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Italy

Minimum Income Schemes

A Study of National Policies

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Content

Executive Summary

The 1992 EU Recommendation on adequate income support schemes (MIS) inspired a similar instrument in Italy (RMI) within a robust reform of social policies and services at a national level. However, the experimentation with RMI was progressively eliminated in the following years. Regional authorities have carried out other interesting initiatives. Several structural weaknesses have lead to the lack of success of MIS in Italy, and all of them strongly linked to the permanently "uncompleted reforms" that characterise Italian social law, where social assistance is embedded. The welfare system can be defined as a "mosaic" typified by heterogeneity, confusion and potential conflict between norms, which are neither coherent in an overarching perspective (e.g. all citizens) nor efficiently linked to sectoral fields of interests (e.g. worker categories). Constitutional objectives are yet to be reached while some main aspects are still waiting to be followed, such as citizenship rights with the associated access to basic quality services in all the national territory and according to coherent social policies. Innovative examples of local welfare systems exist, but a fragmented legal framework for social protection and measures limited to specific social categories often weakens them. Often, other groups, especially the most vulnerable, are excluded from an adequate support. Beyond its characteristic fragmentation, the current framework is rigid and incapable of addressing needs stemming from an evolving social context. The Italian system is basically formal, supported by a myriad of laws and tools for social protection that interact and sometimes compete with each other. These affect the labour market mechanisms. Pension expenditures are higher than those regarding other welfare benefits and allowances, the latter prevailing on services. A number of these national instruments produce a displacement effect with respect to the existing regional MIS and play a substitution role for the missing national MIS. This is the case for pensions and allowances (e.g. for elderly, disabled, mothers and large households), bonuses and exemptions from some expenses (e.g. health care, housing, purchasing of electricity, gas, food, etc.). The substitution and displacement effects appear often involuntary, but they hamper the incorporation of the 1992 and 2008 EU Commission Recommendations into the Italian national instruments. It is, however, very difficult to cite these instruments as good examples of equity principles (between categories or generations). It is, in fact, arguable whether national schemes (e.g. a shopping card, social pension, large families and housing allowances) are more appropriate only for Italians than for immigrants. It is evident that total expenditure on social protection in Italy is lower than in best performer Member States, while its poverty rates are higher. This is a consequence of polarised social protection mechanisms where insiders are favoured more than outsiders. Furthermore, subsidiarity is hindered by centralised measures that often lead to institutional conflicts with regional and local authorities. However, several studies show the benefits of the experimentation with the national RMI, of the efforts made to improve effectiveness of social policies and service efficiency, and of the good practices existing in local welfare systems. Proposals have been formulated to reform the legal framework. A common view emerges towards a reorganisation of allowances devoted to the most vulnerable, an effective integration of these allowances into policies aimed at fighting poverty and social exclusion, a better correlation between them and the active labour market policies to deal with the transition into employment while tapering the overall range of benefits, an increase in the institutional capacity of coordination to prevent possible negative impacts on the national and local welfare systems while networking all typologies of services. In brief, the proposal of a national MIS is aimed at valuing the competences of local authorities guaranteeing basic levels of civil rights in order to ensure social, interregional and intergenerational equity.

1. Analysis of the Italian situation in relation to minimum income schemes

After 16 years, the EU Commission (Recommendation 2008/867/EC) recalled the responsibility of Member States to promote adequate income support schemes based on “the individual’s basic right to resources and social assistance sufficient to lead a life that is compatible with human dignity as part of a comprehensive, consistent drive to combat social exclusion”.

The 2008 Recommendation reaffirms the common principles and practical guidelines defined by the Council of the European Communities in 1992 (Recommendation 92/441/EEC) and concerning sufficient resources and social assistance in social protection systems.

The Recommendation is specifically addressed: to fight against poverty without limits in time and situation, to combine social rights and general rights, to combine social protection and social assistance, to provide income support for limited but renewable periods through eligibility criteria that focus attention on the poorest persons, distinguishing also between persons whose age, health and family conditions permit or not an active availability for work or for vocational training.

These guidelines were followed by the Council Recommendation 92/442/EEC on the convergence of social protection objectives and policies.

Furthermore, the European Parliament Resolution of 9 October 2008 took into consideration a series of Recommendations from the Council and Commission in order to promote social inclusion and combat poverty, including child poverty. Through the Resolution, the EU Parliament “agrees with the Commission that social assistance in most Member States is already below a level which makes poverty a risk; insists that the central objective of income support schemes must be to lift people out of poverty and enable them to live in dignity (…); points out that most Member States in EU-27 have national minimum income schemes, but several do not; encourages the Member States to provide for guaranteed minimum income schemes for social inclusion (…); deeply regrets that some Member States appear not to have regard to Council Recommendation 92/441/EEC (…)”.

These considerations also concern Italy, where no coherent minimum income mechanisms have been created at a national level. Italy has however experimented with a similar instrument between 1999 and 2004, the RMI (Reddito Minimo di Inserimento, minimum income scheme for social insertion).

1.1 Institutional design of minimum income schemes

RMI was introduced by Law No 449/1997 (the financial law for 1998) and defined by legislative decree N° 237/1998 and national Law N° 328/2000 which aimed at developing an integrated system of social policies and services.

This momentous process of national reform was clearly influenced also by the EU Council Recommendation 92/442/EEC (Mesini D. and Ranci Ortigosa E., 2004) although other key aspects (e.g. the integration of the fight against poverty and social exclusion in the Gothenburg

Strategy on sustainable development) has yet to receive the proper attention in the Italian political arena.

RMI was conceived as a measure to contrast poverty and social exclusion. RMI combined universalism with a selective approach and a monetary component with a social activation component. Beneficiaries were all those persons with low income who received an income support allowance according to their specific conditions and availability to participate in customised plans of social integration.

These actions were co-ordinated with other services and based on capacity building, compulsory education, vocational training, and reconstruction of social networks.

The experimentation with RMI came to an end after the 2003 financial law (Law No 289/2002), which did not allocate further resources to this instrument. The experimentation would have ended on 31 December 2002, however the commitment of the Regions to co-finance the experimentation permitted its extension to 30 June 2003. Delays in the allocation of financial resources from the State to the concerned municipalities and the availability of residual amount of resources devoted to this instrument further prolonged the experimentation to 31 December 2004 (Law No 284/2002), to 30 April 2006 (Law No 43/2005) and to June 2007 (Law No 296/2006).

Motivations to end the experimentation were unclear with respect to studies that demonstrated the usefulness and efficacy of RMI (ISAE, 2004; Baldi S. and Berardinelli D., 2005). The key motivation was provided by the "Pact for Italy" (Patto per l'Italia), signed by the social partners and the government in July 2002, but not by a large trade unions. According to the Pact (point 2.7), the experimentation with RMI revealed that the identification by law of "persons entitled to enter this social safety net" (…) was impracticable and, for this reason, it was necessary to create a new instrument, called RUI (Reddito di Ultima Istanza, income of last resort), with solidarity characteristics and financed by general taxation.

The 2003 Italian White Paper on Welfare followed the Pact and identified RUI as an instrument of social assistance to integrate income of the most vulnerable, clearly different from active labour market policies.

This strategic orientation echoed in the 2003-2005 Italian National Action Plan and the 2004 financial law (Law N° 350/2003) conceived the RUI to be financed in coordination with regional and local authorities, in order to support plans for social reinsertion devoted to households at risk of social exclusion and whose members were not recipients of "shock absorbing" benefits (e.g. unemployment benefits). However, the 2004 financial law did not provide a clear definition of the RUI distinctive characteristics and procedures with respect to social assistance schemes carried out by regional authorities.

In fact, the RUI was declared unlawful by the Constitutional Court in 2004 (sentence No 423) because it represented a financial intervention of the State in the policy field of social services that is assigned to the legislative competence of the Regions. As a result, RUI would depend on the willingness of the Regions to follow an unclear national strategy. Actually, only the Veneto Region is carrying out a pilot project on RUI, delegating administrative responsibility to a municipality (Rovigo).

The reintroduction of the RMI was announced by national government in the 2008 – 2011 economic and financial document (DPEF), but new criteria and resources were not provided to this instrument in the 2008 financial laws (Laws No 222/2007 and 244/2007), while a bonus (a lump sum of € 150) was experimented (only for one year) in favour of those who do not receive any benefit from tax deductions since they do not pay any taxes due to low income (the so-called "*incapienti*").

In the meantime, mixed reactions against the RMI "annihilation" emerged from the large trade unions that did not signed the Pact, political parties and organisations of the civil society, while Regions enforced laws on different types of minimum income schemes aimed at facing the national government inertia (Mesini D. and Ranci Ortigosa E., 2004; Ranci Ortigosa E., 2007). It is important to note that several Regions enforced minimum income mechanisms before the national-wide experimentation with the RMI. Nearly all regions have their own laws (Maretti M., 2008) that implement objectives and guidelines stated by the national Law No 328/2000, including minimum income and other monetary support, for example Liguria (Law No 12/2006) or Calabria (Laws No 23/2003 and 22/2007), Emilia Romagna (Law No 2/2003) and Sicilia (Laws No 5/2005 and 17/2008).

