students."

In other cases, the beneficiaries of the Bottom Line

university place, but the whole process, the paperwork... it was like a foreign language to me. At Bottom Line, they helped me understand it. However, even with the preparation and support of Bottom Line, the cultural shock of attending Bowdoin College, a private liberal arts college, really struck me. I recall how, from the very first day of class,



to the students they have contacted to encourage them with their studies and inquire how they are getting on.

"Our employees become mentors, helping to prepare their students for both college and career," explains Jaime Tamayo, Chief Representative of Fundación MAPFRE in the United States initiative end up working for the organization itself. This is the case of Ginette Saimprevil, executive director of Bottom Line Massachusetts region. "I emigrated to the United States with my family from Haiti when I was just ten years old. I contacted Bottom Line when I was in high school. I wanted to apply for a

I wanted to ask for a transfer to another university. But, thanks to my Bottom Line Advisor who persuaded me and encouraged me to keep going, I persevered and eventually earned my degree. For all these reasons, over 14 years ago I chose to work at Bottom Line to help other college students earn their degrees, just as I did."



# Food poverty, a concern for us all

TEXT: ISABEL PRESTEL IMAGES: FUNDACIÓN MAPFRE, ISTOCK

The data on unemployment and rising poverty rates throughout Europe make chilling reading, even more so in our country. For this reason, public and private entities, such as Fundación MAPFRE, have prioritized campaigns to get food to those groups most at risk.

The ravages of COVID-19 are not merely health-related. According to the Active Population Survey (EPA) published in February this year, Spain ended 2020 with a total unemployment rate of 16.2 percent. This figure may not give us a true idea of the scope of the problem; putting it into absolute numbers probably hits us harder. We are talking about 3,964,353 people who are currently out of work, i.e. they receive no wages. And, given the panorama, the prospect of finding another job is not good. Not at all.

COVID-19 has caused a historic recession and no obvious improvements are expected until at least the end of 2022. In this context, it can be no surprise that the poverty rate is rising right across Europe.

Olivier de Schutter, UN Special Rapporteur on extreme poverty and human rights, presented the preliminary conclusions of his mission in the European Union a few weeks ago: the results make chilling reading. More than 92.4 million people — 21.1 percent of the population — remain at risk of poverty in the EU of the 27. A total of 19.4 million children are at risk of poverty throughout the Union

As the rapporteur stresses, there are faces behind these figures, "those of single mothers for whom it is practically impossible to juggle their work and care responsibilities, young adults who never finished their schooling and cannot find a steady income in the formal sector, and people who cannot work because of their health... I've heard testimonies from people living in poverty from all these groups and they told me that they would love to continue studying, but they cannot, as they lack the means to support themselves and their families: that this is the first time in their lives they've experienced hunger; that they are poorly

treated, with excessive controls and punishments, when dealing with the administrations."

The situation in Spain is not that different. Quite the contrary, Spain has failed miserably in its European commitment to the 2020 Strategy to take 1.5 million people out of poverty. This is evident from a recent AROPE (At-Risk-of Poverty and Exclusion) report, drafted by the European Anti-Poverty Network (EAPN). Over the past ten years, not only has it not reduced its poverty rate, but there are now more people beneath this threshold than a decade ago. In Spain alone, 12.3 million people (26.1 percent of the population) are currently at risk of poverty or social exclusion. And remember, this report refers to data collected between 2008 and 2019. In other words, they refer to pre-pandemic days and, therefore, do not include those groups that are now among the most underprivileged sectors this



year: the self-employed or small entrepreneurs in the world of culture; ruined catering industry businesses, owners of souvenir shops that depend on tourism, travel agencies... People who do not receive any aid and who, for the first time, have been forced to seek help just to survive.

The report presented by Oxfam last January does indeed include the post-COVID economic devastation. It includes the estimated 790,000 people who have fallen into severe poverty in our country over the past 12 months. "Immigrants, young people and women are the groups most affected by the inequality that the pandemic has caused." Meanwhile, the world's one thousand richest people have already recouped any economic losses sustained due to COVID-19.

Given such dramatic figures, the only thing possible is to pitch in and strive to fulfill one of the 2030 Agenda's Sustainable Development Goals (SDG 2): Zero Hunger in the world. The United Nations itself states that, at present, one in nine people around the world is undernourished: some 815 million people. And it warns that, if recent trends continue, the number of people affected by hunger will exceed 840 million by 2030.

# Pulling together to combat hunger

The Sustainable Development Goals are a fundamental aspect of Fundación MAPFRE's work. To be sure, SDG 2 is one of the most concerning for the Foundation, now more than ever. Thousands of people have found themselves in need of food for the first time in their lives, because of this pandemic. Providing food support to at-risk groups has become a top priority for Fundación MAPFRE. To this end, it has increased the number of public and private solidarity initiatives with which it collaborates.

Of all the campaigns launched by the Foundation, the Fundación MAPFRE Family Food Card has proved the most spectacular. With a total value of one million euros, the holders (3,400 families) were able to exchange them for up to €100 in essential items at more than 800 Carrefour supermarkets all around the country. The social ventures collaborating in the Sé Solidario program took charge of distributing them on the basis of those at greatest risk of social exclusion.

There are also projects that focus on specific points around the country. One of them is Combating Food Poverty in Extremadura, which provides economic support for the purchase of basic food products, especially fresh produce and proteins. These are then distributed by six regional charitable entities: Hijas de la Caridad; St. Vincent de Paul; Zafra Solidaria NGO: Red Cross of Villanueva de la Serena and Serena County; Caritas in Plasencia, Navalmoral de la Mata and Trujillo; and the San Juan de Dios de Almendralejo Foundation.

# Given such dramatic figures, the only thing possible is to pitch in and strive to fulfill one of the 2030 Agenda's Sustainable Development Goals (SDG 2): Zero Hunger in the world



Fundación MAPFRE also supports those most in need in the city of Madrid through various campaigns and collaborations. For example, with CESAL, it supports the project 'No one must be left behind: Emergency STOPCORONAVIRUS, of the Madrid City Council. Thanks to this initiative, 1,000 people in vulnerable situations receive a meal each day through the distribution center at Gastrolab Villaverde. The Santiago Masarnau Social **Integration and Reception** Center project of the St. Vincent de Paul Society also benefits from the Foundation's efforts.

The Romani people receive help thanks to the collaboration agreement signed last June with the Gypsy Secretariat Foundation. Because COVID-19 has aggravated the situation of an already vulnerable population group. Prior to the pandemic, 86 percent of them were already living beneath the poverty threshold. With the development of the Social Emergency Fund #JuntoAlasFamiliasGitanas, 70,000 euros will be distributed among 29 localities in 13 Autonomous Communities, which will reach nearly 700 Romani families.

Finally, the Food Bank Federation launched a Global Volunteering Day fundraising campaign; and the World Central Kitchen, which distributed 30,000 Christmas dinners to the groups most affected by COVID.

