Extending Working Lives
Work Package 3 – Task 5

Final Country Report: Italy

Based on (in chronological order):

- **Socci, Marco/Principi, Andrea (2013):** National report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning. Country: Italy. MoPAct, WP3, Task 1.
- **Socci, Marco/Principi, Andrea (2014):** State of the Art of innovative, successful and sustainable approaches to working and learning longer: Lifelong learning. MoPAct, WP3, Task 2.

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Reading Guidance

This final country report Italy is a composition of several documents written in the context of the four years research project MoPacT – Mobilising the Potential of Active Ageing in Europe (http://mopact.group.shef.ac.uk/) – funded by the European Commission under the 7th Framework Program. In particular, this report presents a summary of findings emerged from research activities carried out in Work Package 3 “Extending Working Lives” of the MoPact project, focused on the Italian context. The chapters are based on selected texts extracted from various reports and partly on additional research (details are provided below).

1. Summary
The summary has been written by Dr. Vera Gerling and is based on the following chapters and related sources.

2. Basic Demographic and Labour Market Information
This chapter is based on additional research carried out by Dr. Vera Gerling (2.1 – 2.5) and on: a) the national report for the conceptual framework on innovative, effective, sustainable and transferable strategies to enhance the extension of working life and lifelong learning. Country: Italy, written by Marco Socci and Andrea Principi in October 2013, as result of Work Package 3 Task 1 (Socci and Principi, 2013); b) the National Report Italy identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side, written by Marco Socci and Andrea Principi in July 2016, as a result of Work Package 3 Task 4 (Socci and Principi, 2016) (2.6).

In this chapter, section 3.1 (Introduction) is also based on the mentioned national report written by Marco Socci and Andrea Principi as result of Work Package 3 Task 1 (Socci and Principi, 2013). The following paragraphs present an extract of the Italian section (Bauknecht, Socci and Principi, 2015) of the National Policy Report edited by Gerd Naegele and Jürgen Bauknecht in February 2015 as a result of Work Package 3 Task 2. The latter is integrated by some updated information contained in the mentioned National Report Italy written by Marco Socci and Andrea Principi as a result of Work Package 3 Task 4 (Socci and Principi, 2016). It also includes some contents of the Italian Report about the State of the Art of innovative, successful and sustainable approaches to working and learning longer: Lifelong learning, written by Marco Socci and Andrea Principi in October 2014, as a result of Work Package 3 Task 2 (Socci and Principi, 2014).

4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches
This chapter presents an overview of innovative good practices aimed at extending working lives and lifelong learning implemented in the Italian context both at company/organisational level and stakeholder/social partner level. The models of good practices have been identified by Marco Socci and Andrea Principi (2015) and comprise good practices both on the sides of labour supply and labour demand. The text and the models of good practices are drawn from
the Best Practice Cases Report of Mikkel Barslund et al. (2015) written in February 2015, as a result of Work Package 3 Task 2. Moreover in the chapter are also included a few information contained in the Report on Case Studies, written by Jürgen Bauknecht and Gerd Naegele in October 2015, as a result of Work Package 3 Task 3 (Bauknecht and Naegele, 2015).

5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

This chapter is based on the National Report Italy identifying and assessing structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side, written by Marco Socci and Andrea Principi in July 2016, as a result of Work Package 3 Task 4 (Socci and Principi, 2016). Regarding the macro level, only a brief summary and the recommendations by the authors are provided, since the policy level is described in more detail in chapter 3.
1. Summary
This Final Report Italy presents the main findings emerged from research activities carried out in Work Package 3 of the MoPAct project “Extending Working Lives”. It offers a summary of selected results about the main policies, measures, initiatives and innovative solutions/approaches (to the extent that this is possible in the Italian context), implemented at both the macro and the meso levels for sustaining the participation of Italian older workers in the labour market and for prolonging their working life. It also discusses structural drivers of and barriers to innovative, sustainable strategies for extending working lives and lifelong learning on the demand and supply side. Moreover, it provides some ideas, suggestions and recommendations that might be useful to improve the situation on these issues in Italy, offering also a contribution for opening a public debate among policymakers and stakeholders involved in the challenge of better coping with the demographic trend and in particular with the ageing of the workforce. This report is also meant as an input from a country representing the Mediterranean welfare regime, to be considered, together with reports from countries representing other welfare regimes, in order to generate a comprehensive European framework of knowledge on the issue. In terms of methodology, the report has been realized by using a mix of methods (used in the various reports written in Work Package 3): literature review, expert interviews, focus group (details of experts interviewed and focus group participants as well as information about citation method are provided in the Annex), case studies. A summary of the main results emerged from research activities (presented in more detail in the report) is presented below. However, for comprehensive information about research findings about the Italian context, see the full Reports available at the MoPAct project website: http://mopact.group.shef.ac.uk/.

Basic Demographic and Labour Market Information

In 2015, Italy had a population of 60.8 million people, of which 29.5 million were men and 31.3 million women. In 2015, 21.7% were aged 65 and over (i.e. the highest proportion of older people in Europe). In 2015, the employment rate (20-64 years) was 60.5% (70.6% men; 50.6% women). In the same year, the unemployment rate was 11.9% of the total labour force, being 11.3 for men and 12.7 for women. The long-term unemployment rate was 58.1% in 2015. The self-employment rate in Italy was 24.7% in 2015 (29.3% for men and 18.3% for women).

Older Workers

In Italy, the sensibility, the willingness and the ability to manage the mature and ageing workforce both at the macro and the meso levels is not particularly developed, when compared to other European countries. However, the trend of main labour market’s indicators relative to older workers shows a gradual improvement in the last decade, although several critical aspects still persist. For example, the employment rate of older workers has been steadily increasing, rising from 32.4% in 2006 to 48.2% in 2015. However, the Italian employment rate of older workers still remains below the European average (i.e. 53.3%, in 2015), the unemployment rate of this group of the workforce has increased during last decade (from 2.9 to
5.5% between 2006 and 2015) and still persists an important gender gap (i.e. more than 20 percentage points) in labour market participation of older workers.

**Classification as “Early” or “Late Mover”**

When compared with other European countries, Italy is a “late mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

**Predominant Concept of “Active Ageing”**

At a macro/policy level, as stated in public documents, the theme of active ageing influences crosswise political strategies related to employment, education, health, protection and social inclusion. However, according to some experts involved in the study, the concept of active ageing has developed quite recently in Italy. Moreover, in general, Italian policy initiatives in the domain of active ageing consist primarily of pension system reforms aimed at extending working life combined with too few labour market active measures indirectly targeting mature workers. In 2016 it has been presented at the Italian Parliament a law proposal to support active ageing of older people. Even though this law proposal is not specifically focused on employment of older people, it could be useful to provide a general legal framework to sustain an Italian strategy for active ageing.

**Predominant Concept of “Social Innovation”**

With regard to socially innovative ways to include/manage older people in the labour market, for most of the experts interviewed and focus group participants, generally the concept of social innovation resulted quite unfamiliar, unusual, unclear and ambiguous. In some cases have emerged links and references to heterogeneous European and Italian documents and sources using different definitions of it.

However, according to some experts interviewed, in Italy there might be practices that can be considered as innovative. In general, however, cases of innovative experiences are rarely mentioned and, according to the interviewed experts, are mainly observed in medium and large companies.

**Employment Policies**

In Italy, employment policies for older workers are partly drafted and implemented by the regions instead of the national government. The achievement of a higher employment rate for the older population is a key challenge in Italy. The recent pension system reform has moved towards this direction by increasing retirement age. However, employment policies and active active labour market policies in favour of older workers (in view of an extension of their active life) are still rare and not set within an organic framework. Despite of this, the main goal of the last labour market reform (the so-called “Jobs Act” introduced in 2014) is to make the Italian labour market more flexible and inclusive, by introducing comprehensive measures aimed to rationalize employment protection, expand active labour market policies, make social protection more effective, and boost labour force participation of women, young and older people. With respect the effects of this reform, it is still not clear if it is able to raise older workers’ motivations in extending working lives.
Public Pension and Retirement Policies

Pension reforms introduced from the 1990s, and especially the most recent one, the “Fornero reform” enacted in 2012, restricted access to early retirement and increased the retirement age. These pension policies, included the “Fornero reform”, have actually contributed to increase the average effective retirement age and indirectly to extend working lives. However, Italian pension policies have pursued the goal of extending working lives mainly in a “coercive way”, rather than by trying to raise older workers’ motivations in doing this, resulting in a sort of “blocking strategy” pattern, since the restrictions to access early retirement and the increase of retirement age, actually “block” older workers in the labour market.

Partial Retirement / Partial Pension Policies

Pension reforms in the last 20 years have restricted access to voluntary early retirement and after the enactment of the last pension reform in 2012, requirements to access the main past early retirement scheme (i.e. “seniority pension”, based on a combination of age and years of work), have been tightened and economically discouraged when people aged under 62 years use this scheme. In 2016 the Government has implemented/is implementing some initiatives (e.g. part-time work for older employees) for introducing more flexibility in the retirement transition (but without the goal of radically changing the general structure of the pension system) in order to give more “choices” between work and retirement for older workers.

Promoting Work after Retirement

From January 2009, the Italian legislation allows the full combination of paid employment and pension incomes, thus facilitating regular work for older people receiving pensions. However to better promote work among pensioners, there are some critical factors to be removed at the macro level (e.g. no “real” gradual retirement exists). At the meso level there are good practices (e.g. silver work programmes implemented especially by large companies or supported by employers’ organizations), but in general work after retirement is still scarcely supported, especially in SMEs.