The following list (Table 1) includes only the most significant regional acts that can be identified as coherent measures embedded into local welfare systems.

Table 1: Minimum income schemes at sub-national level (main reference act)	
Region or Autonomous Province	**Name of the instrument**
Bolzano: Law No 13/1991	RMI, minimum income for social insertion
Trento: Laws No 14/1991 and 13/2007	Minimum living standard (minimo vitale)
Valle d'Aosta: Law No 19/1994	Minimum living standard (minimo vitale)
Campania: Law No 2/2004	Citizenship income (reddito di cittadinanza)
Basilicata: Law No 3/2005	Solidarity citizenship (cittadinanza solidale)
Friuli Venezia Giulia: introduced by Law No 6/2006 and abrogated by Law No 9/2008	Basic income for citizenship (reddito di base per la cittadinanza)
Puglia: Law No 19/2006	RMI, minimum income for social insertion
Lazio: Law No 4/2009	Guaranteed minimum income (reddito minimo garantito)

The above-mentioned minimum income initiatives have characteristics that to some extent correspond to those highlighted by the EU Commission Communication COM(2006) 44 on the promotion of active inclusion: to ensure basic needs of minimum standards of living, providing assistance for individuals and their dependants, when no other source of financial support is available; to be financed by the general taxation (non-contributory regimes); to depend on a series of criteria (e.g. age, household situations, period of residence in the county); to be provided through means-test mechanisms and some degree of discretion from authorities; to be subject to capability and availability of the recipients for work; to be likely combined with other social benefits (housing, heating, child allowances).

These characteristics are present to a different degree also in national measures, currently (April 2009) existing in Italy and listed in Table 2.

It is almost impossible to describe the wide range of measures that directly or indirectly give a monetary support to low income individuals and households. For instance, yearly taxation relief and increase in family allowances according to household burden, along with other deductions or bonuses for expenses incurred for basic services (e.g. health, nursery and crèche, public transport, rented houses, schoolbooks, training), have a clear impact on income levels.

These measures were considered while preparing the present report in order to select acts that better meet the criteria chosen to identify minimum income schemes.

A brief classification of concepts and some historical information are however necessary to understand the schemes listed in Tables 1 and 2. Two main theories can be underlined (Cinelli M., 2008; Del Giudice F., Mariani F. and Solombrino M., 2008).

According to an "extensive theory", social law is an overarching system where social assistance, social security and social insurance converge. This system is constituted by schemes and programmes aimed at providing means for a dignified existence and adequate health care to all citizens, being both employed or not actively involved in the labour market. Milestones of this theory are significant acts, for instance the USA 1935 Social Security Act, the 1941 Atlantic Charter, the 1942 Santiago Declaration, the 1944 Philadelphia Charter, the 1948 UN Universal Declaration of Human Rights, the 1961 European Social Charter, the 1972 European Convention on Social Security.

Table 2: Schemes having minimum income characteristics

Name of the scheme	**Most significant act**
Social allowance (assegno sociale), substituting social pension (pensione sociale) since 1st January 1996	Laws No 153/1969, 335/1995 and 133/2008
Civil invalidity: invalidity pension (pensione di inabilità), monthly allowance for partial invalidity (assegno mensile per invalidità parziale), allowance for personal continuous assistance (indennità di accompagnamento) and allowance for minors to attend nurseries, schools, training and rehabilitation centres (indennità di fequenza per i minori)	Laws No 118/1971, 18/1980, 508/1988, 289/1990 and 247/2007 Sentence No 11/2009 of the Constitutional Court
War: pensions and allowances (pensioni e assegni di guerra)	Republic President Decree No 915/1978
Terrorism: pensions and allowances to victims of terrorism extended to victims of criminality	Laws No 302/1990 and 206/2004
Large families: allowance for families with at least three minors (assegno per nuclei familiari numerosi)	Laws No 448/1998
Maternity: allowance to women in families with low income and without social security benefits (assegno di maternità)	Laws No 448/1998
Housing: allowances (contributi per l'alloggio)	Law No 431/1998
Health: exemption from expenses (esenzioni da spese sanitarie)	Law No 537/1993
Low income: temporary bonus to low income households (bonus famiglie)	Law No 2/2009
Electricity: bonus to low income citizens for electricity and gas costs (tariffe agevolate per elettricità e gas)	Laws No 266/2007 and 2/2009
Social card: prepaid shopping card (carta acquisti) to low income citizens to purchase food products, electricity and gas; reimbursement for artificial milk and diapers concerning infants (rimborso spese latte artificiale e pannolini)	Laws No 133/2008 and 2/2009

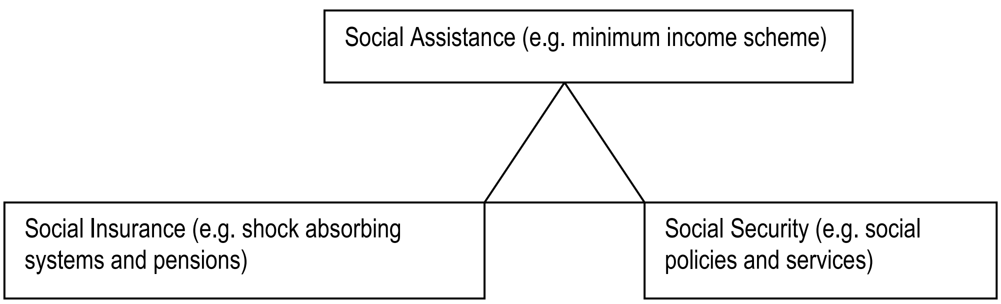
According to the “restrictive theory”, social law is a branch of labour law with an overarching system concerning, firstly, employed people to whom social security and social insurance are devoted, while social assistance is a residual domain to mitigate negative impacts of labour conditions for the general interest and nature (e.g. all citizens).

A general definition can be made taking into account legal studies, sociological research and fieldwork.

Social assistance is intended as a range of measures concerning all citizens (universal principle), sometimes members of specific social categories (e.g. mothers with children, elderly persons, disabled), financed by the general taxation (i.e. without contributory requisites for eligibility) and provided through test mechanisms or other procedures aimed at verifying the existence of specific needs with attention to the most vulnerable (selective outreach). Typical instruments are: maternity allowance (to women in families with low income and without social security benefits for maternity), social pension and allowance, civil invalidity pension and allowance, allowance for large families (with at least three minors), as well as the already mentioned RMI (minimum income scheme for social insertion). The concept of “freedom from want” is particularly applied to define the range of this policy field.

Social security is intended as a range of measures concerning all citizens and provided automatically in a standardised form (universal coverage), financed by the general taxation (i.e. without differentiations based on contributory requisites for eligibility) through specific funds and delivered in order to improve (or prevent the worsening of) social well-being. The main instruments are related to the delivery of basic services (e.g. health, social, housing, education, training, employment, migration) with attention to the most vulnerable (e.g. children, elderly, not-self-sufficient and disable people). The concepts of “social justice and equity” are particularly applied to define the range of this policy field, where uniformity of protection has a precautionary nature for safety and healthy living conditions.

Social insurance is generally intended as a range of standardised and mandatory measures concerning employed people according to their professional career (i.e. with contributory requisites for eligibility), delivered automatically and in a standardised form but according to the damage suffered by the worker as a consequence of risks actually incurred. Typical instruments are, for instance, the so-called “shock absorbing systems” (e.g. unemployment insurance, subsidy for workers’ redundancy and labour mobility allowance), family allowance for employed and retired persons, maternity leave, allowance to integrate minimum pensions, general compulsory insurance that protect the employed against the risks of invalidity, inability, old age and death (e.g. pensions and associated allowances). The concept of “risk”, assumed on a contractual basis (e.g. labour contract), is applied to define the range of this policy field.



The three policy fields are components of the welfare ensured by the State through its institutional structure (from sub-regional to regional and central authorities).

In Italy, the welfare state was born nearly a century ago (Cinelli M., 2008; Del Giudice F., Mariani F. and Solombrino M., 2008; Fabbrizi C., 2009). Before the Unity of Italy (1861) only volunteer initiatives of social insurance existed (e.g. against the risks of work accidents, deaths and illness) and concerned individuals, some worker categories and social groups (e.g. friendly societies, "società di mutuo soccorso"). At the same time, the Church organised its own networks and the State created "charitable congregations" at a municipal level for social assistance devoted to the poor. These initiatives allowed the State to initiate the two pillars of social law between 1861 and 1890, following approaches that were sectoral (social insurance for some categories of workers and according to their individual employment status) and paternalistic (social assistance for the poor).