### How is poverty gauged?

While severe material deprivation (SMD) and poverty are different things, the former serves to give us a rough idea of what the latter entails. SMD "includes those people living in households who cannot afford at least four of the consumer concepts, items or elements deemed basic within the European region", according to the European Anti-Poverty Network (EAPN), a European Platform of Social Entities working and combating Poverty and Social Exclusion in the European Union Member States. Those concepts are as follows:

- They cannot afford to eat meat, chicken or fish at least every other day.
- They cannot afford to keep their home at an adequate temperature.
- They are unable to deal with unexpected expenses.
- They have had to make late payments related to the family home (mortgage or rent, utility or condominium bills, etc.) over the last 12 months.
- They cannot afford to take at least a one-week vacation each year.
- They cannot afford a telephone.
- They cannot afford a television.
- They cannot afford a washing machine.
- They cannot afford an automobile. ⊗









# Sandra de la Fuente, lawyer and volunteer at Refugees Welcome España

# "Those who invite refugees into their homes have combated prejudices and stereotypes based on mere anecdotes"

TEXT: CRISTINA BISBAL IMAGES: LAURA MARTÍNEZ LOMBARDIA

It was nearly five years ago that she started collaborating with this association whose aim is to foster cohabitation experiences and a culture of welcoming refugees. Sandra's work to achieve this is twofold. Firstly, when needed, she offers advice on the association's legal questions. And she also interviews those seeking international protection, and those offering a room for a social rent. Those interested, both those who are looking for accommodation and those who offer it, they have had to previously register on the organization's website. She tries to match them up according to their interests, characters and needs. Both sides are then introduced and, if they get along, they can begin living together in what is a two-way enriching experience. So far, since they began their work in 2015, Refugees Welcome España has arranged over 100 such cohabitations in Madrid, Barcelona, the Balearic Islands and Valencia. Moreover, they provide company and this can lead to great friendships, the kind that will last a lifetime.

### How did your relationship with Refugees Welcome España start?

In the summer of 2015, the news media showed us the tremendous crisis of displaced persons striving to reach Europe as they fled wars, conflicts or persecution in their countries of origin. The founding partners of Refugees Welcome España started out at that time, as part of the International Refugees Welcome Network. About a year later, browsing the Web, I came across the association. I went to a training session. The founders showed such commitment and motivation to get this project off the ground, promoting a culture of welcome to Europe through

'horizontal' cohabitation, that I couldn't resist.

### Why this NGO and not another? What made you engage with Refugees Welcome España?

I was captivated by the promotion of this horizontal approach to the culture of welcome (opening our doors to living together, sharing



There should not be any preconceived 'image of refugees', as we are talking about millions of people from all over the world, all with their own personal stories

different cultures, experiencing true integration and weaving citizen networks) with a solidarity rent.

# Were you always interested in volunteering?

Yes, from a young age. Perhaps because I'd traveled around (as a little girl and, later, as a backpacker), which allowed me to get to know other cultures and their living and development conditions. Being born in certain places and times does not allow people to grow up in an environment of tolerance and equality.

### On top of all this, you work in a law firm, have a house, two children (a boy and a girl of school age), a partner... Where do you find the time for the association?

I have no specific timetable. At Refugees Welcome España I work as a volunteer, like virtually all the other people there, and I devote more or less hours to it according to the needs at any given moment. Each week I tend to set aside some six or seven hours. I manage this by eking out some free time to do something I believe in. What's more, my family respects those periods when I spend more time with the association.

# What is the most rewarding aspect of the work you do for Refugees Welcome España?

Meeting wonderful people who devote their time to doing their bit to achieve change. It may not be a radical change, but the sum of all those grains of sand means some people can have a better life.

## And the least, what hurts you the most?

How complicated it is to integrate into our society all those seeking inclusion. Overcoming the lack of awareness and combating prejudices, the lack of resources and how hard it is for public bodies at the European, national and local levels to reach viable agreements. And, in particular, being unable to assist all the people knocking on our door.

## What is the profile of the people who turn to you?

They are usually young people aged 20 to 35 who have traveled alone from countries like Syria, Palestine, Ukraine, Venezuela, Colombia, Central American countries and several African countries such as Somalia or Mali, among others. They are fleeing their countries of origin because of armed conflict, violence, discrimination or persecution on the basis of gender or sexual orientation. Most of them are within the asylum seeker Reception System, i.e. they have applied for International Protection. We usually accompany them in the second phase of the Reception System, actively seeking a new home, when they have to abandon the premises run by the NGO in question and get their life back on track.

# And how do they find out about you?

We collaborate with other NGOs administering the economic

support in Phase 2 of the Reception System, and have developed synergies and referral processes with most of the pertinent entities in the cities where we are present, so as to ensure we can be a viable, effective resource. On other occasions, displaced persons who know us or have formed part of the project at some point recommend us to other refugees. There are also those who come across us through basic Internet searches.

### Tell me about some case that particularly moved you, or was an especially lovely or intense experience.

There really are so many. The generosity and values of the people who register their room on our website to rent it out, which results in someone moving in, is always thrilling. There are two really lovely examples in Madrid. Mayte, who lives with her daughters and a dog, has expressed her solidarity twice by renting out a room to women of different ages and situations. Or César, a pensioner who, since 2017, has shared his home with displaced persons. One of them has lived with him for over two years.

## How has this experience been for those who take people in?

Highly satisfactory. Some people have tackled their loneliness, or seen their table enriched with new dishes, virtually traveled the world from their sofa and practiced foreign languages. But, above all, they've combated prejudices and stereotypes based on mere anecdotes.



### I understand that a personal relationship is forged with some of these refugees, by you volunteers as well...

Yes, indeed. Aya (in the photo) is one of those cases. We've become great friends. She says I'm a bit like her elder sister. She's met my family and we've been for walks and meals together.

# Are we sufficiently aware in our country of the displaced persons issue?

In my opinion, there's a long way to go yet, at both the social and institutional level. The figures of those denied international protection speak for themselves: In 2019, Spain offered international protection to a mere 5.2 percent of the asylum applications processed, in sharp contrast to 24 percent in

2018 and the 31 percent average for all European Union countries last year.

# How should we change the image we hold of displaced people?

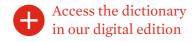
We must learn about them, educate in our schools, empathize (it shouldn't be difficult, as a were a country of emigrants), read and discover, call out racist attitudes and behavior we witness around us, avoid falling into the trap of sensationalism or false data spread by the media, or holding preconceived images of anyone. Indeed, there should not be any preconceived 'image of refugees', as we are talking about millions of people from all over the world, all with their own personal stories. Because, beyond the

social and moral aspects, simply from an economic standpoint, immigration is not only good, it is necessary.

### How do you finance yourselves?

A great deal of the work is achieved by the time we volunteers invest. There are approximately 70 of us, working with a common goal in different territories: Madrid, Catalonia, Balearic Islands, Galicia and Murcia. In addition, we have five specialists, each one hired thanks to funding from a town hall in Catalonia, as well as from two private entities. We occasionally receive donations from individuals or through event promotions. This helps us maintain the structure and professionalize some services, without losing our activist roots.







# Insurance terminology

TEXT: ANA SOJO & PALOMA GÓMEZ-LUENGO IMAGES: ISTOCK, FUNDACIÓN MAPFRE

A little over four centuries have passed since the publication in Madrid of Sebastian de Covarrubias Orozco's *Treasure of the Castilian or Spanish Language* in 1611. This work by Covarrubias was the first Spanish language dictionary, given that the renowned – and much earlier – *Latin-Spanish Dictionary* by Nebrija from 1492 was a bilingual work, as its title indicates.

Later, other important dictionaries would appear; most noteworthy are those the Royal Academy has published ever since 1726, as well as the titanic María Moliner tome, *Diccionario de uso del español* which first appeared in 1966, or the *Diccionario del español actual* drafted in 1999 by Manuel Seco to reflect current usage.