Promoting Self-Employment

In a context characterized by low economic growth and with companies facing radical changes in terms of production technologies and organizational restructuring which might negatively affect the possibility of creating in the long-term a considerable employment growth, self-employment could represent a crucial chance for prolonging the working life, even in Italy. Self-employment in older age can also be a possible solution to the problem of unemployment, or a personal choice.

The main policy supporting self-employment in Italy targets all people motivated to start an autonomous activity, regardless of age, and, from 2013, living in “disadvantaged” Southern regions (i.e. Abruzzo, Molise, Basilicata, Calabria, Campania, Apulia, Sardinia, Sicily). The decree 140/2015 introduced by the Ministry of Economic Development, modified self-employment incentives.

At the meso level, some chambers of commerce and employers’ organizations (e.g. “CNA”,

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“Confartigianato”, “API”, “Confindustria”, “Legacoop”, “Confcooperative”) have realized initiatives to foster an entrepreneurial culture in society, supporting the creation of firms, even providing financial incentives and offering information and technical/organizational skills/resources to people who aspire to become self-employed/autonomous workers. However, in Italy, opportunities for self-employment in older age need to be increased, qualified and supported with more appropriate measures, both at the macro and the meso level, especially in order to raise older workers’ motivations and capability to start their own business.

**Unemployment Policies and Employment Protection**

Recently Italy is moving towards a universal unemployment benefit insurance system, as indicated in the last labour reforms (Law 92/2012; Law 183/2014). However, there is a need of strengthening active labour market policies and Public Employment Services (as well as lifelong learning, wage subsidies, unemployment benefits, outplacement services) also for “counterbalancing” the reduction of the Italian Employment Protection Legislation (see below) after the introduction of the last labour market reform (the so-called “Jobs Act”), in order to provide specific support to unemployed older people for their reintegration in the labour market.

Concerning employment protection, from late 1990s, Italy has implemented some reforms for increasing the flexibility of its labour market and to reduce the employment protection of the labour force. Also as a result of such measures, according to OECD, in recent years employment protection in Italy does not seem to be outstandingly strict than other OECD and European countries. The employment protection in Italy has been further reduced by the “Jobs Act” (i.e. it has largely removed the employment protection for workers with an open-ended contract also in large companies).

**Workability / Employability - Motivation**

As stated above, at the macro level the promotion of the participation of older workers and the extension of working lives have been pursued mainly through a “coercive way”, rather than by trying to raise older workers’ motivations in doing this. At the meso level, over the past few years, especially medium and large companies have introduced a range of measures, providing direct or indirect contributions for raising older workers’ motivations for working longer. However, there are several “margins for improvement” in order to better support motivations of Italian older people to extend their working life.

**Workability / Employability - Health Protection and Promotion, Prevention of Disability**

As a result of the EU framework health and safety legislation coming into effect in 2008, in 2009-2011 the new legislation on health and safety at the workplace has been implemented with new obligations for both employers and employees. At the meso level, have been developed interesting solutions by companies and public-private networks (e.g. Workplace Health Promotion programs) for the prevention and promotion of (even older) workers’ health. However, about these issues still persist some criticisms and there are several initiatives that could improve the “state of art” for the benefit of the older workforce. Concerning policies for disabled people, the Law 68/1999, regulating the right to work of disabled people, has been largely circumvented and disregarded. According to this Law, each firm must employ up to 7% of
persons from this category, but in the reality this is not the case and this often triggers corruption episodes in the commissions responsible for issuing disability certifications. Forged disability certificate costs taxpayers over € 8 billion per year.

**Workability / Employability - Life-cycle orientation / reconciliation of paid work and private activities: Work-Life Balance-Policies**

At the macro level, the main policies to support the reconciliation between paid work and informal family care are paid and unpaid leaves, and, more indirectly, a cash-for-care scheme (the National Attendance Allowance). At the meso level, recently it can be found a growing number of pro-reconciliation initiatives and work-life balance measures (e.g. corporate welfare programs, flexible working arrangements, unpaid leaves, paid leaves and economic contributions to care children and/or disabled/dependent family members, included older people) implemented especially by medium and large companies. The analysis shows that in Italy measures supporting the reconciliation of paid work with care do exist, although they are not very well coordinated between them, requiring innovative and organic measures both at the macro and the meso levels.

**Workability / Employability - Life-cycle orientation / reconciliation of paid work and private activities: Volunteering**

Some regional initiatives and laws have been enacted for promoting social participation and volunteering of older people, but there are not specific policies aimed at supporting the reconciliation between paid work and volunteering of older people. As in Europe widely, also in Italy a strategic approach to Corporate Social Responsibility is increasingly important to the competitiveness of companies. In this context, despite corporate volunteering programs are increasing, they are still not widespread among Italian enterprises. Companies promoting volunteering of their employees, mainly offer paid leaves to workers actively participating in volunteering activities. In Italy there is the need to introduce specific policies at the macro level, as well as fostering corporate volunteering programs among Italian companies.

**Workability / Employability - Lifelong Learning Policies**

In Italy, there is a regulatory framework for employer based-training aimed to support continuous training of workers. Moreover, the large majority of interventions funded by ESF and implemented in the Regions, addressed the employability of older workers by means of training. Recently, the Government, the Regions and the social partners have decided to allocate financial resources for promoting training programs for both low-skilled workers and those ones most affected by the economic crisis. At the meso level, some company-based training courses are compulsory for all Italian workers, as for example those about health and safety at the workplace. Apart from this, many Italian enterprises, in particular medium and large companies, have developed lifelong learning and training activities for older workers, as well as for the whole workforce. However, in Italy there is the need to encourage (both at the macro and meso levels, especially within SMEs) older workers’ further training participation throughout the working life, by a wide range of actions, offering training methods/tools more suitable to different needs and preferences of older workers, removing the enormous dyscrasia, in terms of available public funds, between formal and less formal kinds of learning provision.
**Anti-Discrimination Legislation**

Article 3 of the Italian Constitution contains a general equality principle. On the one hand, Article 37 safeguards equal treatment and mentions age only as a minimum limit for salaried workers. The application of this general principle is committed to the Workers’ Statute (Statuto dei lavoratori - Act no. 300/1970, Article 15) and the Legislative Decree 216/2003 which acknowledged the European Directive 2000/78/EC, establishing a general framework for equal treatment in employment and occupation.

**Financial and Non-Incentives for the Employment of Older Workers**

Financial incentives, both public and non-public, are among the main assets for promoting the employment of older workers and/or for the reintegration of older unemployed people in the labour market. These incentives may have different forms, for example hiring subsidies, wage subsidies, exemptions from social security contributions to be paid by firms hiring older workers. But such incentives can also include initiatives funded by non-public organizations.

Among non-public financial incentives for supporting, directly or indirectly, the extension of working life, could be cited cases of non public organisations funding research projects to improve the situation in this field, in Italy. Sometimes, financial incentives in this sense could also not be national.

An important role in supporting the employment of older workers is also played by non-financial incentives (both public and non-public), as for example Employment Protection Legislation and the age discrimination legislation, which characteristics, quality and effectiveness may have positive or negative effects for the older workforce.

**Good practices and innovative approaches to working and learning longer on both the supply and the demand side of labour: drivers and barriers**

The report also provides an overview of good practices and sustainable approaches to working and learning longer on both the supply and the demand side of labour. Traditionally Italian companies have not been interested in investing in older workers, since in the past older employees have often been target of measures allowing them to access early retirement. However, the analysis highlights that in the last years enterprises are gradually changing their approach towards the older workforce, implementing several innovative initiatives in order to engage, value and manage older workers (e.g. training, initiatives fostering intergenerational collaboration, work-life balance measures, flexible working time arrangements, health promotion, corporate welfare programs, age management policies, etc.). On the other hand, there is still a scarce attitude by SMEs (representing the large majority of Italian companies) to recognise the need to adapt in an innovative way their work and production organisation, in relation to the ageing workforce. Thus there is a need to strengthen changes in work organization of companies, that have to be more adapted to needs and health of older employees (e.g. by adapting/“redesigning” jobs according to workability, ergonomics).

In conclusion, in comparison with most of European countries, Italy shows a negative gap concerning the management of the older workforce, although there are some encouraging indications about a growing interest in the public debate about work in older age. In Italy there
is a need of a sort of “New Deal” among all public and private stakeholders (included NGOs advocating for older workers), to develop a comprehensive national strategy for implementing innovative measures both at the macro and the meso levels, for extending working lives and lifelong learning, and to raise the employment rate of older workers (avoiding, at the same time, the risk of an “intergenerational conflict” with young people).
2. Basic Demographic and Labour Market Information

The following information is mostly drawn from EUROSTAT and OECD statistics.

2.1 Population and age structure

As of 1st January 2015 the overall Italian population amounted to 60.8 million people - of which 29.5 million were men and 31.3 million women - with a mean age of 44.4 years (ISTAT 2015a; OECD (2016a). A steady process of ageing has taken place in the last decades since the ageing index (population 65+/population 0-14 years*100) rose from 87.6 in 1989 to 157.3 in 2015. In 2015, older people (aged 65 and over) represented 21.7% of the Italian population was (i.e. the highest proportion of older people in Europe; EUROSTAT, 2016). According to the latest population projections they should become 21 million people in 2050, that is, one third of the total population (about 33%) (Socci et al., 2015). The old-age dependency ratio (64+) was 33.7 % in 2015 (EUROSTAT, 2016).