During fascism, social insurance schemes increased according to the corporatism doctrine and male breadwinner model-type, while social assistance followed a catholic and fascist family ideal type, family as a society pillar. With the fall of the fascist regime, the republican system of civil and political rules embraced principles and objectives such as those of the 1948 UN Universal Declaration of Human Rights.

The Italian Constitution (effective since the 1st January 1948) states that social rights are fundamental and linked to the principles of substantial equality and solidarity in order to promote and ensure freedom from want, from the cradle to the grave (the "Beveridge" approach), free and full development of her/his personality (the 1948 UN Declaration) and the possibility to participate in the political, social and economic systems (Cinelli M., 2008). It was the duty of the Republic to remove all economic and social obstacles to these rights, as well as to provide all citizens equal social dignity without regard to their sex, race, language, religion, political opinions or social conditions. The Constitution states that all citizens unable to work and lacking the resources necessary for their life are entitled to social assistance and monetary support.

This is the bulk of the constitutional social rights that include family protection (e.g. economic and other provisions with special regard to large families), mothers and children protection (e.g. support for work and family life), equality between men and women at work (e.g. equal wages), health protection (e.g. free care services to the poor), education enhancement (e.g. allowances and other provisions to make schools open to everyone), labour and social security (e.g. fair remuneration and adequate insurance in case of accident, illness, disability, old age and involuntary unemployment, improving employment and work conditions, training and professional enhancement), rights' protection (e.g. proper means for the poor to be defended in all courts, at every stage and instance of legal proceedings).

It was only in the 1970's and the 1980's that social services were strengthened on a national basis as an effect of the administrative decentralisation which occurred during the creation of the Regions, (Turcio S., 2004). However, it was not a coherent and harmonised process, nor was it capable of creating networked systems of quality services (Turcio S., 2001).

During the 1990's the concept of universal access to rights and services became more and more acknowledged as a basic orientation to foster social citizenship through participation, service integration, compensating allowances with service delivery nearer to the citizens, also in the fight against poverty and social exclusion. In 1997, a commission chaired by Mr Paolo Onofri (well known in Italy as the "Onofri Commission") was appointed by the then Prodi government to examine and suggest solutions for the problems of social protection and welfare state. The commission formulated objectives and key guidelines to reform labour, social assistance, housing, health and pension systems. The EU key Recommendations (No 92/441/EEC and 92/442/EEC) were taken as reference points for social protection policies.

Strategic orientations concerning social assistance were: a simplification and harmonisation of monetary support mechanisms with a fund for not-self-sufficient persons and a minimum income instrument (Minimo vitale, minimum living standard) as a safety net for all; a universalism approach to ensure the potential access to benefits for all, to be implemented through effective selectivity criteria according to individual needs from the cradle to the grave; creation and improvement of local services with attention to lessening regional disparities; more financial resources transferred by the State to services delivered at a local level; an increase in value of policy orientation, programming and management functions attributed to local authorities within a coherent framework of policies and laws at national level. The strategic orientations influenced following laws that introduced the first minimum income scheme (RMI) and the reform of social policies and services (Law No 328/2000). The latter can be considered a milestone in the history of the Italian social assistance system that was until then characterised by overlapping measures and allowances, inefficient and defective services, huge regional disparities (Ferrera M., 2000).

Law No 328/2000 was also inspired by lessons acquired from regional experiences. All regions followed the participatory approach promoted by this law and aimed at:

- establishing a more coherent planning framework (between national, regional and local plans) for social and health services based on the concept of subsidiarity and welfare community;
- supporting the planning framework with a national fund (NFSP - national fund for social policies) that allocates additional financial resources to those usually provided by regions and local authorities for their social policies;
- correlating additional financial resources (e.g. NFSP) with the definition of basic levels of social services and care;
- stimulating innovation, diversification and territorial networks for service delivery (public, private and not-for-profit agencies);
- providing individuals and families with a combination of services and allowances in order to alleviate disadvantaged situations, activating all the concerned stakeholders, their networks and the family;
- promoting the principles of universalism (all citizens have the access to civil and social rights) and selectivity (different needs according to different conditions) in social policies and services (lifelong support) with attention to the most vulnerable (categorisation);
- reorganising the fragmented and dispersed series of measures regarding social policies and assistance;
- overcoming difficulties due to a fragmented series of norms, plans and initiatives that characterise the Italian social protection and employment framework, where benefits and allowances are confusingly overlapping.

Law No 328/2000 was an attempt to harmonise the unequal system of monetary support instruments related to family, income, health and social inclusion for all people (universalism approach) targeting the most at risk of poverty like disabled, elderly, children (selectivity) through: integration between monetary allowances, services delivery and network, home-based services, relief services, family custody, integrated school services, incentives and co-operation with businesses to reconcile work and family life; reform of professional careers in social sector; acknowledgement (quality certification) system; service charter; vouchers to access certified social services (public and private) and so on.

Law N° 328/2000 was coordinated with previous acts on monetary support: norms on security system (Law No 153/1969); reform of the pension system (Law No 335/1995); promotion of rights and opportunities for minors (Law No 285/1997); norms on public finance and social policies (Laws No. 449/1997 and 448/1998); norms on social security benefits (Law No 109/1998); competences devolution to Regions and local authorities also in the social services field (Law No 112/1998).

Other efforts had made improvements to simplify rules and harmonise policies (Del Giudice F., Mariani F. and Solombrino M., 2008): by the end of the 1970's in health policies (e.g. Law No 833/1978 on the national health services); in the 1990's with the pension reform (Law No 335/1995); at the beginning of this century in labour market policies (Laws No 276/2003 and 124/2004); more recently in employment, flexicurity and social security policies (Law No 247/2007 enforced on the basis of the so-called Welfare Protocol, an agreement on "Social security, Labour and Competition for Sustainable Equity and Growth", signed by the government and all social partners in July 2007).

The following sections describe the key characteristics of schemes mentioned in Table 1 (minimum income schemes) and Table 2 (Schemes having minimum income characteristics).

1.1.1 Minimum income schemes (MIS)

This section summarised the main characteristics of minimum income schemes implemented at regional level (listed in Table 1), using the national RMI as a benchmark for a more complete comparison (Tables 3 - 7)

Table 3: MIS / Eligibility conditions by target groups				
Scheme	Citizenship status	Age	Employment status	Income
National RMI	Italian citizens; EU citizens in Italy for at least 12 months; non-EU citizens and stateless people in Italy for at least 3 years	No limits specified	Not mandatory, but persons in working age are requested to be enrolled in PES (public employment services)	Without income or below a certain monthly threshold, e.g. € 258 per person in 1998, increased for households with two or more components according to an equivalised income scale
Campania	All EU and non-EU citizens with at least 5 years residence in the region (homeless included)	Adults	Not mandatory	Household income below 5,000 € per year
Basilicata	Italian, other EU and no-EU citizens, homeless included, resident in the region for at least 2 years	Adults	All vulnerable people, including those in working age, with working ability and job seekers	Household yearly income below € 3,961 for one member up to € 12,675 for six members, according to ISE (economic situation indicator) scale
Friuli Venezia Giulia	All residents in the region for at least 1 year, homeless included	Adults	All vulnerable people, included unemployed	Household yearly income below 5,000 € (in 2007 an 2008), according to CEE (equivalised economic capacity indicator) scale
Lazio	All residents in the region for at least 2 years	Not limits specified but recipients should not have reached pension requisites	Unemployed, precarious workers, workers without wage (e.g. in parental leaves) enrolled in PES and job seekers	Individual income not exceeding € 8,000 in the previous year
Valle d'Aosta	Citizens, foreigners and stateless people resident in the region	No limits specified but age is important to identify jobs opportunities	All vulnerable individual and households	Without income or below a certain threshold, e.g. € 413 per household and per month in 2005, increased for households with only one component according to a regionally equivalised scale of income

Trento	Italian and other EU citizens, foreigners and stateless people resident in the province	No limits specified	All those who live in want also temporarily	Insufficient household income in relation with minimum needs of all members. Individual invalidity degree.
Bolzano	Italian and other EU citizens, foreigners and stateless people permanently resident in the province. After 5 years of permanent residence, non-EU citizens have same rights of economic assistance reserved to Italian citizens.	No limits specified	All those at risk of poverty and social exclusion and with difficulty to find a job	Income threshold according to an equivalised indicator scale of household economic situation and dimension (number of components)
Puglia	All residents in the region, without any restriction and including de facto couples and co-habitation between two or more persons for at least 2 years	Adults	Households whose members encounter difficulty in the labour market or have insufficient work income associated with precarious and irregular jobs	Income threshold according to ISE (economic situation indicator) scale