With the advent of digitization, technology and linguistics go hand-in-hand and we can see how dictionaries have successfully adapted themselves and moved with the times. A wealth of online consultation resources help us resolve the countless doubts that arise regarding the exact meaning of words, the correct use of language, grammar or spelling, the translation of a term, etc.

Some of the best-known and most widely consulted are:

- www.rae.es
- www.fundeu.es
- www.cervantes.es
- https://www.spanishdict.com

In addition to the linguistic dictionaries, also called prescriptive dictionaries, which compile words and their meaning in alphabetical order, there exist other kinds. Some of the best-known and most widely used are: encyclopedic, bilingual or technical works, thesauri, etc.

Let's look at technical dictionaries. A technical dictionary reflects the terms employed in a specific field of knowledge. In our case, insurance is a field of knowledge largely unfamiliar to the general public and this is therefore a much needed dictionary. In its drive to promote the insurance culture and research in this field,

195,697

UNIQUE VISITORS HAVE SHOWN

INTEREST IN ONE OF THE

5,440

TERMS INCLUDED

IN THE DICTIONARY IN 2020.

Fundación MAPFRE set about producing one.

MAPFRE's first insurance dictionary, *Diccionario Básico de Seguros*, was published in 1972 and would soon become a classic in the insurance world, so much so that, in some Latin American countries, it would become a benchmark icon for the MAPFRE brand.

Subsequent editions in 1988, 1990, 1992 and 2008 greatly enriched that initial edition, not just as regards the number of terms, but also concepts and expressions. The dictionary thus acquired a certain pedagogical and international character, thanks to the incorporation of a bilingual glossary (Spanish and English).

The latest version appeared in 2019. The new insurance activity scenario, the globalization of the economy and digitization have led to the introduction of a large number of new terms and even concepts not envisaged in previous versions. This dictionary not only reflects the semantic





The latest version is open to all and totally free. We particularly look forward to much-needed contributions from the insurance community and, in particular, those related to the rich Latin-American terminology

field of insurance, but also terms common to other disciplines, such as law, finance, technology, etc.

But a dictionary published in 2019 needed to be dynamic and constantly updated. For this reason, the online version was conceived as a space not just for consultation, but also for collaboration and feedback, somewhere users and researchers can contribute new terms and distinct meanings, or make suggestions to delete or amend the contents of the dictionary. This version is

open to all and totally free. We particularly look forward to much-needed contributions from the insurance community and, in particular, those related to the rich Latin-American terminology.

The print edition thus becomes a complement to the online version, with the latter taking on the more prominent role. As a result, reissues and updated printed versions will only be published whenever the number and interest of the new additions so dictate.



Insurance Dictionary

In addition, ever since 2017 the dictionary also has an online and print version in Brazilian Portuguese.

Some figures for the online dictionary in 2020:

- Number of terms: 5.440 terms
- Visits: 244,145
- Unique visitors: 195.697

During the toughest period of the COVID pandemic, the whole team working remotely kept everything up and running as normal, updating the web catalog daily with electronic documents and digital magazines



### The insurance data source: the Fundación MAPFRE Documentation Center

Over 30 years since its creation in 1990, the Fundación MAPFRE Documentation Center remains in the vanguard as regards employing the latest technologies to offer its users and subscribers the best possible quality of service.

Our acquired experience and expertise have enabled us to become a flagship center in such sectors as insurance, risk management, accident prevention and social protection.

resources are freely accessible online in digital format free of charge. We also have agreements with public and private institutions, so as to be able to offer open access to their publications, as well as works and publications by students (Master's Dissertations) and professors from leading Spanish universities, professionals and researchers.

As a Fundación MAPFRE document repository, the Documentation Center collaborates with all areas of the

apace, in line with the SDG of paperless offices.

Moreover, it maintains its dissemination drive through social media, mainly via Linkedin, and publishes a monthly **News Bulletin** received by its subscribers, in which magnificent collaborators participate with articles on current, cutting-edge topics, and which also include recommended bibliographies.







During the toughest period of the COVID pandemic, the whole team working remotely kept everything up and running as normal, updating the web catalog daily with electronic documents and digital magazines, monitoring daily news on the sector and responding by e-mail to user queries (centrodocumentacion@fundacionmapfre.org).

With over 156,000 bibliographic references, a great many of these

foundation, providing a digital link to all publications and also making them available in its web catalog.

On a daily basis it handles queries in search of information and documentation, from both external users (insurance sector professionals and researchers) and internal users from technical areas within the MAPFRE Group.

Its plan to digitize the whole collection of documents continues

There is also a reading room open to the public in Madrid where, with a prior appointment, any professional or member of the public interested in consulting our collection is duly attended, although this has not proved possible this year because of COVID-19.

Documentation





# Emotional health, the pandemic within the pandemic

TEXT: RAMÓN OLIVER IMAGES: ISTOCK

One year after it first appeared, there is not one single aspect of people's lives that has not been conditioned by this coronavirus. Work, finances, family, social relations and, obviously, health have all been disrupted by COVID-19. In order to try to determine how the pandemic is affecting the health of the Spanish population, Fundación MAPFRE and the market research company Salvetti Llombart undertook a study for which they conducted a total of 2,500 interviews.

#### **Emotional health**

One of the key findings of *The new health*. *Evolution of the concept of health during the COVID-19 crisis* reveals that emotional health is the most affected by this health crisis. "Many of us have not caught COVID-19, but almost all of us have experienced fear, anguish, sadness, unease, sleep disorders... Clearly emotional and cognitive aspects," comments Ida Castellsaguer, partner and business manager of Salvetti Llombart.

41 percent of respondents acknowledge that their emotional health has worsened as a result of the crisis and the uncertainty it has brought about. Discouragement, apathy, fear or anxiety are the most common problems. Who is suffering them? Women, young people aged 20 to 35, city dwellers, households with a large number

of members, and those areas with less purchasing power are the most vulnerable.

Strict lockdown, return to activity, second wave... These months have been a continuous roller coaster ride. As the Health Promotion Manager at Fundación MAPFRE, Antonio Guzmán, points out, these ups and downs inevitably take an emotional toll. "We've been fighting the coronavirus for many months now, during which

time we've modified all our habits, whether in terms of protection (face masks, social distancing, frequent hand washing, etc.), social (less contact with family and friends), or leisure. Many of the activities that, just one year ago, seemed normal, like going out for dinner or to the movies, now seem extraordinary. This leads us to a situation of mental exhaustion, or 'pandemic fatigue', which we had never experienced before."



Study entitled The new health. Evolution of the concept of health during the COVID-19 crisis.



The psychological effects of the virus are plainly evident in the mood of the general population. Seven percent say they feel "really bad" mentally. 25 percent believe their mental agility and memory have worsened due to increased fatigue (63 percent), stress (51 percent) and difficulty concentrating (48 percent), as well as managing everyday strain (42 percent).

Interestingly, a unique, unprecedented situation such as the imposition of lockdown was experienced with relative calm by almost half of those surveyed, actually stating that they felt "calm and relaxed" during that period. Among its positive effects, more time with the family, a space for introspection and self-knowledge, or the opportunity it provided for nurturing culture and learning (reading, online courses, etc.).

For the Fundación MAPFRE Health Promotion Manager, the worst aspect of this climate of uncertainty is that "it keeps stretching on with no end in sight." How can we enhance our mental health in these circumstances?

While it is indeed complicated, says Antonio Guzmán, the key is to remain positive. "We must strive to avoid thoughts and situations that produce negative emotions and are harmful for us," is his advice. It is also most important to maintain relationships with friends and family through the new technologies. "Because social distancing is not synonymous with loneliness," this expert reminds us.