2.2 Life Expectancy

The above mentioned data on the growing weight of older people among the population are also linked to the increase in life expectancy at birth. In particular, in Italy, in 2014 life expectancy for a new born male child is 80.7 years and for a female child 85.6 years (EUROSTAT, 2016). In Italy, in 2013, life expectancy at 65 was 18.9 years for men and 22.6 years for women (OECD, 2016a).

2.3 Fertility Rate

The fertility rate was 1.4 in 2014 (OECD, 2016b).

2.4 Employment and Unemployment Rates

In 2015, the employment rate (20-64 years) was 60.5% (70.6% men; 50.6% women) In the same year, the unemployment rate was 11.9% of the total labour force, being 11.3 for men and 12.7 for women (EUROSTAT, 2016). The long-term unemployment rate was 58.1% in 2015 (EUROSTAT, 2016).

2.5 Self-Employment Rate

The self-employment rate in Italy was 24.7% in 2015, being 29.3% for men and 18.3 for women (OECD, 2016c).

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1 Life expectancy at birth is defined as how long, on average, a new born can expect to live, if current death rates do not change. However, the actual age-specific death rate of any particular birth cohort cannot be known in advance.

2 Life expectancy at age 65 years old is the average number of years that a person at that age can be expected to live, assuming that age-specific mortality levels remain constant.

3 Unemployment rate is the number of unemployed people as a percentage of the labour force, where the latter consists of the unemployed plus those in paid or self-employment. Unemployed people are those who report that they are without work, that they are available for work and that they have taken active steps to find work in the last four weeks.

4 Long-term unemployment refers to people who have been unemployed for 12 months or more. The long-term unemployment rate shows the proportion of these long-term unemployed among all unemployed.
2.6 Older Workers: Employment / Unemployment Rates

In Italy, the sensibility, the willingness and the ability to manage the mature and ageing workforce both at the macro and the meso levels is not particularly developed, when compared to other European countries (Expert 3; FG participant 5). However, in the last decade the trend of main labour market’s indicators relative to older workers shows a gradual improvement (i.e. increasing of both employment and activity rates), although several critical aspects still persist (i.e. huge gender gap in labour market participation; activity and employment rates below the European average; raising of the unemployment rate) (see Figure 1).

Figure 1: Employment, unemployed and activity rates of people aged 55-64 in Italy and in EU 28 (%)

In detail, the employment rate of older workers has been steadily increasing, rising from 32.4% in 2006 to 48.2% in 2015, not so far (but after 5 years) from the target of 50% set by the Lisbon strategy for 2010. Despite this positive trend has continued during the years of the international economic crisis (i.e. from 2008 onwards), the Italian employment rate of older workers still remains below the European average (i.e. 53.3%, in 2015) even though the gap between Italy and the EU 28 average has more than halved (i.e. from 10.9 percentage points in 2006 to 5.1 points in 2015). Same steady growing trend has known also the activity rate of Italian older workers that rose from 33.4 to 51.1% between 2006 and 2015 (EU 28 average: 57.3%). Even about this indicator, the gap with the European average has decreased by more than half in the same time span (i.e. from 12.7 percentage points to 6.2 points between 2006 and 2015). The mentioned gap between Italian and European employment and activity rates, is mirrored by the quite large Italian inactivity rate (data not shown). Yet, talking about people aged 55-64, the proportion of them who declare to be inactive because of retirement, illness or disability is...
lower in Italy than in the European average average. For example, in 2012, retirement as the main reason for not seeking employment was indicated by 47.6% in Italy and 55.2% in the EU 27, while illness and disability by 7.2% in Italy and 18.4 in the EU 27. This may be considered quite surprising in an Italian context characterised by a quite low (but increasing) effective retirement age. Instead, the share of people declaring to be inactive because they think that no work is available for them (or for other unspecified reasons), is higher in Italy (7.1%) compared to the EU 27 average (4.7%), while the share of people declaring to be inactive because of family care reasons are similar (3.2% in Italy; 2.2% in the EU 27) (Ciccarone, 2012; EURO-STAT, 2013a).

Concerning unemployment, on the contrary, the Italian unemployment rate of older people, although is increased from 2.9 to 5.5% between 2006 and 2015, has been lower than the EU 28 average in the whole period (-1.5% in 2015; in 2006 the gap was higher, i.e. - 3.2 percentage points). Among Italian older workers still persists an important gender gap in labour market participation: for example, in 2015 the employment rate for older women was 37.9% and 59.3% for men, i.e. a gap of more than 20 percentage points. The gender gap is particularly acute in the South of the country.

Even if the above mentioned data show a trend of overall improvement (inter alia, due to the increase of the retirement age in Italy), yet the unemployment rate of mature people is increasing. Furthermore, extending working life is not supported through organic policies in the Italian labour market (Expert 5). The increased levels of unemployment, while not too high and below the European average data, indicates a national economic and employment critical situation (FG participant 7). In general, the participation of older workers in the labour market in Italy remains fairly low and (together with the low activity and employment rates of women and young people) is one of the factors behind the poor performance of the Italian labour market in comparison to the international situation.

It should also be noted that the crisis, together with the recent (i.e. from January 2012) increase of the retirement age to 66 years (62 years for women employed in the private sector; see below for more details) and the concomitant tightening up the conditions for early retirement, have produced a contradictory effect: on the one hand, as noted, the proportion of workers over 55 has increased, on the other hand the condition of those mature people who have lost their job has become even more critical, because the opportunities for re-employment have been reduced dramatically. (Source: Socci and Principi, 2013; Socci and Principi 2015)

3.1. Introduction

Classification as “Early” or “Late Mover”

When compared with other European countries, Italy is a “late mover” in terms of willingness and ability to manage the older workforce both at the macro and the meso levels, and of promoting age management policies, employability and workability of older workers.

Predominant Concept of “Active Ageing”

According to the World Health Organisation, active ageing is “the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age” (WHO, 2002). In other words, according to Alan Walker, active ageing is “a comprehensive strategy to maximise participation and well-being as people age (that) should operate simultaneously at the individual (lifestyle), organisational (management) and societal (policy) levels at all stages of the life course” (Walker, 2002). In Italy, at a macro/policy level, as stated in public documents (Ministry of Labour and Social Policies, 2012), the theme of active ageing influences crosswise political strategies related to employment, education, health, protection and social inclusion. There are recent regional/local actions and activities regarding active ageing initiatives as a way to solve some problems of the older population, that however not necessarily concerns just the field of the work for the labour market (e.g. regional action plan for older people in Emilia-Romagna, Law on the promotion of voluntary civil service for older people integrating it with the social services network in the Province of Trento).

In general, Italian policy initiatives in the domain of active ageing consist primarily of pension system reforms aimed at extending working life combined with too few labour market active measures indirectly targeting mature workers. More in detail, active ageing policies in Italy have involved three main policy domains: 1) the pension system, 2) the participation in the labour market, and 3) lifelong learning and continuous training (Giacomo Brodolini Foundation, 2009). In practice, while active ageing policies have been actively pursued through delaying retirement (as witnessed by the interviewed experts and focus groups’ participants), much less has been done to stimulate the processes of learning (formal and informal) and even less in order to adapt working conditions to the needs of older workers (ISFOL, 2012; Villante, 2012). Yet, OECD (2013a) pointed out that the latter point is highly important in order to enhance older workers’ retention prospects and their ability to adapt to changes (e.g. companies should facilitate age management initiatives as for example job rotation to better accommodate older workers; or the exemption from working night shifts, etc.). Even the experts involved in our study agree that it is important to make the working environment proper and conducive to the employment of older people, to maximize and utilize their skills through the introduction of new procedures and initiatives in companies.

In particular, in Italian SMEs are not present structured/widespread practices of differentiation of the production process to meet the specific needs of mature workers, in terms of active and healthy ageing. According to the involved experts, these delays are due to the fact that the concept of active ageing has developed quite recently in Italy, and just currently there seems to be concrete implications in terms of labour market policies (Experts 3, 5).
Apart from the above, it is important to mention that on 18 January 2016 it has been presented at the Italian Parliament (Act 3538 Chambers of Deputies) a law proposal to support active ageing of older people, stimulating their involvement in activities of social utility and through lifelong learning (“Misure per favorire l’invecchiamento attivo della popolazione attraverso l’impiego delle persone anziane in attività di utilità sociale e le iniziative di formazione permanente”). Even though this law proposal is not specifically focused on the labour market and employment of older people, it could be very useful in order to provide a general legal framework to sustain an Italian strategy for active ageing, thus offering more opportunities to older people, which will be increasingly recognized and valued as a resource for society. In the same vein, it is worth to mention that several Italian Regions have already implemented Laws for promoting active ageing (e.g. Liguria, Friuli-Venezia Giulia, Umbria) or intend to do so (e.g. Veneto, Basilicata). This proofs that the public debate about active ageing in this country is quite lively in this phase, despite the clear trend of public financial restrictions and limitations.

**Predominant Concept of “Social Innovation”**

In Europe the term social innovation is a relatively new one, although social innovation is not new as such. Moreover it is often confused with social enterprise or it is limited to the social field. Today, there is no definite consensus about the term “social innovation”. There are a range of definitions and interpretations around it, in which linguistic nuances and different social, economic, cultural and administrative traditions play a role.