Table 4: MIS / Benefits dimension			
Scheme	Beneficiary types	Amounts	Time duration
National RMI	Individuals with priority given to persons with minors or disable minors	The difference between the monthly income threshold established to receive the benefit and the actual available income	1 year renewable through verification of individual conditions
Campania	Members of households	350 € per month and household	No time limits specified
Basilicata	Members of households	The difference between the monthly income threshold established to receive the benefit and the actual available income up to a maximum of € 300 for families with only one member, € 250 for each member of larger families multiplied by an equivalised income scale	2 years as a maximum through verification of conditions
Friuli Venezia Giulia	Vulnerable households	The difference between the monthly income threshold established to receive the benefit and the household actual economic capacity. It was around € 522 per recipient as a monthly average.	1 year renewable only for another year through verification of individual conditions
Lazio	Individuals	Nearly € 530 per month (maximum of € 7,000 per year)	No time limits specified
Valle d’Aosta	Individuals and their households	The difference between the yearly income threshold established to receive the benefit and the actual available income	A predefined sufficient time to solve temporary economic hardship conditions

Trento	Individuals	According to a help-project defined by inter-professional team	6 months as maximum excluded elderly persons or those with limited work ability
Bolzano	Individuals and their households	€ 559 per month and person variable according to the household components	Limits to 2 months a year only for non-EU citizens and their families, but extension is allowed in particular economic situations
Puglia	Individuals and households	Defined in relation with different conditions of economic hardship and partial or total invalidity to participate in active social life and labour market	No time limits specified

Table 5: MIS / conditionality rules (beyond "mendacious recipients punished according to current laws").	
Scheme	Main conditions
National RMI	Persons in working age, without employment, and able to work: availability to participate in training courses and employment opportunities. All recipients: respect of customised "contracts for social inclusion" (including also mandatory education, training, capacity building and reconstruction of social networks). Benefits are reduced or suspended if these obligations are not respected.
Campania	No restrictions, obligations and sanctions, but regional and local authorities should create and offer opportunities in terms of schooling, training, employment and so on
Basilicata	All recipients: immediate availability to participate in social inclusion "contracts". Job seekers, people in working age and with working ability: immediate availability to participate in employment and training programmes (with some exceptions). A tutorship function is attributed to NGOs. Benefits are reduced or suspended if these obligations are not respected. Specific exemption only for contracts aimed at fighting irregular employment.
Friuli Venezia Giulia	Progressive active involvement of the recipients through customised "pacts" that specify mutual commitments: contracts with the municipal social services to overcome temporary difficult conditions; contracts with the PES to search actively and provide job for persons in working age to exit unemployment conditions. Benefits are reduced or suspended if these obligations are not respected.
Lazio	Benefits are suspended when recipients: are aged 65 (or pension age); have labour open-ended contracts or self-employment that exceed an individual income of € 8,000 per year; participate in employment insertion paths; refuse adequate jobs provided by PES (corresponding to the skills and wages).
Valle d'Aosta	Benefits are automatically suspended if applicants refuse solutions (including jobs) defined through customised projects agreed upon by local social services and the recipients.
Trento	Not specified
Bolzano	Not specified
Puglia	Commitment to participate in "contracts for social inclusion" for customised projects of empowerment (including training, stages, public utility works, and so on)

Table 6: MIS / Benefits decisions and delivery		
Scheme	Decision level (and agency)	Delivery level (and agency)
National RMI	Local (town council = Comune)	Local (municipal social service)
Campania	Regional in collaboration with local authorities	Local (municipal social services with attempts to create one-stop-shops)
Basilicata	Regional (programming) in agreement with Provinces	Regional (benefit delivery) and local (municipal social services responsible for social inclusion “contracts”)
Friuli Venezia Giulia	Local (municipal social service)	Local (municipal one-stop-shops managed by social service)
Lazio	Local (Provinces)	Local (Provinces and their PES with support of municipal social services)
Valle d’Aosta	Regional (government department)	Regional (benefit delivery) and local (local social services projects responsible for customised projects)
Trento	Local (municipal social service)	Local (municipal social service)
Bolzano	Local (Province in collaboration with municipalities)	Local (district social services)
Puglia	Local (town council s and their aggregations corresponding to the public local health districts and agencies)	Local (one-stop-shops in collaboration with several public services)

Table 7: MIS / Links with other social benefits			
Scheme	Is residual (distinct)	Can be cumulated with	Includes other costs
National RMI		Other benefits concerning the access to other social services and according to customised ”contracts for social inclusion”	
Campania		Other benefits according to customised projects concerning: integrated education and training measures; access to social services (housing and transport included); employment and self-employment support; the fight against irregular jobs (illegal work)	Costs for schoolbooks, local public transport, housing and cultural events
Basilicata	Incompatible with other benefits having similar purposes		Social inclusion “contracts” can include measures devoted to minors, disabled, housing, school attendance, reconciliation of work and life times, self-employment, the fight against irregular employment and so on
Friuli Venezia Giulia		Other benefits and policies concerning social protection, health, housing, transport, education, training and so on	
Lazio	Incompatible with other benefits having similar purposes	Social insurance measures up to the maximum of € 7,000 per year	Further allowances can be provided to cover costs for local public transport, leisure, cultural and sport activities, schoolbooks, rented housing

Valle d'Aosta	Incompatible with other benefits having similar purposes		
Trento		Other benefits in a coordinated way	Health services
Bolzano		Other benefits (e.g. housing rent) in a coordinated way	
Puglia		Other benefits (e.g. social allowance to young couples, health allowances and honour-loans to afford households expenses) on the basis of customised "contract for social inclusion",	

1.1.2 Other national schemes (ONS) having minimum income characteristics

This section summarises the main characteristics of the national schemes listed in Table 2 and having minimum income characteristics (Tables 8 - 12)

Table 8: ONS / Eligibility conditions by target groups				
Scheme	Citizenship status	Age	Employment status	Income
Social allowance. It substituted social pension since the 1st of January 1996	Italian and other EU citizens, refugees for political reasons, non-EU citizens with residence permit, regularly resident in Italy. Since the1st of January 2009: legally permanent residence in Italy for at least 10 years	Over 65	Retired without sufficient income and pension contribution	Low yearly income: up to € 5,318 if single or up to € 10,635 if married
Civil invalidity.	Italian and other EU citizens, non-EU citizens and stateless people, resident in Italy. Invalidity status: 100% for pension; 74% for monthly allowance	Under 18 and over 65: persistent difficulties to carry out tasks and functions proper to this age. Between 18 and 65: permanent reduction of capacity to work	Not necessary	Low individual income according to invalidity conditions but up to € 14,886 per year (e.g. pension). Without income limits only for specific allowances
War	Only Italian citizens, disable because of wars, widows and children of war victims	No limits specified	Not necessary	Yearly income of € 13,494 but variations according to disability, number and situation of household members
Terrorism	Italian citizens, foreigners and stateless people, disable because of terrorism or organised criminality and their survivors	No limits specified	Not necessary	No income limits

Large families	Italian and EU citizens resident in Italy and with at least 3 minors members of their household	Up to 18 (minors)	Not necessary	Low yearly income (e.g. up to € 23,200 for households with 3 minors) specified each year according to ISE (Economic Situation Indicator)
Maternity	Women resident in Italy: Italian, EU and non-EU citizens with residence permit	Women in childbirth without age limits	Without employment status and any other associated benefits for maternity	Low yearly income (e.g. up to € 32,223 for households with 3 members) specified each year according to ISE
Housing	Italian and other EU citizens resident in the concerned region. Non-EU citizens with residence permit, resident in Italy for at least 10 years or 5 in the concerned Region	No limits specified, but a 25% increase in benefit (or income threshold) concerns persons aged over 65 (as well as disabled and most vulnerable people)	Not necessary	Low yearly household income and incidence of house rent: A) income not exceeding the amount of two minimum pensions INPS with rent incidence up to 14%; B) income threshold specified each year by the concerned Region (e.g. € 15,000 in Umbria) with rent incidence up to 24% and according to ISE
Health	Italian, other EU citizens, non-EU citizens (including those without regular residence permit) and other foreigners resident in Italy	Total exemption from health care expenses concern citizens aged under 6 and over 65	Unemployed are beneficiaries of total exemption	Low household income levels (e.g. € 36,152 for those under 6 and over 65, € 8,263 for unemployed)
Low income	Retired, not-self-sufficient persons and employed resident in Italy (non-EU citizens included)	No limits specified	Employed are included in the beneficiaries	Low yearly household income according to the household composition: 1 pensioner (up to € 15,000), 2 or 3 members (up to € 17,000), 4 or 5 members (up to € 20,000), more than 5 members (up to € 22,000), with disabled (up to € 35,000)
Electricity	Households client of electricity and gas suppliers	No limits specified	Not necessary	Low yearly household income up to ISEE (Equivalised Economic Situation Indicator) threshold of € 7,500
Social card	Only Italian citizens resident in Italy (EU and non-EU citizens resident in Italy are excluded)	Over 65 persons and families with children aged 0-3	Not necessary	Low yearly income: up to € 6,000 if aged 65 – 69; up to € 8,000 if aged over 70; up to € 6,000 according to ISEE if families with children aged 0-3