### Physical health and healthy habits

Those surveyed are more optimistic about their physical condition, with an average rating of seven out of ten. 50 percent say they feel "OK", 42 percent say "very good" and only eight percent "very bad". A

large sector (60 percent) feels that their physical health is "the same as before the pandemic"; 19 percent believe it has even "improved", while 22 percent think it has "worsened". Youngsters aged 20 to 26 are the most affected group in this respect. Weight gain (54 percent), less exercise (53 percent), greater feeling of tiredness (51 percent), less energy (49 percent) and more headaches (42 percent) are the leading physical problems of Spaniards during the pandemic.

The pandemic also led to the adoption of new habits. 63 percent say they disinfect their home more using specific products, and 57 percent are paying greater attention in general to their health. Regular medical checkups (31 percent), eliminating or reducing harmful habits (25 percent) or taking up meditation/relaxation techniques (21 percent) are some of the habits this pandemic has brought into people's lives.



A research study analyzed how this crisis is changing the population's perception of the value, importance and relevance of health



### Diet and sport

One of the many aspects that have changed in the lives of Spaniards over the last few months has been their diet. Teleworking or the limitations imposed on the hospitality industry have led to people eating much more often at home than a year ago. 40 percent of Spaniards prepare more homemade food, which also affects the quality of the food they eat.

49 percent of respondents say they have adopted more wholesome eating habits. Avoiding processed foods, cooking recipes with more nutrients, or a preference for seasonal products are just some of the consequences of this healthy shift. Moreover, as Ida Castellsaguer stresses, we have seen a "revival" of homemade cooking and meals, both for the healthy aspect and the family fun side of it. "The kitchen has become a space for the whole family to look after their health in a fun, entertaining fashion," she declares. A growing interest in local commerce and proximity produce, as well as verifying the traceability of the food we consume, are yet further consequences of this period.

Being confined to the home and the sedentary lifestyle drove the need to do sport and augment physical activity. The fear of contagion, however, led to sporting habits and routines being transferred inside the homes. "During lockdown we've discovered the home as a place for taking exercise. 40 percent of the population has been exercising at home, and 36 percent started doing so because of the pandemic,"



Castellsaguer declares. However, this specialist believes that, "while changes in health and nutrition may well continue in the future, those related to the practice of physical exercise will probably not have the same impact in the medium-to-long term."

## Health afforded greater importance

In general, the pandemic seems to have increased awareness of health questions among Spaniards. "We have gone from a concept of health highly focused on the tangible (the body), to understanding it as something broader and more holistic, including new dimensions such as the mind, well-being or emotions," Ida Castellsaguer affirms.

This is confirmed by the study, with nine out of ten respondents stating that health

is "very important in their lives" and declaring that "it is just as important to feel well emotionally as physically". The lack of social interaction is one of the factors that is most affecting people's well-being. Seven out of ten say they would like to lead a healthier lifestyle.

In addition, as Salvetti Llombart's partner and business manager explains, "the pandemic has made us see that health is not an individual, but rather a collective, issue. Our health and our actions have an impact on others and vice versa." Thus a concept of "tribe" comes into play, which, in Castellsaguer's view, is highly positive. And, she concludes, the fact is that "as a society, we all have the opportunity to build a healthier environment and become aware that we are all interconnected."





# Accident prevention and education on child injuries

TEXT: MIGUEL ÁNGEL MARUGÁN IMAGES: FUNDACIÓN MAPFRE, ISTOCK

Every day around the world over 2,000 children die from some kind of incident, most of which could have been avoided. To help prevent children suffering accidents, Fundación MAPFRE has just launched Planeta ODS, its digital educational project to help raise awareness among children and youngsters of the need to protect themselves from everyday hazards, while teaching them how to take better care of the planet.

Infancy is one of the most important stages of human development. This is when the foundations are laid, determining the personality and values that will govern a person's adult life. This is an unrepeatable stage full of possibilities, but also a dangerous period for the physical integrity of children, for whom their lack of experience and scant sense of danger make them particularly vulnerable to mishaps. According to World Health Organization (WHO) data, 90 percent of childhood injuries are categorized as unintentional, with the tragic consequences being the death of 830,000 children each year throughout the world. Intoxications, burns, blows, falls, choking, drowning, stings, bites, heat strokes, and trafficrelated incidents - including those knocked down or injured in

collisions as passengers – are some of the most common inconsolable events during childhood.

"Minors, by their very nature, are the population group most exposed to wounds and bone injuries. For this very reason, it is essential we ensure their well-being at every level, starting with families and educators," declares Marilia Murciano, from Fundación MAPFRE's Accident Prevention and Road Safety Area. For this expert, the prevention of unintentional injuries calls for global, collective action. "We must first consolidate safety within the children's homes, and then extend that protection to their immediate surroundings," she states.

Precisely in order to reduce the effects of these mishaps on children, Fundación MAPFRE has created Planeta ODS, a new educational project whose prime objective is risk prevention education for the infancy and juvenile stages, as well as the promotion of safe, healthy, sustainable mobility habits. Making children and youngsters aware of the risks they are exposed to, teaching them how to avoid them, and what to do should some unwanted event occur are some of the key points in this initiative. Murciano is categorical: "Most accidents involving children can be avoided." And she warns: "A good number of injuries and accidents are the result of improper human behavior. For that reason, we are working hard on the idea of educating society so that, at all times, people act in a safe manner."

### **Technology for raising awareness**

Planeta ODS relies heavily on digital tools as a way to connect with the younger generation. As



According to World Health Organization (WHO) data, 90 percent of childhood injuries are categorized as unintentional, with the tragic consequences being the death of 830,000 children each year throughout the world



The Virtual City Project recreates the interior and exterior of a dwelling and challenges us to discover all the hazards lurking in the home.

the specialist from the Fundación MAPFRE Accident Prevention and Road Safety Area puts it, "the new digital tools allow for the development of high-quality interactive resources that capture the attention of youngsters and enable them to acquire knowledge in an effective, yet entertaining way."

The "game" concept has a relevant role to play. "Children nowadays are perfectly accustomed to virtual environments, similar to the most popular video games. It is a challenge for them to complete each level and move on to the next. The system keeps them alert all the time, making them observe the familiar environment around them in a whole new light," explains Iñigo Becerril Oriol, director of Incommon Studio, the technology company that has developed part of the project's technological solution,

together with the Fundación MAPFRE team.

In the case of Planet ODS, this tool consists of a virtual tour that teaches children how to detect the hazards that may be lurking inside a normal home (in the kitchen or bathroom, items of furniture, etc.), on the public highway and in recreational areas such as sports fields or in nature. "The game allows them to locate hazards and risks, scoring points for finds in each phase. Once each hazard has been identified, the program offers an explanation, in both written and audio formats, of the danger and offers advice on how to avoid it," Becerril Oriol adds.

#### **SDG** connection

The core notion underlying the whole program is that of the Sustainable Development Goals (SDG or ODS in Spanish). Thus, child safety is at the center of the need for all of us to work together and create a better planet for the new generations. "We want children and youngsters to know about the risks to which they are exposed (their own vulnerability), take steps to avoid them and, moreover, know what to do whenever some unwanted event occurs," is how the manager of Fundación MAPFRE's Accident Prevention and Road Safety Area, Jesús Monclús, sums it up.