To the aim of this work, we use the following definition from the European Commission: “Social innovation is about new ideas that work to address pressing unmet needs. We simply describe it as innovations that are both social in their ends and in their means (remaining open to the territorial, cultural, etc. variations it might take). Social innovations are new ideas (products, services and models) that simultaneously meet social needs (more effectively than alternatives) and create new social relationships or collaborations” (European Commission, 2010).

In few words, social innovations are new ideas, institutions, or ways of working that meet social needs more effectively than existing approaches. And, also, social innovation concerns both the process (i.e. “how”) and the social goal to be reached (i.e. “why”). Examples of criteria defining social innovation may be for example user engagement, sustainability, etc. Yet, there is not a general consensus on what criteria exactly define social innovation. A number of factors have spurred the development of social innovation, recently. On top of that is the ageing of European population. So, population ageing can be regarded as an outstanding societal challenge referring to the definition of social innovations mentioned earlier (European Commission, 2012a; Heinze and Naegele, 2012). Social innovation is present in a whole range of European policy initiatives, including the creation of the Innovation Partnership for Active and Healthy Ageing (European Commission, 2012a; 2012b). Concerning the work for the labour market, also OECD developed an innovation strategy: as human capital is the source of innovation, one of the policy principles of the OECD’s innovation strategy is to “foster innovative workplaces” (OECD, 2010).

With regard to socially innovative ways to include/manage older people in the labour market,
for most of the experts interviewed and focus group participants, generally this concept is unusual, unclear and ambiguous (Experts 3, 5; FG participants 1, 7). In some cases have emerged links and references to heterogeneous European and Italian documents and sources using different definitions of it (Experts 2, 3, 5; FG participants 2, 4, 5, 6).

However, according to some experts interviewed (Expert 5; FG participant 5), in Italy there might be practices that can be considered as innovative. For example, collective and corporate agreements about exit policies; personalised measures concerning the welfare for the family of the worker; “bank of hours”; new forms of paid leaves, etc. In general, however, cases of innovative experiences are rarely mentioned and, according to the interviewed experts, are mainly observed in medium and large companies (Experts 3, 5).

On the other hand, there is a scarce attitude by companies, especially by SMEs, representing the large majority of Italian companies, to recognise the need to adapt in an innovative way their work and production organisation, in relation to the ageing workforce. Thus there is a need to strengthen changes in work organization of Italian companies, that have to be more adapted to needs and health of older employees (e.g. by adapting/"redesigning" jobs according to workability, ergonomics). It seems still to prevail a push to get rid of older workers through economic incentives, and concomitantly encouraging the recruitment of younger skilled and educated workers. Rare cases of innovative forms of work organization based on limited forms of workers’ self-government, were also reported.

However, further analysis carried-out at the meso level (see chapter 5), shown that in the last years enterprises are gradually changing their approach towards the older workforce. More in particular, especially medium and large companies are implementing several innovative initiatives in order to engage, value and manage older workers, through a wide range of innovative activities and projects (e.g. training, initiatives fostering intergenerational collaboration, work-life balance measures, flexible working time arrangements, health promotion, corporate welfare programs, age management policies, etc.).

The fact that social innovation might be an ambiguous concept, is certified by the experience of the large Italian automotive company Fiat, where the simple compression of working time and workload have been depicted as "innovation" (Expert 4). Social innovation is also often understood in the public debate as the creation of new enterprises, or non-profit organisations, or the transition of a mature worker to jobs that have a social value (e.g. Lavori Socialmente Utili) (Expert 3; FG participants 1, 2). According to some experts interviewed, there is also the need to connect social innovation in the field of ageing, with the increase of GDP. According to this view, the establishment of socially innovative solutions to manage older workers, would mean to implement a series of measures (in the pensions system, etc.) relative both to the people’s wellbeing and to the increase of the productivity.

In some Italian areas, such as in the North-East, there are some experimentations of social innovations in the field of lifelong learning in mature age, but in these cases what is missing are the basic conditions for the development of the whole lifelong learning system.

Some other experts’ opinions on socially innovative ways to deal with the ageing workforce were the following. Social innovation can also be present in working groups: an entrepreneur
can create social innovation within the company (e.g. innovation of working processes and in the methods of work, to better respond to the different needs of different age groups of workers). Reflections are also needed for the development of social innovation of corporate organizational structures, as not all companies are open to innovation. Contributions to the adoption of practices and initiatives of social innovation in companies may also come from professional associations or employer’s associations (FG participant 4). It was also argued that “corporate social responsibility” in theory is related to social innovation, but in essence companies do not pursue social innovation, and intend “corporate social responsibility” as a way to just show a positive external image. According to the experts, the transfer of abilities/competences of workers from an area of work to another, can be interpreted as “social innovation” (FG participant 7). In the latter case experts concentrated on the aim that should have the innovation (i.e. knowledge transfer), without giving indications on the process (i.e. how to reach this aim). According to other experts, forms of social innovation can also be considered incentives to employ in socially useful activities, those people in the condition of receivers of monetary benefits from the “Cassa integrazione guadagni” (i.e. redundant workers socially protected to receive money while they do not work), with a final certification of the skills acquired through the latter socially useful activities (FG participant 2).

It was also pointed out that in the discussion on social innovation at European level (where the debate is much more advanced compared to the Italian situation), reference is made to the concept of “network working”. More in detail, the integration between the public and the private sectors is considered important for the re-employment of unemployed over 50 people, but also for that of disadvantaged groups. The overall idea is that the public sector can guarantee better conditions of employment, while the private sector can bring greater innovation and efficiency. Thus the integration of the two sectors can be beneficial to social innovation when managing the ageing workforce. The point is that Italy seems to lack the basic conditions for the adoption of good practices existing in other countries, due to too weak policies and services. For example, Public Employment Services lack the skills to implement innovative measures at all, including those to support older workers (FG participant 6).

This analysis shows that there is not a clear and shared conceptual basis on the topic of social innovation in managing an increasingly older workforce, in Italy. This implies the need to increase the awareness about this important issue, thus allowing stakeholders to develop appropriate interventions. (Source: Socci and Principi, 2013)

**Employment Policies**

Employment policies for older workers are partly drafted and implemented by the regions instead of the national government (Garavaglia and Lodigiani, 2013: 399f. based on Corsi and Lodovici, 2010: 73). As Keese (2014: 9) states, “despite the crisis most countries have resisted pressure for early retirement measures”. This also applies to Italy against the backdrop of high unemployment. (Source: Naegele and Bauknecht, 2015)

In general, the achievement of a higher employment rate for the older population is a key challenge in Italy. On the one hand, the recent pension system reform has moved towards this direction by increasing retirement age (see section 3.2). Accordingly, the government and the
regions have launched a number of measures based mainly on an extension of possibilities to receive unemployment benefits and on a higher integration between active and passive employment policies. On the other hand, further initiatives should be adopted to allow the productive system to adapt to an ageing labour force. In particular, employment policies in favour of older workers (in view of an extension of their active life) are still rare and not set within an organic framework. Moreover, there is a need of strengthening active labour market policies (ALMPs) and Public Employment Services (as well as lifelong learning, wage subsidies, unemployment benefits, outplacement services) also for “counterbalancing” the reduction of the Italian Employment Protection Legislation (see section 3.6) after the introduction of the last labour market reform (the so called “Jobs Act”), in order to provide specific support to unemployed older people for their reintegration in the labour market. (Source: Socci and Principi, 2016)

3.2 Public Pension and Retirement Policies

From 1990s, Italy has implemented several pension reforms, mainly aimed at guaranteeing the sustainability of both the social security/welfare system and of public finances, by gradually rising the statutory retirement age and by restricting the access to voluntary early retirement schemes. The last pension reform, introduced in 2011 (the so-called “Fornero reform”) has been the latest stage of a very long and slow restructuring of the Italian pension system started in 1992 (the so called “Amato reform” D.Lgs. 503/1992), with several other changes took place in the past years (e.g. the so-called “Dini reform”, Law 335/1995; the “Prodi reform”, Law 449/1997; the “Maroni-Tremonti reform”, Law 243/2004; the “Damiano reform” under the Prodi II government, Law 247/2007). Some of the main aspects of Italian pension reforms are discussed below.

Carrera et al. (2010: no page numbers, s.a. Borella and Coda Moscarola, 2009: 4) state that in 2007 the government replaced the ‘scalone’ scheme with a quota scheme (Law 247/2007) which takes into account the worker’s age as well as his/her years of contributions, in effect gradually increasing the retirement age from 58 (2008) to 61 (2013).

In the third major reform (after 1992 and 1995) in 2008, age requirements for pension receipt have been tightened (Borella and Coda Moscarola, 2009: 2). In 2008, the Delega Act established the retirement ages of 65 (men) and 60 (women) for those with at least 40 years of contribution (previously 35 years). First steps toward equal retirement ages for men and women were taken in 2012 with the introduction of the retirement age of 65 for women in the public sector. Basically retirement with 40 contribution years is possible independently of age (Corsi and Lodovici, 2010: 61). In 2009 the retirement age for women in the public sector has been raised from 60 to 61 (in 2010), to 62 (in 2012) and by one year every two years, i.e. to 63 (2014), 64 (2016) and 65 (2018; Aben 2011: 15f.). From January 2015 on the retirement age will be adjusted depending on the development of life expectancy in the previous five years (Ministero del Lavoro e delle Politiche Sociali, 2012: 18, law 102/2009).