Table 9: ONS / Benefits dimension			
Scheme	Beneficiary types	Amounts in 2009	Time duration
Social allowance (pension)	Individuals	€ 409 per month; 13 months per year	No time limits specified
Civil invalidity	Individuals	€ 255 per month in general and up to € 756 per month for totally blind; 13 months per year	No time limits specified
War	Individuals	According to 8th categories of situations, ranging from € 90 to 553 per month; 12 months per year	No time limits specified
Terrorism	Individuals	Several amounts according to the typology of damage	No time limits specified
Large families	Households with at least three minors	€ 129 per month; 13 months per year	No time limits specified
Maternity	Women in childbirth	€ 309 per month	5 months
Housing	Individuals with rented house contract	According to income typology (see above), e.g. € 3,099 (A) and € 2,324 (B) per year in the Umbria Region	No time limits specified
Health	Individuals	Exemption from health expenses according to income thresholds and illness typology	Limits can be specified according to illness typology and duration
Low income	Households	Temporary bonus for 1 year: € 200 (1 pensioner), € 300 (2 members), € 450 (3 members), € 500 (4 members), € 600 (5 members), € 1,000 (more than 5 members or disabled)	2009
Electricity	Households	Form € 60 (household with 1 or 2 members) to € 135 (household with more than 4 components) per month; 12 months per year	No time limits specified
Social card	Individuals	€ 40 per month to purchase energy, gas and food; 12 months per year	No time limits specified

Table 10: ONS / Conditionality rules	
Scheme	Main conditions
Social allowance (pension)	Only those concerning income
Civil invalidity	Only those concerning income
War	Only those concerning income and causes
Terrorism	No
Large families	Benefits are suspended when household dimension and income change (e.g. less than 3 minors, more than the income thresholds)
Maternity	Only those concerning incomes and childbirth
Housing	Only those concerning income
Health	Only those concerning income
Low income	Only those concerning income

Electricity	Only those concerning income
Social card	Only those concerning income and age

Table 11: ONS / Benefits decisions and delivery		
Scheme	Decision level (and agency)	Delivery level (and agency)
Social allowance (pension)	National (INPS, national institute of social insurance)	National (INPS)
Civil invalidity	Regional (health services)	National (INPS)
War	National (MEF, Ministry of Economy and Finance)	National (MEF)
Terrorism	National (MEF)	National (MEF)
Large families	Local (municipal social service)	National (INPS)
Maternity	Local (municipal social service)	National (INPS)
Housing	Regional (government departments)	Local (municipal social service)
Health	Regional (government departments)	Local (district health services)
Low income	National (MEF trough the national fiscal agency)	National (fiscal agency)
Electricity	Local (municipal social service)	Local (municipal social service)
Social card	National (MEF)	National (public post service)

Table 12: ONS / Links with other social benefits			
Scheme	Is residual (distinct)	Can be cumulated with	Includes other costs
Social allowance (pension)		Disability and War pensions and allowances within the established amount	
Civil invalidity	Monthly allowance is incompatible with other invalidity pensions	Other pensions only in the case of invalidity pension and respecting the established amount	
War	Specific type of benefit		
Terrorism	Specific type of benefit		
Large families		Maternity allowance, other benefits provided by local authorities and INPS within the established amount	
Maternity		Large family allowance, other benefits provided by local authorities and INPS within the established amount	
Housing		Other benefits provided by local authorities converging in the overall assessment of disposable income	
Health		All other benefits	
Low income		All other benefits (social card included)	
Electricity		All other benefits (social card included)	

Social card		All other benefits (electricity included)	Reimbursement for purchasing artificial milk and diapers (infants aged up to 3 months) according to acts to be still enforced

1.1.3 Interconnection between benefits and the transition into employment

The previous sections provided details on two typologies of schemes: those properly addressed to minimum income benefits (MIS) and those having similar characteristics but different aims (ONS). National level of decision and delivery prevails in ONS while local level is the key characteristic of the regionally based MIS. Furthermore, both ONS and MIS benefits can be summed together with other benefits. Only MIS are generally oriented towards coordination and integration between different benefits and include other costs according to customised programmes for social inclusion and to fight poverty, as well as for employment (see Section 1.3). However, few MIS take social insurance measures into account to same extent.

Social insurance includes also shock absorbing mechanisms. A brief description of these mechanisms is therefore necessary. There are three main instruments: unemployment allowance, allowance for workers' redundancy and labour mobility allowance. They are based on contributory requirements and delivered by INPS. They have monthly ceilings determined each year (e.g. € 886 in 2009).

The unemployment allowance (indennità di disoccupazione) concerns workers who lost their job for specific reasons. Limits and diversity exist according to age, wage ceiling, production sector. The ordinary allowance lasts according to age (8 months if aged under 50 and 12 months if aged over 50). The concerned worker receives 60% of the previous wage for six months, 50% up to the eighth month and 40% during the four remaining months.

The allowance for workers' redundancy (CIG, Cassa Integrazione Guadagni) differentiates between: a) external temporary difficulties such as bad weather (e.g. construction sector) and market turbulence for industrial sectors (CIGO); b) industry crises and company restructuring processes (CIGS). As a general rule, the concerned workers receive the 80% of the previous wage for duration of 3 months in the CIGO case (extension is exceptionally allowed up to 12 months) and for 24 months at a maximum in the CIGS case (extension is exceptionally allowed up to 36 months). A system similar to CIGO exists also in agriculture sector but with different benefits and conditions. However CIG does not constitute a protection instrument for all persons at risk of unemployment because it is limited to specific production sectors, typologies of workers and company dimensions, while it is variable according to different work conditions, wages and geographical areas. Extensions have been made, most recently during the current financial and economic crisis (e.g. the 2009 February agreement between the State and Regions as well as Laws No 2/2009 and 33/2009).

Labour mobility allowance (indennità di mobilità) concerns workers who lost employment as a result of industrial restructuring plans. As a general rule, the allowance is equal to CIGS (80% of the previous wage) for the first 12 months of unemployment with an 80% reduction of the CIGS benefits in the following months (the maximum duration being of other 36 months for workers aged over 50 in the southern regions). Diversity and limitations exist according to sectors of activity, geographical area, age and wage ceiling.

1.2 Assessment of minimum income schemes

1.2.1 Coverage and take-up

This paragraph summarises the conditions of coverage of the two types of measures described in previous sections: minimum income schemes (MIS) and other national schemes having similar characteristics but different aims (ONS).

Citizenships status: a universal approach with selectivity prevails in the MIS; apart from war pensions and allowances, some controversy regarding ONS results from its limitation to Italians (namely, the social card) while the rights of non-EU citizens are restricted in other ONS (e.g. social pension, large families and housing allowances).

Age: adults prevail in both typologies but children and elderly people are addresses in some schemes (e.g. social card, large families, health and social pension allowances).

Employment status: generally not mandatory but unemployment (or precarious jobs) is taken into consideration by some MIS (e.g. Bolzano, Puglia and Lazio) and to obtain some ONS benefits (e.g. health allowances).

Income: requirements vary and depend on household composition (e.g. large families) and individual conditions (e.g. disabled); means testing occurs especially in ONS; the lowest level is between € 4,000 – 5,000 per year; the highest level moves around € 36,000 per year.
Beneficiaries: households prevail on individuals.

Amount: depends on the type of benefits concerned, between € 300 – 560 per individual each month in MIS; it varies between € 100 – 500 per individual each months in ONS according to hardship, while purchasing bonuses moves around € 40 – 60 per individual each month.

Time duration: generally ONS benefits are open-ended, while MIS are fixed-term oriented.

Conditionality rules: ONS generally require specific (and automatic) income thresholds, while participation in customised projects for social insertion (including availability to work and training) is the main requirement of MIS.

The minimum income schemes, enforced by some Regions, seem to achieve interesting results. These experiences are useful to determine more coherent legal and operational frameworks at a national dimension (e.g. basic levels of rights for quality services and recipient outreach mechanisms). However, numbers are too limited and conditions so varied to arrive at a homogenous assessment of the actual take up of MIS, while lack of information makes it very difficult to define the extension of non-take-up situations.

In 2007, for instance, minimum income for social insertion and housing support constituted 70% of the Bolzano expenditure to fight against poverty, which beneficiaries were respectively 2,964 and 3,591. In Friuli Venezia Giulia, 3,516 recipients benefited from basic income for citizenship between 2007 and 2008. The citizenship income experimented in Campania supported nearly 14,000 poorest households by the end of 2007.