In an initial phase, Planeta ODS presents a series of entertaining virtual sessions and online workshops, in which the participating class or group is immersed in a graphic adventure supervised by tutors. The participants interact to complete a mission, with the remote guidance and assistance of educators and facilitators from EMADE and ADEAC, organizations which are collaborating with Fundación MAPFRE on this project. These workshops deal with two distinct yet closely related - topics.

The first of these topics, *Mi* mundo seguro [My Safe World] addresses the prevention of unintentional injuries by calling on its young participants to take care of the planet they live on. "Because, in order to look after the Earth, we must begin by looking after ourselves," Murciano stresses. The ultimate goal of these workshops, she goes on, is to raise awareness among children "of the need to protect ourselves and to preserve our mind and body, by acquiring safe, healthy, sustainable

habits. In order to do so, we must remain alert in our everyday lives and reduce to the absolute minimum our exposure to possible hazards."

A second topic falls within the scope of *Mobility 3S*, a term that refers to a new concept of mobility that is "Safe, Sound and Sustainable". "When we move around, by whatever means, we must take into account aspects such as whether or not we are using safe transport, what we can do to use it as efficiently as possible, whether using it is healthy for us, what kind of fuel it consumes, or whether that has an impact on the environment," this Fundación MAPFRE professional tells us. And she underscores the fact that the thousands of deaths every year are no longer acceptable to our society. "One more step must be taken, with the essential cooperation of us all, to prevent there being even one more road victim."

For this ambitious goal to be achieved, safety education must start right from infancy. "By educating children to keep safe, we will have safe adults. It is up to us to gradually instill in them the most appropriate way to deal with each situation, striving to get them to adopt daily routines that will make them less vulnerable human beings," Monclús stresses. However, he warns that "our efforts to teach children reliable behavior habits will be of no use at all if, afterwards, we adults do not then reinforce and back up what they've learned with our own behavior. We must not forget that our children replicate and mirror our actions every day."

Safety education can also be a two-way street. We in Fundación MAPFRE are convinced that the educational influence between young and old is reciprocal. "Children have the ability and capacity to influence the behavior patterns of those close to them, sharing their opinion and assessment of everyday matters. With our educational program, we aim to turn our children into safety advocates for the adults around them." The fact is that, sometimes, no threat of a fine, nor any awareness campaign is as powerful as the voice of a little boy or girl lovingly reprimanding their parents, as only they can do: "But, dad, how are we going to cross if the traffic light is red?"

# The objectives of Planeta ODS

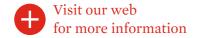
- Comprehend the Sustainable Development Goals (SDGs), assess their importance, and relate them to mobility and the prevention of unintentional injuries.
- Acquire responsible, civic, safe, egalitarian, inclusive attitudes and behaviors in relation to road traffic and the prevention of unintentional injuries.
- Use the public highway properly, whether as a pedestrian, passenger, cyclist or user of personal mobility vehicles (PMV).
- Act and react safely at all times and in every situation.
- Prevent traffic accidents and unintentional injuries.
- Reduce risk situations as road users.
- Correctly interpret road signs and basic traffic regulations.
- Respect all other users of the public highway.
- Understand the concepts of vulnerability (of both our planet and our body) and self-protection.
- Enhance the capacity for reflection and initiative.
- Enrich skills when working as a team.





# 27 innovative projects for social transformation

TEXT: CRISTINA BISBAL IMAGES: ISTOCK





The 27 semifinalist projects of our Fundación MAPFRE Social Innovation Awards have already been selected. Stemming from Europe and Latin America, these are all passionate, viable, thrilling projects whose ultimate objective is to improve people's quality of life.

There is currently no company in the Social Innovation sector that fails to follow closely each edition of the Fundación MAPFRE Social Innovation Awards. This is because, in just three years — it was in March 2018 that Antonio Huertas, the Foundation's president, first announced them these awards have become highly important, not just because of the significant financial prize  $- \in 30,000$  for each winner – but also for their enormous impact and tremendous prestige. Now in their fourth edition, our Awards are already a reference in the Social Innovation ecosystem, with the proposals put forward proving true exponents of commitment and talent at the service of society.

The whole awards mechanism is in top gear, with the 27 projects already selected to participate in the semifinals, held throughout March via online events for each of the three regions: Brazil, rest of Latin America, and Europe. They are all innovative projects capable of making a positive impact.

### Health Improvement and Digital Technology (e-Health)

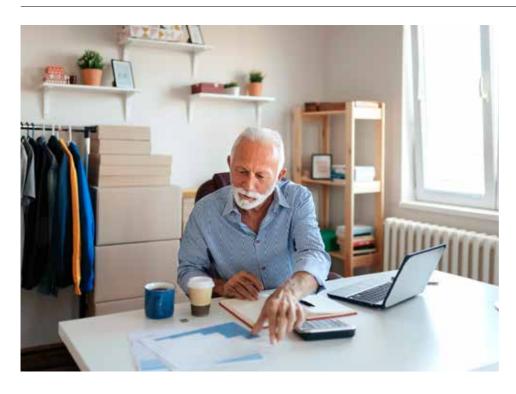
In the year of the pandemic, we have learned that health is a common good from which we all benefit and that innovation can

- contribute a great deal. These nine projects from Europe, Brazil and the rest of Latin America are fine examples:
- Medicsen (Spain). The first wearable, needle-free, drug delivery device was born from the experience of its CEO, Eduardo Jorgensen, when he saw a girl with diabetes reject insulin treatment in the doctor's office. This is a painless, wearable, automatic solution.
- Dianox (Dinamarca)
  facilitates the rapid detection
  of deadly infectious diseases by
  means of diagnostic self-tests.
  This is an innovative, noninvasive, anonymous, affordable
  approach.
- Sycai Technologies SL (Spain). The objective of this artificial intelligence-based software is to assist radiologists efficiently detect pancreatic cystic lesions and enable early prediction of their potential malignancy.
- Savia (Guatemala) is a telematic platform that leverages mobile technology to overcome the barriers that can lead to the exclusion of the population in rural areas of Latin America with scant primary healthcare services.

- Tele-Ecografía para todos (Peru). This project enables pathologies to be diagnosed using ultrasound scans, but without needing a specialist physically present in the health center. It offers an accessible technology that is adaptable to remote areas with little bandwidth, so as to provide a better health service.
- Orgasorb (Colombia). This project offers 100 percent plant-based biofilters for water decontamination. They manage to eliminate heavy metals, enabling filtered water to be reused.
- Clic Health ID (Brazil) offers predictive medicine through the use of certified medical algorithms and artificial intelligence. The aim is to generate predictions of the risk of developing diseases or of existing ones worsening.
- Fleximedical (Brazil). This startup offers solutions to democratize access to health care by constructing both fixed and mobile health equipment (the latter including vans, containers, buses and trucks converted into consultation and surgery facilities).
- Predikta (Brazil). This uses artificial intelligence to obtain predictive diagnoses, but also



Now in their fourth edition, our Awards are already a reference in the Social Innovation ecosystem, with the proposals put forward proving true exponents of commitment and talent at the service of society



helps with the triage of patients by providing diagnostic support.