After the last pension reform (Law 214/2011), the so called ‘Fornero reform’, enacted the 1st January 2012, the retirement age has been increased to 66 for men in the private and the public sector and for women working in the public sector. For women working in the private
sector the new requirement is instead 62 years (to be reached until 2026 by an increase of one month each year), and 63.5 for self-employed women (cf. Socci and Principi, 2013: 3, see also Garavaglia and Lodigiani 2013: 397 on the ‘Fornero reform’ and Ministero del Lavoro e delle Politiche Sociali 2012: 19). As stated above, before this last reform, retirement age was 65 for men and 60 for women. From January 2018 onwards, workers of both genders will retire at the same age, 66 years and 7 months, and from January 2019 retirement age will increase automatically in line with life expectancy at 65 years (source: website INPS, http://www.inps.it/portale/default.aspx?itemdir=5742). The minimum contribution period has been set at 20 years (Ministero dell’Economia e delle Finanze, 2012). OECD (2012: 2) writes that from 2012 on retirement age has not only increased, but also made flexible, so that the new retirement age is between 66 and 70. OECD (2012: 2) also writes that the minimum retirement age for women has been increased to 66 in 2018; according to the Ministry of Labour and Social Policies in 2012 the minimum age for old age pension receipt will rise to 67 until 2026 (Ministero del Lavoro e delle Politiche Sociali, 2012: 19). According to OECD (2013c) from 2021, no workers will be able to retire before 67 years and retirement age will go well beyond 67 after 2021. Earlier retirement (this possibility is both based on age and years of contribution) leads to lower benefits (Ferruz Agudo and Alda García, 2011: 100, see also Borella and Coda Moscarola 2009: 4). By 2050, Italy’s retirement age will be at 69/67 (men, women, cf. AARP, 2012). Therefore Italy is besides Denmark with 69 the top country in D’Addio’s (2014: 24) list of countries’ retirement ages (including reforms not yet in effect).

Borella and Coda Moscarola calculate three major reforms’ (1992, 1995, 2008) effects on those born between 1991 and 2000 whose retirement is, admittedly, in the very far future. Average retirement age will rise due to (1) the higher minimum age necessary for pension receipt and (2) the abolition of early retirement incentives. The projected effects of the 1992 and the 2008 reform are remarkable: According to non-behavioural results, before 1992 retirement age would have been at 57.9/55.4 years (men/women), after 2008 at 62.2/61.4, that is, about 5 years higher. The behavioural effects show a rise from 59/56.2 to 62.8/61.5 years (Borella and Coda Moscarola, 2009: 10). Since the behavioural model is the model assuming that workers retire at the maximum utility point (Borella and Coda Moscarola, 2009: 21), one might assume that this model is more realistic than the model using the earliest exit route. Based on this, main effects on retirement ages have been achieved by the 1995 reform (for women) and the 2008 reform (for men). These projected values should be revised (e.g. effective retirement age will be probably higher) since after the last pension system reform (enacted in 2012) retirement age has been increased further and access to early retirement has been restricted further.

The shift from a generous DB (defined benefit) system to a NDC (notional defined contribution) system in Italy leads to higher retirement ages since those affected want to keep adequate

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5 The non-behavioural rule assumes that ‘each individual retires as soon as possible’ (Borella and Coda Moscarola, 2009: 10), whereas the behavioural model is based on a “retirement decision rule estimated by Alessie and Belloni (2009) on a sample of Italian workers during the period 1985-2000” (Borella and Coda Moscarola 2009: 7). As Borella and Coda Moscarola (2009: 7) note, this model emphasises the key role of financial incentives provided by the retirement scheme, which in turn is based on US research by Gruber and Wise, 2004; Coile and Gruber, 2000 and Baker et al., 2003. Therefore the behavioural model incorporates the ‘optimal age’ scenario whereas the non-behavioural model uses the ‘minimum age’ scenario (Borella and Coda Moscarola, 2009: 7).
pension entitlements (Borella and Coda Moscarola, 2009: 22; the shift took place due to the ‘Fornero reform’ cf. Garavaglia and Lodigiani, 2013: 398). Ciccarone (2012: 3) states that since 2012 benefit calculation is based on a mix of both DB (based on the years of contributions up to 2011) and a notional defined contribution quota based on contributions paid from 2012 onwards, which should speed up the introduction of the NDC scheme.

NDC pay-as-you-go schemes resemble funded schemes since in NDC systems contributors “accrue interest on the contributions into personal accounts, which are, on retirement, converted into annuities. They feature the closest link between contributions and benefits…” (Börsch-Supan, 2012: 7). The relationship between contributions and benefits is strongest in NDC schemes (even stronger than in a point system which is to be found in France and Germany), so that these schemes come close to funded schemes (Börsch-Supan, 2012: 7) and provide high financial incentives to delay retirement.

EU directive 54 (2006) demanded equal opportunities and equal treatment for men and women concerning employment and education. This required EU countries to adjust retirement ages. As Bertelsmann (2010: 19) writes, against the backdrop of family obligations of women in Italy, the country had planned a long transition period until 2018 to be accompanied by stronger family policies, which has been considered ‘unacceptable’ by the EU since the different retirement ages for men and women are considered discriminatory.

Belloni and Alessie (2010: 28) evaluate a hypothetical pension reform with an early retirement age at 60 and the normal age at 65. In the model, pensions are decreased by 6 percentage points for every year of retirement before 65 and increased likewise for working after 65. This would strengthen incentives for silver work against the backdrop of current increments of 2 percentage points (Belloni and Alessie, 2010: 28 state that the current regulation is a strong retirement incentive). Their model projects a rise in the average female retirement age by about 2 years and of about 1.5 years for men (2010: 29). The positive effect is caused mainly by tighter eligibility criteria and less by the actuarially fair pension formula.

The high share of self-employed amongst older Italian workers restricts effects on pension reforms for employees.

3.3 Partial Retirement / Partial Pension Policies

As mentioned above, pension reforms in the last 20 years have also restricted access to voluntary early retirement.

Due to the Dini reform (1995) the retirement age has been flexible between 57 and 65 for men and women, yet early retirement was possible only if the retiree received pension benefits 20 percent higher than social allowance (Scopelliti, 2009: 5).

The Maroni (or Maroni-Tremonti) reform of 2004 rose the minimum age for retirement from 57 to 60 years (from 2008 on, Scopelliti, 2009: 3). Scopelliti also states that the criticism against the reform resulted from the fact that some cohorts have been penalised strongly, the cohort born 1951-1955. Surely a strong rise in the retirement age or early retirement age has always the advantage of effects stepping in soon, but the downside of special cohorts being hit strongly.
In 2007 the Prodi reform changed the rise of the retirement age from a big step to numerous small steps (Scopelliti, 2009: 3). Besides some expansionist elements expected to raise pension expenditures, the Prodi reform introduced a quota for early retirement which can be fulfilled with a combination of age and work history: In 2009/2010, 2011/2012 and 2013/later the quotas are 95/96/97, which can for example be filled with age 59 + working years 36 (=95) in 2009/2010, with age 60 + working years 36 (=96) in 2011/2012, and with age 61 + working years 36 (=97) in 2013 and later. With 40 working years retirement was possible irrespective of age (Aben 2011: 15). The age for the self-employed is one year higher (Carone and Eckefeldt, 2009: 598). In 1999 it was decided that those doing heavy work and “some categories of night workers” can enter early retirement after 35 years of contributions (Ministero del Lavoro e delle Politiche Sociali, 2012: 19).

The ‘Fornero reform’ also limited access to early retirement, and in particular it introduced stricter requirements to access the main public early retirement scheme available in this country (i.e. “seniority pension”, based on a combination of age and years of work contributions, now simply called “early retirement scheme”). From 2012, early retirement is possible with 42/41 (men/women) contribution years and 1 month (while they were much less in the past, i.e. 35 years) and leads to lower pensions benefits (Garavaglia and Lodigiani, 2013: 398, see also Ciccarone, 2012: 3). Indeed, to discourage early retirement, the reform implies a reduction in the pension income of one percent for each year that early retirement is accessed before the age of 62 years. If early retirement is accessed before the age of 60 years, this reduction amounts to two percent for each year of early retirement.

A gradual yearly increase of the contribution period has started in 2013. There were, however, some exceptions to this general rule. For example, workers employed in physically demanding jobs maintained the possibility to retire with 35 years of contributions. From 2013, statutory retirement age and contribution requirements are re-calculated every three years in accordance to life expectancy at 65 years. From 2021, the calculation will occur every two years (Ministero dell’Economia e delle Finanze, 2012).