The experimentation with the national RMI was carried out between 1999 and 2004, but its prolonged effects continued into 2007. The concerned municipalities were 306 in all, 65% of which in the South. Nearly 41,000 households (about 85% in the South) took part in the central phase of the experimentation, representing nearly 2% of the households in "relative poverty" according to the ISTAT threshold (based on the monetary value of consumption and not on income).

Households that overcame the initial conditions of want varied from 39% to 78% according to the different local contexts (e.g. employment opportunities) but with a prevailing rate of about 45% and taking into account that it is very difficult to determine if the result was due to the experimentation or it would have occurred even without this kind of initiative (e.g. deadweight effect).

Other national schemes (in particular, social pensions and allowances, civil invalidity pensions and allowances, war pensions and allowances) offer competitive rates throughout the Italian territory. For these reasons, they constitute a kind of "guaranteed minimum income", as stated in the Italian 2001-2003 National Action Plan on Social Inclusion. As an example, the significant increase in civil invalidity pensions had a substitution effect for the lack of an universal minimum income scheme while few serious controls were instituted to limit favouritism, consensus-based patronage and frauds (Negri N. and Saraceno C., 1996; Sacchi S., 2005; Rossi E. and Masala P., 2008).

1.2.2 Adequacy

It has been sufficiently demonstrated that countries with the lowest poverty rates are those who spend most on social benefits targeted to the most vulnerable. For instance, in the mid-2000s a public transfer share of more than 30% was made to the poorest 20% of the population in better performing countries (e.g. Denmark, Finland and the Netherlands). In Italy, the share was less than 13% (OECD, 2008). Currently (2007) a S80/S20 ratio (proportion between the 20% of population with the highest income and the 20% of population with the lowest income) shows more inequality in income distribution in Italy (5.5 points) than in those countries (4 in the Netherlands, 3.7 in Denmark and Finland, EUROSTAT, 2009). This inequality was already recorded in the mid-2000s (OECD, 2008), when Italy had a GINI coefficient of 0.35 (the twenty-fifth lowest position amongst the 30 OECD countries). For the GINI coefficient, perfect equality is 0 and maximum inequality is 1. The Italian GINI reached 0.61 when wealth concentration (i.e. the distribution of household net worth) is taken into account (the richest 0.10 of Italian households control 0.42 of total wealth). In 2006, the GINI was again 0.35 and wealth concentration arrived at 0.45 in 2006, with 15% of national wealth belonging to the 1% richest share of the population while only around 17% of wealth was ascribed to the 60% poorest part (Banca d'Italia, 2008 and 2009).

Other statistics confirm disparities in income distribution (ISTAT, 2008): households with lower incomes (first quintile) earned 7% of the total income in 2006, while the share of the richest households (fifth quintile) was six times higher (40%).

The risk of poverty in Italy was calculated to move from 24% to 20% before and after social transfers in 2007 (EUROSTAT, 2009). These percentages refer to the share of persons with an equivalised disposable income below the risk-of-poverty threshold, which is set at 60% of the national median equivalised disposable income.

Social transfers therefore led to a reduction of 17% in poverty risk in Italy (4 percentage points divided by the starting value of 24%). In other European states, the risk of poverty was nearly halved, e.g. Sweden (from 28% before to 11% after social transfers), Denmark (from 27% to 12%), the Netherlands (from 21% to 10%), France (from 26% to 13%) and Germany (from 25% to 15%).

Therefore while the distance between Italy and above-considered countries was small prior to the public transfers (1 - 4 %), it increased significantly after the transfers (5 - 10 %), demonstrating the limited impact of public spending on at-risk-of poverty in Italy.

Data concerning 2006 demonstrate that total expenditure on social protection, measured in % of GDP (gross domestic product), is significantly lower in Italy (26.6%) than in the other 5 countries (Denmark 29.1%, Germany 28.7%, France 31.1%, the Netherlands 29.3% and Sweden 30.7%). Measured on a per capita basis, expenditure is from 40% to 85% lower in Italy (€ 5,722) than in the other 5 countries (Denmark € 10,579; Germany € 7,427; France € 8,032; the Netherlands € 8,333; Sweden € 9,724).

It is important to note that, in the above-mentioned data, retirement and survivor's pensions are counted as income before transfers and not as social transfers. As a consequence, some issues are not sufficiently addressed by the Italian system of social protection compared to the other 5 countries. The overall structure of social protection is as follows (Table 13).

Table 13: Expenditure on social protection benefit by groups of functions in 2006 (%)

Country	Sickness / Health care	Disability	Old age	Survivors	Unemployment	Family / Children	Housing	Social exclusion n.e.c. (*)
Denmark	21.6	14.9	37.9	0.0	7.2	13.1	2.3	3.0
Germany	29.1	6.2	36.5	7.8	6.3	11.1	2.3	0.7
France	29.8	6.1	37.7	6.6	6.9	8.6	2.7	1.6
Italy	26.8	5.9	50.8	9.7	2.0	4.5	0.1	0.2
Netherlands	31.8	8.5	36.1	5.3	5.0	5.8	1.4	6.1
Sweden	26.0	14.9	38.1	2.1	5.5	9.8	1.7	1.9

(*) data from EUROSTAT, 2009; n.e.c. = not elsewhere classified

In conclusion, Italy spends more on pensions and associated allowances (which concern old-age, survivors and disability) than on benefits concerning employment and social assistance (e.g. family, children, housing and social exclusion): respectively 66% (between 11 and 17 points more than the other 5 countries), 2% (3-5 points less than the other countries) and 5% (between 8 and 14 points less than the other countries). Health expenditure is lower in Italy compared with Germany, France and the Netherlands (2-5 points of difference) while it is higher than in Denmark and Sweden (5 and 1 points of difference). However, this comparison may be biased by the way in which each country allocates benefits. The Italian allocation method confirms the structure of social protection (Table 14) and permits to distinguish transfers typology between cash (monetary support) and in kind (services).

Table 14: Expenditure on social protection benefit by groups of functions in Italy in 2007				
Groups of functions	% of GDP	% over total expenditure	% of transfers typology over total expenditure	
			in cash	in kind
Health services	6.2	23.9		23.9
Social insurance (pensions, unemployment and work related allowances)	17.4	67.6	67.6	
Social assistance (social, war, civil invalidity pensions and allowances plus social services)	2.2	8.5	5.6	2.9
Total social protection expenditure	25.8	100	73.2	26.8
Elaboration on data from ISTAT, 2009				

Expenditure on unemployment and other shock absorbing mechanisms are included in the group of social insurance functions and accounts for around 0.6% of GDP. Other data, specifically concerning labour market policies, distinguish expenses on passive (e.g. shock absorbing mechanisms) and active policies (employment and self-employment incentives, job creation and maintenance, training and so on). In all they correspond to 1.1% of GDP, 0.7% for passive and 0.4 for active policies.

In “social assistance”, pensions and associated allowances prevail (66%) on services (34%). More specifically (ISTAT, 2009a), the expenditure on pensions (see Table 2) constituted 1.2% of GDP in 2007, with 0.9% attributed to disable persons, 0.2% to social support to people over 65 and 0.1% to war victims, their widows and children. The average yearly amount per pension and the index of relative benefit (ratio between the pension amount and the GDP per capita) was in 2007: € 4.182 (€ 349 per month) and 16.14 for war victims; € 4,504 (€ 375 per month) and 17.38 for civil invalidity; € 4,631 (€ 386 per month) and 17.87 for social support to over 65. This type of pensions is strongly present in the South of Italy (44%), where 65% of the poor households and 68% poor persons are concentrated (ISTAT, 2008a, 2009a).

Taking into account last available data (ISTAT, 2008), the following estimate can be made: the average monthly amount of this group of monetary support represents around 56% of a poverty threshold presumably corresponding to € 674 each person, that is 60% of the € 1,123 calculated as national median income per month for a one-member household in 2006.

However, the Italian methodology to analyse poverty is not based on income, but on the monetary value of consumption, which is used to estimate the “relative poverty” threshold. A two-member household is, for instance, assessed as relatively poor when its monthly consumption expenditure is equal or below 50% of per capita average national consumption expenditure. In 2007 the standard poverty threshold was respectively € 986.35 and € 591.81 for two-member and one-member households (ISTAT, 2008a).

The average monthly amount of the above-mentioned group of pensions represents around 38% of the ISTAT relative poverty threshold for a two-member household and 63% for a one-member household. The monthly amount of minimum income schemes introduced in some regional areas (see Table 4) represents between 30-60% of the ISTAT relative poverty threshold for a two-member household and 51-90% for an individual. Differences exist according to regions (e.g. lower percentages in Campania and Basilicata, higher percentages in Friuli Venezia Giulia, Lazio and Bolzano) but are also biased by the use of different comparison years (e.g. Bolzano and Lazio in 2009 and the ISTAT threshold in 2007).