## **Economics of ageing: Ageingnomics**

In this edition, the Insurance Innovation category has been replaced by the Economics of Ageing: Ageingnomics. Fundación MAPFRE thus aims to promote initiatives that offer solutions from the so-called Economics of Aging perspective for the age group between 55 and 75 years old: health, leisure, mobility, education, finance, insurance, technology and the silver economy. These are the projects which qualified/were chosen:

 Rosita Longevity (Spain) is a free app targeting the over-60s, which seeks to establish and maintain healthy habits in

- a personalized manner, taking into account the pathologies and characteristics of each user. In short, a "longevity coach", as its founder, Clara Fernández, likes to say.
- The Freebird Club (Ireland). Peter Mangan created this social travel and homestay club for a peer-to-peer community of over 50s. Its members can travel and stay with hosts, as well as share experiences with them.
- Jubilatucasa.com (Spain) uses machine learning techniques and artificial intelligence to offer personalized advice and guidance to the over-65s interested in monetizing their home without having to leave it, thus making this a highly useful, handy solution for those wishing to peacefully live out the rest of their lives.

- 101Ideas (Colombia). In Colombia, less than 20 percent of the population has a pension; and many retirees feel they are not very productive. 101Ideas brings job opportunities closer to productive adults.
- Seniorpal (Colombia)
  offers a multitude of plans
  for elderly people wishing to
  remain active, productive and
  connected through technology.
  They seek to empower seniors
  to live life intensely, with
  physical training sessions,
  technology workshops and a
  club for meeting people.
- Vavidsilver (Colombia).

  Senior citizens are in the sights of cybernetic fraudsters. This technology platform offers the possibility of learning about and preventing different kinds of cybernetic fraud in plain, inclusive language.
- Yolex (Brazil). Any age is good for learning, even more so if the goal is professional development. This project offers access to classes, tutorials and round tables organized for those aged over 55.
- Nextt49+ (Brazil). Many of those in the over-50 population group are interested in starting a business. This center supports this entrepreneurial spirit by offering consultancy, training, skill sets, etc.
- Labora (Brazil). The role of this platform is to connect companies that need personnel with workers who, given their age, are generally 'invisible'

to the job market. At the same time, this leads to the removal of barriers and accelerating generational diversity.

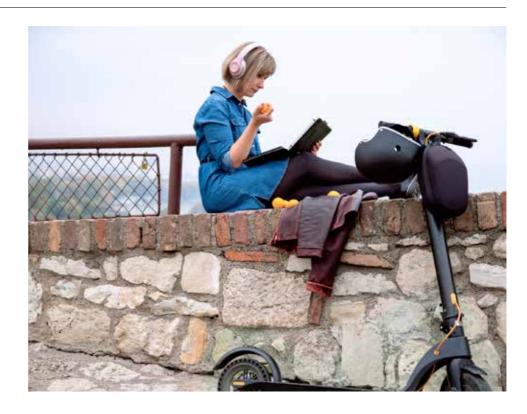
## Accident Prevention and Safe, Sustainable Mobility.

Technology applied to increasing safety measures when transporting vulnerable groups, environmental sustainability linked to smart cities, connectivity between vehicles to increase road safety, etc.

These are just some of the topics Fundación MAPFRE wishes to promote within this category of its Social Innovation Awards.

- Mobility Mojo (Ireland).

  This initiative helps hotels offer an inclusive, welcoming experience for guests with special needs, thanks to technology designed to verify the accessibility standards of the establishment in question.
- Offways (France). At a time when sustainability matters to consumers, this online booking platform offers users a calculation of the carbon footprint their travel generates, as well as low-emission mobility alternatives, while planting trees on their behalf for free.
- Park4dis (Spain). An interurban platform for seeking and managing reservations of parking spaces, with all the information on the characteristics of the different municipal regulations readily



summarized and accessible in one place.

- A-Driver (Colombia). Its goal is to reduce accidents caused by driver distraction by using Head-Up Display (HUD) technology, which can be controlled via a wearable device, mainly using hand gestures, but without taking hands off the steering wheel.
- Wheel The World (Chile).

  People with disabilities do not always find it easy to travel.

  To alleviate this problem, this platform helps them find and book travel experiences that are 100 percent accessible, empowering them to explore the world without limits.
- Ualabee (Argentina). This is a platform that provides data for monitoring the city in real time and strategically planning

- transit services and urban mobility.
- Eu Vô (Brazil). This offers affordable, safe transit services, with the option of being accompanied, to increase the autonomy of people with reduced mobility and those over 60 years of age.
- Meiopasso (Brazil). Founded in November 2019, this startup helps people with reduced mobility tackle steps, slopes and uneven ground, using a product called a 'half-step'.
- ArejaBus (Brazil). This small company has created a ventilation system for buses that uses the movement of the vehicle itself to enhance the thermal sensation and air quality on board, moreover without emitting CO<sub>2</sub>. ⊗





# The opportunity of ageing

TEXT: ÁNGEL MARTOS IMAGES: ISTOCK

What if 60 were the new 40? The economy is starting to recognize the mature age group as an increasingly attractive market given its youthful consumption capacity, in addition to the added value of the need for care services. Against the backdrop of the COVID-19 pandemic, Fundación MAPFRE's Ageingnomics Research Center presented its latest findings in a seminar that can be viewed online.

The American magazine Allure is one of the most important publications in the beauty world. It is published by Condé Nast, the same editorial group responsible for the prestigious magazine Vogue, focused more on fashion. Allure splashed a message across the cover of its September 2017 issue that stunned the beauty industry: the term anti-age was no longer welcome on its pages. "We asked people to reflect on this and consider why we attribute a negative connotation to something so completely natural," wrote its editor Michelle Lee. "No, not everything related to ageing is necessarily wonderful, but the chance to grow old indeed is; it's not something to fight against."

The statement also became a wake-up call for the beauty industry, which in Spain alone moves eight billion euros; it also reflected what had been murmured for some time, but was turning into a thunderous roar that we could sum up in one phrase: ageing is not so bad. In recent years the brands have dramatically turned their backs on those messages that made us view every wrinkle discovered in the mirror as a personal failure; they are now building a new narrative, both positive and realistic, that the marketing geniuses have dubbed proageing. This neologism defines all those healthcare and well-being products and treatments "that help us discover the best version of ourselves, whatever that might mean to each of us," according to Paul Jarrod Frank, dermatologist of singer Madonna, among other celebrities, in his book The Pro-Ageing Playbook. And whatever the name of the moisturizing cream that makes us feel better, the truth is that this empowering approach to the inevitable act of

growing old – indeed, ever older – seems to have been creatively permeating the full range of products and services that comprise and nourish the mature market ecosystem.

It is precisely in this spirit that Fundación MAPFRE created the Ageingnomics Research Center, with this portmanteau created from a contraction of 'ageing' and 'economics' coined by MAPFRE and Deusto Business School to define this concept. Its overriding aim is to extend an optimistic view of the demographic evolution, based on the economic and social opportunities provided by this ageing of the population.

"Surprisingly, this increased life expectancy, which constitutes one of the major achievements of humanity, has been repeatedly treated in public debates as a phenomenon with essentially negative consequences," Juan Fernández Palacios, CEO of





MAPFRE Vida, admitted during the first academic seminar on ageing held in December 2020 by the Ageingnomics Research Center, within the context of the COVID-19 pandemic. "The emphasis was placed on the destabilizing impact on the pension system and the associated increased costs of healthcare or dependent adult care services... We believe this is an incomplete, biased vision that we need to remedy," Fernández Palacios declared. The fact is that this medical miracle of longevity is increasingly associated with an improvement in the quality of life for people who, until very recently, were considered lucky to have lived beyond retirement age.