However, since 2008, thanks to the “opzione donna” (i.e. “option woman”) plan, an experimental program introduced by Law 243/04, women in the public and private sector have the option to take early retirement at 57 years old and 3 months (58 and 3 months if self-employed) with 35 contribution years, though accepting that the pension is calculated through a fully contribution-based calculation instead of through the retributive system. The ‘Fornero reform’ has extended this early retirement option for women until December 31, 2015. However, due to the transition to a fully contributive system, women workers who choose this form of early retirement, on average, have a reduction of the pension allowance ranging around 25-30%, compared to what they would get with a mixed system. From 2009 to October 2014, about 33,000 women took advantage of early retirement (accepting a reduction in the pension amount) due to the "option woman" program (Pensioni Oggi, 2014). (Source: Naegele and Bauknecht, 2015)

The 2007 budget law contained the ‘Solidarity agreement between generations’ program. It allows to transform contracts of workers 55+ from full-time to part-time if this is accompanied
by new part-time jobs for people under 25 or university graduates 25-30 years old. The measure has not been implemented (Ciccarone, 2012: 5; Garavaglia and Lodigiani, 2013: 399). The project ‘Generational relay’ is similar. Launched in 2012, there are some regional pilot projects (Garavaglia and Lodigiani, 2013: 399). In this project, older workers’ working hours are half-time instead of full-time (and pay would be half) and younger workers would do the other half of the job. In total, employers would have lower wage costs (since due to de facto seniority pay the extra half job for younger workers is cheaper than the half job for older workers), but since for older workers full social security has to be paid (that is what makes the program attractive to them), the plan is costly for taxpayers (Emsden, 2013). The plan has been criticised since it re-allocates work instead of creating new work (Emsden, 2013). There can be deadweight effects if some of the jobs for younger workers would have been created without the subsidy, whereas the extent of deadweight is not known. Another problem is that older workers are unwilling to cut their hours if this would cause financial problems due to the combination of low hourly wages and high living costs (Emsden, 2013), and since the pension received during the part-time employment relationship, is reduced proportionally to the reduction of working hours (max 50%). (Source: Naegele and Bauknecht, 2015)

Recent Developments

As emerged from the above analysis (see section 3.2) Italian pension reforms, included the most recent one, the “Fornero reform”, have actually contributed to increase the average effective retirement age and indirectly to extend working lives (see Figures 1 and 2 in Annex). However, in the Italian context still persist some criticisms about these issues. On the one hand, the effective average retirement age in Italy is still below both OECD and European averages. On the other hand, pension policies, included the “Fornero reform”, have pursued the goal of extending working lives mainly in a “coercive way”, rather than by trying to raise older workers’ motivations in doing this, resulting in a sort of “blocking strategy” pattern, since the restrictions to access early retirement and the increase of retirement age, actually “block” older workers in the labour market (Thijssen and Rocco, 2010; Checcucci, 2013; Principi et al., 2015). In particular, from 2000 to 2014 the duration of working life in Italy (see Figure 3 in Annex) has grown of 2.2 years (females: + 4 years; men: + 0.4 years), but, despite the mentioned “coercive approach” aimed at extending working lives in this country, in 2014 the value of this indicator (i.e. 30.7 years) was not only below the EU 28 average (i.e. 35.3 years), but also the lowest in Europe, and this was also the case for data women (Italy: 25.9 years; EU 28 average: 32.7 years).

In this scenario, in 2016, the Government introduced in the Stability Law 2016 an experimental measure, enacted on 2nd June 2016, aimed at promoting part-time work for older employees (63+) of the private sector close to retirement, having at least 20 years of contribution to access old age pension (as required by the “Fornero reform”). In the implementation of this initiative, based on an agreement among older workers and employers, older employees’ working hours will be reduced between 40% and 60% instead of full-time. The pay will be reduced proportionally at the reduction of working hours, but workers will receive in their wages the same social security contributions (tax free; to be paid from their employers) as they had been work-
ing full-time, plus full coverage of the “imputed contributions” guaranteed by resources allocated by the public sector. Total public funds available for funding this experimental measure will be 60 millions of euro in 2016; 120 in 2017; 60 in 2018. The payment of social security contributions, included “imputed contributions” is what it could make this initiative attractive for older workers, whereas the benefit for employers is that they would have lower wage costs due to the reduction of working time of older employees. In the perspective of the Government this measure (the so called “Part time agevolato”, i.e. “subsidized part time”) is based on a principle of active ageing, because it allows gradual exit from the labour market of older workers involved, raising their motivations to stay at the workplace and to extend their working lives.

In a quite contradictory way, the Government (reaching an agreement with trade unions) will introduce in the Stability Law 2017 greater “flexibility” in the pensions system, in order to make it easier for older people “over 63” (working in both public and private sectors and as self-employed) to retire before the statutory retirement age set up by the “Fornero reform”. This since these workers were going to retire, but after the enactment of the law, “suddenly” and undesirably, resulted as “blocked” in the labour market still for some years. However, older workers that will choose this option will have some economic penalizations, except for some groups of “disadvantaged” older workers/people (e.g. older long-term unemployed people, older workers in economic distress, providing care to seriously ill or disabled relatives, or older workers carrying out arduous jobs).

This new proposal (that probably will be introduced as an “experimentation” between 2017-2019) allowing a new form of early retirement (the so called APE – Anticipo Pensionistico) will be managed by INPS and should be funded through loans granted by banks. Older workers choosing this option will pay a monthly fee for 20 years to the bank, to have this opportunity (while the burden of repayment would offset by a tax break for some groups of “disadvantaged” older workers/people mentioned above). This is the “state of the art” of such new proposal of early retirement at the moment in which this report is written, and obviously the implementing process of such initiative (that has led to a lively public debate among stakeholders and policy makers, with positive and negative opinions about such proposal) has to be monitored in the next future. However, this measure, as well as the mentioned initiative supporting part-time work for older employees, have been conceived by the Government as initiatives for introducing more flexibility in the retirement transition (but without the goal of radically changing the general structure of the pension system) in order to give more “choices” between work and retirement for older workers.

At the same time, from the point of view of the Government and of the stakeholders, these initiatives, as past plans and regional pilot projects for implementing the so called “generational relay” would have also the aim of providing more opportunities for young people to access the

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⁶ Anyway, concerning flexible mechanisms, there are specific early retirement policies for people that carry-out arduous works and for women aged 57-58 years old with 35 contribution years (through the so called “opzione donna”, i.e. “option woman” plan discussed in section 3.3.

⁷ The “generational relay” is a policy/program discussed and implemented several times in Italy and launched last time in 2012 with the aim of reducing working hours of older workers (e.g. by shifting from a full-time to a part-time contract) and to simultaneously encourage recruitment opportunities for young people in the same companies (e.g. through part-time/apprenticeships contracts), to deal with high youth unemployment (for details, see also section 3.3).
labour market (i.e. the unemployment rate of people aged 15-24 is very high in Italy; in 2015 40.3% vs. 20.3% in EU 28 average). Despite this, however, it should be avoided at both political and cultural level any kind of support to the "young in/old out" pattern, whose weakness has been widely demonstrated by the socio-economic literature (i.e. the lump of labour fallacy; see Walker, 2007; Reyneri, 2011). Furthermore, these initiatives are expensive for tax payers, because funds have to be allocated by the public sector. However, the Government, in collaboration with trade unions and other stakeholders, in the design of mechanisms for funding the new early retirement scheme (i.e. the so called APE) is trying to avoid a big burden for public finances, involving financial intermediaries (banks, insurance companies) for mostly funding the implementation of such measure. (Source: Socci and Principi, 2016; National Report and some articles of the main Italian economic newspaper “Il Sole 24 Ore” for gathering more updated information)

3.4 Promoting Work after Retirement

As part of the Prodi reform of 2007, the combination of pension receipt and wage income has been made possible (Aben, 2011: 15). Previously, especially for employees there have been some restrictions (Carone and Eckefeldt, 2009: 599).

It is possible to receive pension benefits without being retired, yet there are strong financial incentives not to combine work and pension receipt (Belloni and Alessie, 2010: 7).

From January 2009, the Italian legislation (DL n. 112/2008 as enforced by Law n. 133/2008) allows the full combination of paid employment and pension incomes, thus facilitating regular work for older people receiving pensions.

Pensions calculated according to both the previous (retributive) and the new (contributive) schemes can be fully combined with employment or self-employment income. Limits to combining them and consequent reductions in individual pension payments established by previous law, remain in the cases of invalidity pensions and allowances (assegno di invalidità) and for employees who transform full-time into part-time work. The latter is a 1996 exception to the general rule that in order to be eligible for receiving a pension, an Italian employee must before quit his/her employment relationship with the employer (while this obligation does not exist in the case of self-employment).

Furthermore, the recent labour market reform abolished the possibility for employers in large companies, to fire a worker who reaches the statutory retirement age, in order to allow workers to possibly work until the age of 70. The latter means that in large companies employers have the right to fire a worker aged 70 years or more.

Whilst it is mandatory for employees to resign in order to be entitled to pension benefits, there is a high probability that pensioners re-enter the labour market. They are often hired by means of one of the non-standard contracts provided by Italian legislation, notably as freelance workers and in some cases under the obligation of invoicing (so called co.co.co. or Titolari di partita IVA, namely VAT payers), because these contracts were traditionally less burdensome in terms of taxation for both employees and employers. In this regard it is worthwhile to note that precise restrictions to the use of these flexible and temporary contracts, which were introduced
by the labour market reform of 2012 in order to avoid irregular work, probably reduced some of the opportunities previously exploited by employers to re-employ older workers after their retirement from their earlier main career (Principi et al., 2012; ISFOL, 2013a). Furthermore, work after retirement is increasing for self-employed people. In most cases, the latter may imply a flexible fixed-term contract with an employer, so that even if he/she results formally as a self-employed, for the worker there is no actual difference if compared with other employees in terms of work tasks and schedules.