In 2007, households had difficulty in covering basic requirements (ISTAT, 2008), e.g. usual monthly expenses (15.4% nationally and 22% in the South), unexpected expenses around € 700 per month (32.9% nationally and 46.4% in the South), delay in payment (10.7% nationally and 20.1% in the South), heating (10.7% nationally and 20.1% in the South), food (5.3% nationally and 7.3% in the South), health care (11.1% nationally and 19.4% in the South) and clothing (16.9% nationally and 26.9% in the South). Risk increases in households with three or more children, e.g. unexpected expenses (41.4%), clothing (28.5%), delay in payment (22.1%) and usual monthly expenses (25.9%).

National schemes were introduced to lessen these hardships (see Table 9). Some of them (e.g. allowances for large households and maternity, housing support, exemption from health care expenses, allowance for low income households, bonus for electricity and gas supply) had a universal scope with income selectivity. Others concerned only specific sectors of the population while overlapping with more universal measures. This was the case of the prepaid shopping card, usually called "social card" concerning persons aged over 65 and families with children aged 0-3, to lessen food, energy and gas costs for the poorest.

The social card was introduced as a monthly voucher instead of increasing pensions for low-income elderly people or increasing maternity allowances or reducing fiscal burden for all low-income citizens (Gori, 2008; Giannini and Guerra, 2008). The bonus appeared as a charitable measure, a kind of "poverty card", that reminds Italians of similar programmes from many years ago before the concept of equal dignity and freedom for all citizens was consolidated (Urbinati N., 2008). 1,000,000 pensioners and 300,000 families with infants were counted as expected beneficiaries, but only 580,000 persons requested the card by the mid of January 2009 and nearly 424,000 cards were actually activated, 80% of which in the South. No other data are currently available while local newspapers (e.g. *L'Arena* of the Verona city in the North) revealed an increasing demand for the card from priests and nuns since they are generally with low income. Furthermore, several problems are present in the centralised card delivery system and its administrative costs appear to total nearly € 8,5 million (as noted during the Parliament debate and underlined by consumers' associations), arriving at 1.4 million by the end of March 2009 (as communicated by the Welfare Minister on 22/4/09). In addition, the social card opened new conflicts between centralisation and de-centralisation of institutional competences, while it entered in competition with income allowances provided or managed by local authorities.

1.2.3 Effectiveness

According to some experts (Sacchi S., 2005), the experimentation with the national RMI was the epitome of a period orientated towards reforming social inclusion policies (culminated with the approval of Law No 328/2000), whereas the end of this experimentation marked the decline of fruitful endeavours in this strategic field. The experimentation favoured a rich debate at academic, political and social levels, based on a European Union perspective. The Social OMC (open method of coordination), the Lisbon Strategy, the Charter of Fundamental Rights and the expected Lisbon Treaty are viewed as milestones in stimulating the (re) introduction of a national minimum income scheme (Rossi E. and Masala P., 2008).

Some analysts (ISAE, 2004; Sacchi S., 2005; Mesini D. and Ranci Ortigosa E., 2004; Ministero della Solidarietà Sociale, 2007; Ranci Ortigosa E., 2008; Rossi E. and Masala P., 2008) extrapolated useful lessons from the experimentation with the national RMI, in particular the necessity to: better design the monetary component and the means test mechanisms of minimum income schemes; increase administrative capacity of local public authorities and the associated resources to link these schemes to planning and implementation of personalised paths for social inclusion; better develop local networks of services to support these paths; enhance inter-organisational systems between local public authorities to support the above-mentioned networks (e.g. through local action plans and the involvement of relevant stakeholders); increase coordination at regional level to define basic qualitative levels of networked services; better integrate those policies (e.g. in the social, household, health, education, housing, employment and training domains) that influence the efficacy of networked services; enhance the key role played by regional public authorities in terms of orientation, programming, coordination, monitoring and evaluation of integrated policies; promote collaboration between regional and national public authorities to implement minimum income schemes while determining the citizenship rights (i.e. civil and social rights) that must be assured throughout the national territory; better combine the functioning of these supporting systems with measures aimed at fighting against hidden economy associated with un-taxed and unregulated moonlighting, segmented and black labour markets; avoid the risk of overloading expectations of functions (and impacts) attributed to minimum income schemes especially in local areas with consolidated unemployment problems; better harmonise them with other social benefits and “shock absorbing” systems, combining individual and household responsibilities.

This harmonisation has yet to be achieved along with the reform of the “shock absorbing” systems requested by the original Law No 328/2000 (Rossi E. and Masala P., 2008; Mesini D. and Ranci Ortigosa E., 2004).

After ten years, experts (ASTRID, 2007) took stock of the Onofri Commission conclusions compared to social assistance policies, and especially Law No 328/2000, implemented so far.

They (e.g. Gori C. and Madama I., 2007) noted that: the experimentation with RMI demonstrated an initial political willingness to follow the universalism with selectivity approach against poverty but this willingness came to an end after a few years; an increase in social services demonstrated commitment at regional and sub-regional level but this effort was not sufficient to meet the simultaneous increase in needs (e.g. the increase in the number of elderly people); the introduction of ISEE (indicator of the equivalised economic situation) in 1998 met the necessity of means test mechanisms to deliver monetary support, but many types of this support are still regulated by other criteria; the rationalisation of monetary support schemes and the development of social services are still hampered by the lack of a clear definition of basic levels of rights and services accessible to all people according to their needs and living conditions; this lack of policy priorities made it difficult to redistribute resources aimed at lessening regional disparities (e.g. between the North and the South of Italy); the increase of financial resources devoted to social assistance policies through the reorganisation of public spending and by progressively reducing pension expenses was not attempted; similarly, the objective aimed at reorganising the share of public spending for social assistance to provide more services than monetary support was never achieved; eventually, the correlation between social assistance policies and other policies was not sufficiently taken into account by many national governments while their coordination with regional and local authorities did not improve to the extent necessary to strengthen joint regulatory roles, to share policy decisions and to increase institutional capacity.

As on overall result, the conclusions of the Onofri Commission still remain valid and farsighted (Treu T, 2008) while their implementation encountered difficulties linked to structural weaknesses in the Italian system, namely: obstacles to the universalism approach with a converging resistance of employers associations and trade unions to change the consolidated tradition of collective bargaining based on differentiated categories of workers; a traditional welfare orientation towards employed persons (basically male breadwinners) and their households while few attempts were made to extend benefits to self-employed; fiscal relief was the main instrument to support families (along with few allowances); resistance emerged to actually implement equal opportunities between men and women and to share household responsibilities; conflicting conceptions concerned family as married or de facto couples and even more if homosexual; a residual role was assigned to welfare mechanisms (e.g. compensation for individual and social damages produced by the economic system) instead of using welfare as a proactive component of social and economic development (e.g. individual and social empowerment and capacity building); a fragmented and heterogeneous system of income support traditionally used to plug employment crises; a polarisation of social protection divided insiders (e.g. open-ended labour contracts) and outsiders (e.g. atypical works and fixed-term contracts) on segmented labour markets; shortly, an evolving spirit of public solidarity, thrust and responsibility (universal welfare) was confronted by a deep-rooted spirit of narrow solidarity and thrust (sectoral welfare).

Key challenges of the national system of welfare are to combine income support and services, to balance universal principles and targeted measures (i.e. for the most vulnerable persons) also to redistribute income more equitably (e.g. Brandolini A. and Saraceno C., 2007). On the contrary, monetary support still prevails on services that evidently lack a systematic organisation and delivery capacity (Rossi E. and Masala P., 2008), while both the components are fragmented and unable to face the (old and new) social and regional disparities (Ranci C., 2002).

1.3 Link between minimum income schemes and the other two pillars of the active inclusion strategy

This section assesses the Italian situation following the suggestions of the EU Commission (COM(2006)44) for a comprehensive policy mix where minimum income schemes are combined with: a link to the labour market through job opportunities or vocational training; better access to services in order to remove some of the hurdles encountered by individuals and their families in entering mainstream society, thereby supporting their re-insertion into employment.

1.3.1 Employment and training programmes

Generally speaking, the minimum income schemes (MIS) are correlated with customised employment and training programmes, as demonstrated also by the following examples.

Nearly 50,000 individuals (involved in the experimentation with the national RMI) participated in customised plans of social integration, consisting in vocational guidance and training, apprenticeship and so on, as well as in social utility works, children and elderly care services apart from school and other types of education and socialisation activities.

In the Friuli Venezia Giulia region, 45% of the MIS recipients were specifically supported by local PES (public employment services) and 88% of them signed a specific “service pact” to participate in vocational guidance and training projects, labour insertion plans and work experiences.

More in general, the above link (between minimum income schemes, employment and training programmes) is positively managed at regional and local level while the link between minimum income schemes and social insurance benefits (including shock absorbing mechanisms), is not often taken into account. The Italian shock absorbing mechanisms are the result of a large and inconsistent set of laws, often sectoral and poorly coordinated (Strati F., 1992).