### The rejuvenation of our society

This is what Adela Cortina, a 74-year-old Emeritus Professor of Ethics and Political Philosophy at the University of Valencia, calls "rejuvenation" of our societies: "The world is not ageing, but rather rejuvenating [...] In fact, at the same age, any of us are in much better shape than our grandparents were." Her masterful lecture on the ethics of ageing in times of pandemic managed to resolve that cold, distant impression imposed by the obligatory online encounter, offering us fascinating ideas and emotions. Sprinkled with powerful statements ("treating old age as a disease is humbug"). she focused her intervention on denouncing gerontophobia

and ageism, so rampant in our societies. "Unmasking gerontophobia" was precisely the title of an article of hers published in the Spanish daily *El País* last July and which had huge repercussion on social media.

"The elderly are not unproductive," Cortina affirms. "Firstly, because they continue to consume, but also because they are sometimes the ones who now have the economic means to consume. Grandparents are a wonderful resource for looking after the grandchildren when parents have to go out to work, etc. Were it not for the solidarity of many pensioners, many families would have been totally incapable of surviving at all." A description of the





silver economy, as defined by the OECD, with which Ignacio Baeza, first vice chairman of the Fundación MAPFRE Board of Trustees, concurs and expands with further data: "The elderly in Spain have stable incomes, given that they benefit from the safety net provided by the welfare state in the form of a public pension, in addition to any savings they may have. Ninety percent of them are homeowners and I don't believe any other country in the world comes close to that figure, and 75 percent are unencumbered i.e. mortgage-free."

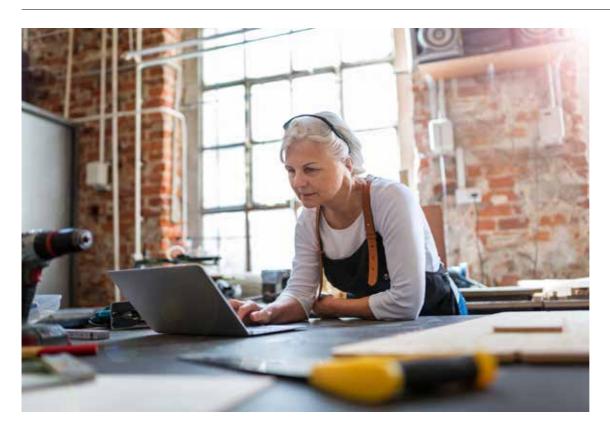
These figures are drawn from the 1st Seniors Consumption Barometer published by the Ageingnomics Research Center and confirm that Spain is the European country that could lead a global strategy to explore new economic niches stemming from this increased life expectancy. There is a full range of opportunities arising from the economic and social impact of the activities carried out and demanded by the over-55 population. This already represents 25 percent of the European GDP, but will account for 37.8 percent of all jobs by 2025. "It's striking how many companies and groups prefer to target young people with their messages, despite the evidence that the purchasing power lies mainly with the silver generation," stress the study's directors, the aforementioned Juan Fernández Palacios and

Iñaki Ortega Cachón. In fact, this barometer confirms that 56 percent of senior consumers – a population segment with ages ranging from close to 60 up to 75 – are capable of saving something each month, and 60 percent feel at ease in the face of economic uncertainty, claiming that their situation will not worsen in the next few years.

The seminar organized by the Ageingnomics Research Center revealed the wealth of proposals and ideas for products and services ready for a market filled with opportunities and apt for the startup business model. Seven projects were presented there, selected by the scientific committee made up of representatives from Fundación



The pandemic has been – and, indeed, is – a global human tragedy, but also an unexpected stress test that has exposed the weaknesses of a system stretched to the limit of its capacity



MAPFRE, Deusto Business School and independent experts. Most noteworthy were initiatives targeting particularly vulnerable groups, representing a major step forward compared to previous experiences in the field of the ageing economy.

### The pandemic: a stress test

These are projects which, in most cases, are born out of a public-private collaboration, responding to needs discovered or confirmed by university research. The new technologies offer the first – but not the only – response to the challenges posed by this demographic evolution. In this sense, the pandemic has been – and, indeed, is – a global human tragedy, but also an unexpected stress test that has exposed the

weaknesses of a system stretched to the limit of its capacity. It has forced many sectors to skip forward several years and accelerate the digitization of processes previously only seen as future trends, such as the already commonplace teleworking model, now affecting millions of people. The current situation provides a tremendous setting for the proposals presented at the seminar, which precisely take full advantage of the power of technology to enhance our seniors' quality of life. Thus, thanks to Jésica de Armas Adrián (University of Barcelona/Pompeu Fabra University), and her study on the incidence of COVID-19 cases in the city of Barcelona, we have learned about "the advantages of home care over

nursing homes when it comes to infectious diseases." Javier Isaac Lera Torres (University of Cantabria/IDIVAL) wondered how we could improve long-term care for senior citizens. And Andrés Losada Baltar (King Juan Carlos University) highlighted the need to protect the people acting as caregivers.

In the field of business innovation, there were outstanding projects such as Ubikare, by Nerea Amenábar, a comprehensive home health and care service for elderly and/or dependent people and their families. Beatriz Santamaría Trincado presented Bizipoz, an active training and social participation program aimed at people over the age of 55 to promote growing old in an active,

healthy manner. It highlights the need to make retirement a transition process and not a leap into the abyss, with the help of companies. María González Manso explained exactly what Tucuvi is – a virtual assistant for monitoring senior citizens and chronic patients in their home. And Román Vilares, from Inbizi Healthcare, presented Noa, an automatic, programmable drug dispenser connected to telecommunications networks, which enables control of the precise dosage of medicines and wireless communication with the caregiver.

All of these projects radiate economic optimism even in times of COVID-19 and yet they have to fight against the discriminatory attitudes prevalent in our society. "During the pandemic, negative notions that already existed, such as gerontophobia and ageism, come to the fore even stronger," Adela Cortina stresses. 20 years ago she coined the term aporophobia to define rejection of the poor and this professor knows that discrimination of the most vulnerable is universal. For this reason, she has again turned to the power of words to shed light on social fears, in this case gerontophobia - or rejection of the elderly - and ageism, a term coined by Robert Butler in 1969 to define discrimination on the basis of age. Cortina proposes fighting them decisively, "because they are immoral, demeaning to human dignity and not very intelligent." "We must take

advantage of people until the end, all they have to offer, and we must do all we possibly can to create the best societies," Adela Cortina goes on, "we're surely not going to set aside 30 percent of the population, simply because we've decided that, at the age of 65, everything changes radically and these people are not capable of anything."

Instead, the professor advocates the concept of "personal age": "This is a combination of our biological age – which is the particular, unique, unrepeatable life process for each of us – our chronological age, determined implacably by the calendar, and our social age, which is what societies typically lay down in a traditional manner and order, using conventional milestones such as retirement."

Are we starting to see glimpses of a new revolution, on this occasion related to age? Social critical mass exists: by 2050, 35 percent of the Spanish population will be over 65 years old. One third of us will be old, there is no denying it. And given the demographic evolution of Western societies, many of them will not be parents - nor, therefore, grandparents at least in the traditional blood relative sense. Adela Cortina advocates that the various age groups "should increasingly join up" and encourages activities in which they get together, "as they can then learn from each other in a mutually enriching process." How this can be achieved will emerge, in part, from the ageingnomics specialty created by MAPFRE and the Deusto Business School. It is firmly rooted in one of those conscience-stirring phrases uttered by a Nobel Prize laureate, in this case the economist Amartya Sen, who views economics as the art of creating good societies: equitable wealth creation by eradicating poverty, and reducing unjust inequalities.