**Public employment**

Among the 34 OECD countries, Italy has the highest share of workers in the public sector older than 50 years: in 2009, 49.2% (about 1 in 2) were over 50 (OECD, 2011). The reasons for this are the hiring/turnover freeze by the public sector in the last years and pension reforms that have delayed retirement from the labour market (CNEL, 2011).

Furthermore, it is not easy hire new older workers through public competitions (the recruitment process in the Italian public sector is possible only through public competitions, regulated by the law), due to the turnover freeze mentioned above (Principi, Checcucci and Di Rosa, 2012).

(Source: Naegele and Bauknecht, 2015)

### 3.5 Promoting Self-Employment

At the macro level, the main policy supporting self-employment in Italy is represented by Title I and II of the DL n. 185/2000 (and Decree 295/01 - Implementation Regulations) for self-employment, targeting all people motivated to start an autonomous activity, regardless of age, and, from 2013 (according to DL 78/2013), living in "disadvantaged" Southern regions (i.e. Abruzzo, Molise, Basilicata, Calabria, Campania, Apulia, Sardinia, Sicily). In particular, the most relevant measures in place are the following:

- Loan of honor for people wishing to carry out an autonomous activity, in the form of sole proprietorship, in production of goods, provision of services and trade, with the exception of activities related to production, processing and marketing of agricultural products and transport. Total investments may not exceed 25,823 euros, excluding VAT.

- Incentives to microenterprises, available to private companies already existed at the time of submission of the application, but not yet operational. Total investments may not exceed 129,114 euro. The commercial sector is excluded.

- Franchising: facilitation for sole proprietorship or corporations that want to start an entrepreneurial activity in franchising, with Franchisors accredited with “Invitalia” (i.e. the National Agency for inward investment and economic development, owned by the Italian Ministry of Economy) that manages the mentioned measures and related support services. In all the cases above, support provided by “Invitalia” may consist of financial incentives (mostly non repayable grants and favorable loans) for investment and operating costs for the first year, and, in some cases, support services for the realization and the start-up.

Individual economic helps are not lump-sums, but they are the result of a calculation that takes
into account more parameters (the amount of the investment, the operating costs as well as the characteristics of the mortgage loans). However, from 9 August 2015 it is no longer possible to submit new applications because of the depletion of financial resources allocated to this legislation supporting self-employment. The decree 140/2015 introduced by the Ministry of Economic Development, modified self-employment incentives previously regulated by Title I and II of DL n. 185/2000. According to this decree, from 2015 measures supporting self-employment are mainly targeted both to young people aged up to 35 years old, and to women of all ages, and are available throughout the Italian territory. Moreover, it is no longer available the possibility to obtain non-repayable grants, since the new legislation offers now interest-free loans up to 8 years, covering up to a maximum 75% of total costs (the initiative is called “Nuove imprese a tasso zero”, i.e. interest-free loans for new companies). Total investments may not exceed 1.5 millions of euro per each company. Applicants may be both companies already existing at least 6 months before the application, or single individuals motivated in starting a company. Furthermore, in recent years the Ministry of Labour and Social Policies (MLSP) has funded some “welfare to work” programs (e.g. “P.A.R.I.”, i.e. Action Programme for Re-employment of Disadvantaged Workers; and “Manager to Work”). These programs have been managed by “Italia Lavoro S.p.A.” (a technical agency of the MLSP) and realized in collaboration with PESs of the Italian Regions. They have been aimed to support the reintegration in the labour market of “disadvantaged” groups, among which older unemployed people, including older unemployed managers, also providing incentives and organizational support for self-employment. For example, the “Manager to Work” project has provided financial incentives up to 25,000 euro for supporting self-employment of unemployed managers. At the macro level, there are also other public projects and incentives aimed at the creation and growth of innovative start-up, targeting, again, young people under 35 and women of all ages. For example, “Invitalia” has launched the “Smart and Start” project, which has a total budget of around 200 million euro and funding innovative start-ups operating in the digital economy costing up to 1.5 million euro. In this case, the main incentives are interest-free loans up to 70% of the total investment, but available only for start-ups based in Basilicata, Calabria, Campania, Apulia, Sardinia, Sicily and in the “Seismic Crater” area of Aquila (www.invitalia.it; http://www.sviluppoeconomico.gov.it/index.php/it/incentivi /impresa/autoimprenditorial- ita; ADAPT, 2014). (Source: Socci and Principi, 2016)

3.6 Unemployment Policies and Employment Protection

As in other countries, in Italy older workers are higher protected so that the probability of becoming unemployed is low, but if they do, the probability of getting a new jobs is also low (Garavaglia and Lodigiani, 2013: 400, for the EU D´Addio, 2014: 10 shows this). Between 2009 and 2013, the unemployment rate of those between 55 and 64 rose, especially amongst the low skilled (from ca. 5% to ca. 10%) and the medium-skilled (from ca. 3% to ca. 5%) but less so amongst the high skilled (from ca. 1% to ca. 2%, cf. Raitano 2014: 5, males). Generally, in Italy, there are huge differences in employment rates between workers of different skill levels (Raitano 2014: 4 based on 60-64 year old males).

Like the disability scheme, the unemployment scheme can serve as a proxy early retirement scheme.
Lista di Mobilità (introduced in the early 1990s) grants unemployment benefits for unemployed who have been dismissed; some configurations depend on whether the former company had at least 15 employees or not. The length of eligibility depends on age at the time of dismissal (since older workers are believed to be less attractive to employers): 1 year for those under 40, 2 years for those 40-49, 3 years for those over 49 and even longer for those being dismissed close to retirement age. In the latter case it is called mobilità lunga (‘long mobility’). During mobilità lunga receipt, temporary employment is possible without losing the mobilità lunga status (Paggiaro et al., 2009: 38). Benefits decline from a replacement rate of 80% in the 1st year to 64% in the 2nd and 3rd year.

Paggiaro et al. (2009: 39) state that, against the backdrop of the generally accepted view that the combination of active and passive components is promising, the program lacks an activation component:

“Workers in the LM (Lista di Mobilità, author) should in principle fulfil some obligations….an LM worker who refuses an appropriate job offer by the local public labour exchange is dropped from the program, however, enforcement of these rules is largely absent” (Paggiaro et al., 2009: 42).

Paggiaro et al. (2009: 39f.) state that the lack of a control group or comparison group makes any evaluation hard. Yet, using different entitlement periods for unemployed persons from different age groups they can assess the impact of the length of eligibility periods (1, 2, or 3 years for those <40, 40+ and 50+). Using a regression discontinuity design, validated by the fact that those just below or above the cut-off age are similar in all other crucial aspects, Paggiaro et al. (2009: 49ff.) show that the 40-year threshold is partially relevant for re-employment rates: E.g., after 24 months women over the threshold who are eligible for 24 months have a lower re-employment probability than women who were eligible for only 12 months, whereas after 36 months the difference vanished. More tellingly, re-employment rates after 36 months between those under and over 50 (those who are eligible for 24 or 36 months) differ strongly, between 60%/50% (men/women) for those with shorter eligibility and 20% (men/women) for those with longer eligibility. Paggiaro et al. (2009: 63) conclude that “the provision of the ‘long mobility’ does have perverse effects on these (over 50, author) workers, as it operates as an incentive to early retirement”. This attunes to Belloni and Alessie (2010: 7) stating that mobilità lunga can temporarily assist workers collectively dismissed during a recession. At the same time, older workers with bleak re-employment prospects can retire prematurely using the scheme to bridge employment and retirement.

At the same time, unemployment benefit replacement rates for those not covered by Lista di Mobilità are quite low in international comparison (Paggiaro et al., 2009: 41).

Since 2009 employers hiring workers who have paid social security contributions for at least 35 years and get the mobility allowance ‘indennità di mobilità’ (an unemployment benefit) pay reduced social security contributions for the respective worker until his/her retirement (OECD, 2012: 3). The measure is specifically addressed to unemployed workers over 50 who are willing to accept pay drops in their new job. An additional measure is that older laid off workers

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8 Data from the Veneto region 1992-1995, n = ca. 24,000.
can get an apprenticeship contract at a new company and learn new skills, whereas the new employer gets half of the mobility allowance for two years.

The 2010 budget law contains government subsidies for social security contributions for those unemployed workers with at least 35 years of contributions who take up new work with up to 20% lower pay; these subsidies can be paid until legal retirement age. The law also widened the circle of companies whose employees could be eligible for wage subsidies (Garavaglia and Lodigiani, 2013: 399. Concerning the first point, Ministero del Lavoro e delle Politiche Sociali 2012: 20 writes about pension contributions and not social security contributions per se). The budget law followed requests by the European Commission (Ciccarone, 2012: 3).