Born in 1919 (with Act No 2214 on unemployment insurance) and 1945 (Act No 788 on CIG), these laws progressively reached dimensions very difficult to be managed (Strati F., 1985). Several major reforms made some adjustments (e.g. Law No 223/1991 that introduced the labour mobility allowance), but continued generation of new norms, exceptions and extensions has made their management difficult. Institutionally, they are separated from active labour policies. On one hand, a national agency (INPS) delivers monetary support to workers facing work and family hardships. On the other hand, regional and local authorities implement plans and targeted projects that combine employment, social, health and development policy fields, while following universal rights of citizenship to cope with both unemployment and poverty in their territory. Citizenship rights include participation in the society, social equity and empowerment, capacity building to reach the threshold of “well-being”. Their means are articulated welfare systems, combination of universalism approach (both for monetary tools and social services) with selectivity criteria (based on the specific situation of the beneficiaries) in order to meet the multiplicity, variety and diversity of social needs (Gorrieri E., 2002).

Unfortunately, the existing protection policies and services are inadequate and do not support a socially networked solidarity. A mix of “compulsory familism” and individualism constitutes the heritage of vulnerability and risk for both the present and future generations, while labour flexibility manifests its negative effects on social conditions, in particular on the younger generation (Saraceno C., 2002; Lucà M., 2007).

A debate is in progress and several proposals of reform have been formulated as such as: a single monetary instrument (called allowance for children) to support household responsibility and absorbing all the exiting allowances and tax relief related to family burden (Baldini M., Bosi P. and Matteuzzi M., 2007); a single system of family allowances that substitutes the current fragmented subsidies and fiscal relief along with a minimum income allowance, a single system of unemployment insurance, a single system of sickness and disability insurance, (Boeri T. and Perotti B., 2002); a nationally-based open-ended contract for all workers with minimum universal standards to favour increasing safeguards over time (upon which collective bargaining should be targeted to sectoral and territorial specificities) and a national minimum wage mechanism that absorbs incentives related to employment (Boeri T. and Garibaldi P., 2008).

1.3.2 Access to quality services

Law No 328/2000, while reforming the social services, considered the interconnection of social policies with education, training and health policies, provided a new “model” to be further developed with the renovation of the social assistance system, an equilibrium between monetary support and service delivery, a homogeneous diffusion of basic services throughout the national territory, the creation of a networked system of services (Bini, P. C., 2001; Gori C., 2004; Franzoni F. and Anconelli M., 2003). The law stimulated the creation of differentiated systems to address local diversities and needs. Subsidiarity was the driving force for: diversity within institutional unity; stakeholders’ involvement; participative decision-making.

The law was inscribed in a more general trend aimed at the modernisation of the State structure, the related public administration and decision-making process. The trajectory that emerged from the main acts and regulations (laws No 59 and 127/1997, 112/1998) was to reverse the top-down delegation of power and functions between the different levels of government, to have institutions nearer to citizens, to streamline delivery mechanisms and to simplify procedures in various policy fields. Key words of a transversal nature were: de-centralisation, de-concentration, de-bureaucratisation, subsidiarity, responsibility, co-operation and administrative federalism. The institutional and administrative changes made it necessary to modify the Constitution in a significant manner. In 2001 a major Constitutional reform (confirmed by a referendum) provided a coherent legal framework. The following map of competence emerges from this reform and by taking into account sentences of the Constitutional Court (e.g. No 423/2004):

Social Assistance (e.g. minimum income schemes) is a **Region** competence within Basic levels of civil and social rights determined by the **State**

Social Insurance (e.g. shock absorbing systemsand pensions) is a **State** competence, along with Citizenship and Migration and the Basic levels of civil and social rights

Social Security (e.g. social policies and services) is a **Region** competence, along with Education, Training and Labour policies

Health, Education, Labour security and protection, integrative and complementary Social Insurance are policy fields of **dual** converging **legislation** between the State and the Regions

The introduction of ISEE (indicator of the equivalised economic situation) in 1998 harmonised means test criteria to deliver locally a wide range of economic support: maternity and large household allowances, exemption from schoolbook and transport costs, scholarships, university attendance, housing beneficiary lists and lower rent, free of charge access to health care, cultural events, nurseries, crèches, refectories, school buses, along with several types of voucher (Ministero della Solidarietà Sociale, 2006).

Law No 328/2000 also included the possibility to utilise vouchers (e.g. purchasing bonuses) to access social services within activation policies for social inclusion. Several regional and local authorities introduced these measures immediately (between 1998 and 2002), for instance (Betrametti L., 2004): service-bonuses in the municipalities of Collegno and Grugliasco (Piemonte region); service-allowances in the municipalities of Genova, Imperia, Savona and La Spezia and 16 social districts (Liguria region); social vouchers for elderly and not-self-sufficient persons in the municipalities of Modena, Bologna and Ravenna (Emilia Romagna region); a home-care-bonus for not-self-sufficient persons in the Veneto region; an intensive system of vouchers in the Lombardia region.

Other examples are more recent. Purchase-bonuses were introduced and associated with other benefits (e.g. free-of-charge local public transport services) for the most vulnerable (e.g. elderly people with only social allowance as a pension) in the Abruzzo region (Law No 15/2004) and in the Lazio region (Law No 2/2004). In 2007 and 2008, some municipalities (e.g. Modena in the

North and Livorno in the Centre) experimented with prepaid shopping cards ("household card" and "food-card") integrated within personalised paths for social inclusion.

A large variety of measures therefore exist at a regional (and local) level with huge differentiation and heterogeneity in terms of protection coverage, quantity and quality of benefits and recipients. Moreover, the voucher system increased flexibility in services, extended and qualified the number of service suppliers, allowed people to choose typology of service and the associated provider.

Local authorities (especially through their social and health services) managed all the regional minimum income schemes (see Table 6). These measures, associated with plans to fight against poverty, were carried out in close cooperation with other types of services (e.g. employment and health agencies, judicial authorities, schools and education institutes) and through the collaboration of several stakeholders (e.g. NGOs, third sector and volunteer associations, but also employers and their associations as well trade unions). In some areas, one-stop-shops are specifically dedicated to facilitate both cooperation and collaboration (e.g. Friuli Venezia Giulia, Puglia and Campania).

Local authorities manage also other nationally-based schemes such as allowances for large households and maternity, housing support, exemption from health care expenses, bonus for electricity and gas supply (see Table 11).

Therefore, beyond providing cash transfers, local authorities (namely municipalities) facilitate the access to basic services while revealing that new governance and management mechanisms are necessary to integrate social policies with health, housing, employment (labour supply and demand matching, especially in favour of low skilled and disabled), training and education within more coherent regional development programmes and local plans (Innocenti E., and Vecchiato T., 2007; Moneti D., 2009). Evidence shows that institutional capacity is increasing but continues to present weaknesses, as the following data can demonstrate.

As a national average in 2005 (ISTAT, 2008b), expenditure of municipalities on social services can be divided as follows: 23% in cash, namely economic allowances (income support, subsidies for housing and education services, etc.); 77% in kind, of which 39% as direct services to households and individuals (actions for social integration, home care, etc.), and 38% as services provided through territorial facilities (crèches and nurseries, day-care centres, etc.).

The amount per inhabitant was €98, more in the North (between € 146 and € 113) than in the Centre (€ 111) and in the South (between € 84 and € 40). Disparities are also found between regional averages, from Valle D'Aosta (in the North, with € 320 per inhabitant) to Calabria (in the South, with € 27 per inhabitant).

Recipients were families and minors (38.5%), elderly (23.4%), disabled (20.3%), the poorest (7.4%), immigrants (2.4%), addicted to drugs, alcohol etc. (1%), those who need a multi-type support (7%). The average spending per typology of need (e.g. recipient) was: € 95 if family and minor; € 117 if elderly; € 2.071 if disabled; € 11 if very poor; € 54 if immigrant; € 1 if addicted; € 7 if she/he needed a multi-type support.

Regional disparities are visible also in the "poverty and social exclusion" policy area, where the national average was €11 per beneficiary. This average increased up to € 30 in Trentino Alto Adige and € 20 in Friuli Venezia (northern regions), € 17 in Lazio and Toscana (central regions), but decreased up to € 5-3 in Basilicata, Campania and Abruzzo (southern regions).

Cash transfers (49%) almost equalled in kind transfers (35% as direct services to the beneficiaries and 16% for territorial facilities) in this policy field that constitutes the most appropriate domain for minimum income schemes. They require however harmonised criteria with the access to quality services, as well as multi-level coordination of different governance practices according to subsidiarity principles (Maretti M., 2008).

In the future, a likely national minimum income scheme should follow basic levels of civil and social rights, which has became synonymous with equality (Costa G., 2009).

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