### Ageing, economy and COVID-19

The 2020 Academic Seminar on Ageing and COVID-19 was organized with the aim of advancing the frontier of knowledge regarding the relationship between the ageing population and the economy, within a context characterized by the impact of COVID-19.

The objective was to learn about initiatives, both academic works and actual projects or experiences, whether completed or at an advanced development stage.

The thematic areas dealt with economics, ageing and COVID-19, in such specific areas as:

- Care and social health assistance.
- New work models.
- Education.
- Urban and territorial transformation.
- Public-private collaboration.
- Business and territorial productivity.
- Organizational and digital transformation.
- Welfare state.
- Innovation, entrepreneurship and business opportunities.

The seminar paid special attention to projects which, in this pandemic scenario, offer real solutions to the economic challenges posed by the ageing population.





# Another way to help

TEXT: LAURA SÁNCHEZ IMAGES: FROM THE PROJECTS, ISTOCK

### Solidarity Laundry

At a time when the coronavirus has forced us to step up cleaning and hygiene measures, there are people who cannot even afford the luxury of using a washing machine. Precisely in order to ensure the homeless and destitute can perform such an everyday task as doing their washing, the Justice and Peace laundry was created in Albacete. This initiative was launched in 2015; however, with the COVID-19 crisis, the demand for its services has risen dramatically. "Our principal objective has always been to do the laundry for especially vulnerable groups such as homeless

people, immigrants and families with scant resources." This association has premises equipped with four domestic washing machines, a dryer and several clotheslines. There is also a small room where hot coffee is offered to the people waiting while their clothes are washed. They are offered every attention and a lot of affection by the ten volunteers who collaborate in the laundry. It really is a place to break the ice and discover the actual problems each person faces, learn what their situation is – where they stay, where they shower, where they eat

or where they sleep - and try to assist them, offering advice to help them find the help they need. This is how it works: first of all, new users are duly registered. Next, the clothes are collected at the door and volunteers start the washing machines at sixty degrees centigrade. To clean the clothes, they use natural detergents and disinfectants supplied by the environmental organization Ecologistas en Acción. The wash cycles last nearly an hour and a half, after which those who have somewhere to hang out the washing collect it; for others, every attempt is made to dry it inside the laundry until they come for it. This is a completely free service for those people who unfortunately cannot even wash their clothes in a dignified manner.

More information: https:// www.juspax-es.org/l/ lavanderiajpalbacete/



@ iStock





#### @ iStock

### Tales by Phone

Last January, Ursula von der Leyen, the European Commission President, used her social media accounts to highlight the excellent work carried out by the Municipal Library of Soto del Real, a small town in the mountains around Madrid. Juan Sobrino, director of the library, was determined to combat the isolation faced by the elderly through reading. Many elderly people with cognitive, vision or mobility problems were unable to go to the library. But the library could go to where they lived. So volunteers of all ages, including children, visited the care homes once a month for reading-aloud sessions. However, the COVID-19 outbreak forced these visits to be suspended, but it could not halt the enthusiasm to connect with the elderly through words. That sparked the idea for "Tales by Phone", which consists of library volunteers reading excerpts of works to people in care facilities or living alone in their own homes. Each of the volunteers always calls and reads to the same person, thus establishing a close bond between the two of them. The volunteers can therefore detect the mood of the elderly person, get to know their tastes and better guess what they might like. In theory, these are 20-minute sessions, but they are usually longer if the volunteer perceives that the listener is eager for more. The idea has already taken off in Italy, Greece, Portugal, Argentina, Mexico, Brazil, Peru, and over 20 associations and libraries all around Spain. As Juan Sobrino declared, "I wouldn't go so far as to say that literature can save the world, but it does indeed provide tools for building a better world." More information: https://www.facebook.com/ sotodelreal.ayuntamiento/posts/3096435667138315/

### Oxygen on Wheels

The figures for coronavirus infections and deaths in Mexico reached record heights in January. Demand for oxygen tanks at supply centers soared at the same rate as the number of people waiting in line for their turn to be able to fill their bottles. One day Arturo Acosta, a gas industry worker who lives in the city of Guadalajara, came across one of those queues of patients looking for oxygen to recover from the disease. "But what about the people who couldn't get to one of those centers?" he thought. It was then that Arturo had the idea of bringing this service closer to the less accessible neighborhoods and colonies of the capital of Jalisco, and take oxygen straight to their homes. And thus "Oxygen on Wheels" came about. With the help of a group of friends, Arturo refurbished a van, fitting it with all the safety measures required to be able to transport six 9,500-liter oxygen tanks, sufficient to serve between 30 and 40 people a day. "No one without their oxygen supply!" is the war cry with which Antonio confronts this tremendous situation. Through his Facebook profile #oxigenoenrojes, he publishes the places he will be visiting each day. Dozens of people are waiting for him every night - the delivery is at night because the ambient temperature is lower and this favors oxygen conservation. Given that many of these areas are dangerous at night, he has the support of, and is escorted by, Civil Protection, firefighters and the local police. In his Facebook profile, Acosta also publishes tutorials on how to best use oxygen bottles, as well as highly practical information for all those suffering from respiratory problems.

More information: https://www.facebook.com/oxigenoenruedas





## Seen on the web

Learn about all our activities on social media. In this section you will find a selection of the best *posts* on Facebook, Twitter and Instagram.



### **FACEBOOK**

@FundaciónMapfre@fundaciónmapfrecultura@FMgoalzero



### **TWITTER**

Offmapfre
OmapfreFcultura
OFMgoalzero
OFMculturaCat
OFM\_ageingnomics



### **INSTAGRAM**

@mapfrefcultura

## THE BEST TWEET GFM\_AGEINGNOMICS

To share, dream and lead.
The silver economy opens
a world full of opportunities
and benefits. If we live
longer, why not redefine our
economy to live better? In our
newsletter, you will find the
keys to to do it.



## **f**

### Fundación MAPFRE Culture

Ofundacionmapfrecultura Art Museum

Madrid is a city historically linked to the art it contains. It inspires, creates and nurtures creativity. Madrid's heart beats with the rhythm of art and this is our little tribute.



#FM\_WithYou #Madrid #Art



## Fundación MAPFRE @fmapfre



The call for proposals for the Social Outreach Awards is open again. We wish to recognize the work of all those people and projects striving to improve our world. Now more than ever. Find the rules and guidelines here:

https://bit.ly/2MQlP7M



### Fundación MAPFRE



If you ride an electric scooter to work, remember:

- Always wear a helmet.
- Respect the speed limit at all times.
- Avoid being distracted.

The regulations on electric scooters are changing. Find out more.

#FM WithYou



### Fundación MAPFRE

Rice, cauliflower, corn, chickpea, potato... These can be great alternatives for making a pizza dough at home without wheat flour.

Have you tried this? Tell us what your favorite alternative is.



#FM\_WithYou #Practicooking #Glutenfree



There's nothing greater in this life than helping others

SCAN THIS CODE AND FIND OUT THE STORY



un**futuro**mas**humano**.fundacionmapfre.org/en

# Fundación **MAPFRE**

www.fundacionmapfre.org

ESP/CONSULTA NUESTRA REVISTA ONLINE
ENU/CHECK OUR ONLINE MAGAZINE
PTB/CONFIRA NOSSA REVISTA ON-LINE
https://www.fundacionmapfre.org/fundacion/es\_es/
publicaciones/revista-fundacion/