During the recent economic crisis, a number of measures was enforced by the Italian government and the regions, which were addressed at widening the range of workers receiving unemployment benefits and better coordinating active and passive employment measures. In this context, older workers were often explicitly identified as one of the target groups. In 2012, the Government and the social partners endorsed a comprehensive labour market reform, which, among other things, has envisaged firm level agreements aimed at subsidising pension contributions of older workers approaching statutory retirement age. The same reform has introduced, from 2013, a new incentive to hire long-term unemployed workers over 50, containing 50% tax reductions for 12/18 months, according to the age of the workers, their job position and their type of contract (fixed/open-ended) (Socci and Principi, 2013: 21). The new legislation has also confirmed the longer coverage of unemployment benefits for workers aged 55 and older (in comparison to younger workers), and has left untouched traditional job protection schemes. Only the remaining and main pathway out of the labour market, that is the so called ‘mobility allowance’ (Mobilità), (which offers benefits and a special fast track by public employment services, for workers fired in case of firm crisis and/or conclusion of the coverage of other job protection measures), will be abolished from 2017 onwards. Furthermore, recently Italy is moving towards a universal unemployment benefit insurance system, as indicated in the 2012 labour reforms (Law 92/2012) and strengthened in the so-called “Jobs Act” (Law 183/2014), that have further reformed the country’s labour market (see section 3.11) (OECD 2014). Indeed, starting from 1 January 2013, a new unemployment benefit scheme (Assicurazione sociale per l’impiego – ASPI) “substituted” and “strengthened” from 1 May 2015 by the so-called NASPI, Nuova Assicurazione sociale per l’impiego), will gradually replace the current unemployment compensation (i.e. unemployment compensation [indennità di disoccupazione] and mobility allowance [mobilità]). This benefit scheme is provided, under certain circumstances, to people who have been dismissed. The benefit will be approximately equal to a maximum of Euro 1,300 per month, paid for a maximum period of 42 months (for those aged over 55 included). The employers will contribute to its funding.

The Italian system also provides another important compensation measure with a two-fold enforcement: the Income Redundancy Fund (Cassa integrazione guadagni ordinaria, i.e. Cigo) or Extra Income Redundancy Fund (Cassa integrazione guadagni straordinaria, i.e. Cigs). This measure was not particularly affected by the 2012 reform. Cigo provides income compensation to workers within a short-term unusual firm crisis, while Cigs addresses situations of structural and persistent crisis with a high risk of being fired. Workers under Cigo or Cigs measures are
considered still at work and are not officially calculated as unemployed (so they cannot perform other salaried work) (Principi et al., 2012: 21).

Employment protection in Italy is usually considered high, especially for employees of larger companies (Paggiaro et al., 2009: 41). The protection of core workers is a typical trait of conservative or Mediterranean welfare states (e.g. Ferrera, 1996: 19), in which there is a widespread dualism in the labour market between highly protected permanent workers (i.e. among which older workers) and low protected temporary workers (usually young people), so between insiders and outsiders.

Despite this, from the late 1990s, in Italy have been implemented some reforms for increasing labour market flexibility and to reduce the employment protection of the labour force (i.e. Law 196/1997, the so called “Treu package”; Law 30/2003, the so called “Biagi Law”). Also as a result of such measures, according to OECD (2009), in recent years employment protection in Italy does not seem to be Outstandingly strict than in other OECD and European countries. For example, taking in consideration the latest available data about EPL\(^9\), provided by OECD, in 2013 in Italy there was less protection than in Germany and in France in terms of “protection of permanent workers against individual and collective dismissals”\(^10\).

Furthermore, in Italy the value related to the indicator “regulation on temporary forms of employment” (2.71) was lower than in France (3.75) and Spain (3.17). Instead, Italy has a more strict regulation (and so more protection) than most of other EU-countries (except for Belgium) concerning “specific requirements for collective dismissal”, because dismissals in large companies is usually very difficult to put into practice according to some rules of the Italian labour code (called “Workers’ Statute”) (OECD Employment Protection Database, 2013; http://www.oecd.org/els/emp/EPL-data2013.xlsx).

However, the last Italian labour market reform introduced by the “Jobs Act” has largely removed the employment protection for workers with an open-ended contract (also) in large companies. In particular, as stated above, the “Jobs Act” introduced a standard permanent contract with employment protection increasing with tenure (i.e. contratto a tutele crescenti), implying less rigid dismissal protection (even in large companies) than the previous open-ended contract. This new standard permanent contract limits further the possibility of reinstatement of workers following unfair dismissal and excludes this possibility for the case of redundancy (dismissal for objective reasons - “motivo oggettivo”). Instead, workers unfairly dismissed for objective reasons receive monetary compensation. This monetary compensation increases with tenure: equal to 2 monthly wages per year of service (a minimum amount equivalent to 2 months and a maximum amount equivalent to 24 monthly wages). Moreover, for fixed-term contracts lasting up to 3 years (instead of 1 year before the reform), employers no longer need to specify the reason of the termination of the contract.

The above demonstrates that employment protection in Italy has been increasingly reduced

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\(^9\) Employment protection legislation (EPL) consists of rules and procedures that define the limits for firms to hire and fire workers in private employment relationships. Its features are regulated not only by laws but also by collective and individual labour contracts.

\(^{10}\) In a scale from 0 (least protection) to 6 (most protection), the Italian value was 2.79 vs 2.82 in France and 2.98 in Germany.
by the last labour market reform implemented according to the “Jobs Act”. Workers, included older workers, are less guaranteed in such context. Indeed, in Italy, where the aim of implementing a “flexicurity” approach in the labour market is pursued through a less stringent EPL, lacks of fundamental “ingredients” of this approach, as for example effective active labour market policies, developed training/lifelong learning system, well functioning Public Employment Services.

3.7 Health Protection and Promotion, Prevention of Disability

As a result of the EU framework health and safety legislation coming into effect in 2008 (In Italy, health and safety at work are regulated by Legislative Decree Law 81/2008, known as the “Testo Unico Sicurezza Lavoro”, subsequently amended by Legislative Decree no. 106 of 3 August 2009), in 2009-2011 the new legislation on health and safety at the workplace has been implemented with new obligations for both employers and employees (Ministero del Lavoro e delle Politiche Sociali, 2012; Socci and Principi, 2013: 5).

The latter legislation concerns the whole workforce, including older workers. Among other measures introduced by the legislation, any company or employer must appoint a competent physician/doctor in occupational health care (medicina del lavoro), in case in the company there are risks for which the law requires health to be kept under surveillance. The physician carries out the following main activities, in collaboration with employers: risk assessment and planning of health surveillance; planning and implementation of measures for promoting health protection and physical and psychological integrity of workers; organization of rescue services; training and information activities for workers on health and safety at work related issues. The workforce, for example, has to attend “mandatory” training courses on health and safety related issues - provided by e.g. experts, company’s responsible for health and safety at workplace or by physicians competent in occupational health care - or have to participate in exercitations aimed at preventing/properly coping with risks or accidents (e.g. burning). Before the implementation of legal obligations about safety at work, especially SMEs (which represent the large majority of Italian companies) did not invest at all in this field, and so Italy performed quite poorly in terms of health and safety at the workplace. After the implementation of the law, SMEs and companies in general were “forced” to face this aspect, and the situation has improved.

For example, INAIL (Italian National Institute for Insurance Against Accidents at Work) data (2016) show that between 2011 and 2014 in Italy fatal accidents at the workplace are decreasing in the age group 55-64 years (-5.7%, from 489 to 461; as well as among the entire workforce, i.e. from 1,395 to 1,152; -18%). Instead, in the same period (non fatal) accidents at work are decreasing in the workforce as a whole (-18.9%), yet they are rather stable in the age group 55-64 (-0.5%). This may be explained by two main reasons: a) the increasing number of older workers within the whole workforce; b) the growth of unemployment because of the economic crisis. Beyond accidents, the share of workers aged 55 to 64 reporting to having had one or more work-related health problems in the past 12 months is very low in Italy (7.8 % vs. 15.8 in the EU 27). Similarly, only 7% of Italians 55-64 not seeking employment do so due to health reasons (EU 27: 16.8%; Ciccarone, 2012). One may conclude that bad health is a rather unimportant obstacle to extended working lives in Italy. Despite this, some studies highlighted
that among the Italian workforce there are significant problems in terms of psychological health. Indeed, according to Lucarelli and Boschetto (2011), in their workplace, nearly one in five employees is being exposed to stress that put their mental health at risk over extended periods of time. This is demonstrated by the high correlation between individuals who are exposed to risk factors and individuals who actually develop stress-related health problems. Furthermore, as highlighted by the European Working Conditions Survey carried out by Eurofound (2012) in Italy there is also a significantly increasing dissatisfaction regarding working conditions as workers’ age increases. This means that even if older workers in Italy are in general quite healthy (but exposed to risks affecting their mental wellbeing), the quality of their work, as well as the adaptation of company’s working organization to the health needs of the older workforce would be improved.

The Law 68/1999 “Norme per il diritto al lavoro dei disabili” (law for right of working disabled people) promotes work placement and socio-economic integration of disabled people through support services aimed at increasing employment opportunities and by means of financial incentives for companies hiring disabled people (these incentives has been rationalized by DL 151/2015). But in Italy the Law 68/1999 has been largely circumvented and disregarded (Socci and Principi, 2013: 21). According to this Law, each firm’s workforce must be made up to 7% of persons from this category, but in the reality this is not the casem and this often triggers corruption episodes in the commissions responsible for issuing disability certifications. It has been estimated that forged disability certificate costs taxpayers over € 8 billion per year (The European House-Ambrosetti Foundation, 2014).

In 2009, a law has been introduced trying to reduce the number of ‘fake invalid people’ (‘falsi invalidi’) with the introduction of stricter controls (Ciccarone, 2012: 4). Based on older figures, Ferrera (1996) has shown that the number of disability benefits recipients is very high especially in the poorer Southern region, suggesting that disability benefits serve as substitutes when other sources of income are not available.

The 2012 Stability law facilitated the use of part-time work and telework for disabled workers (Ministero del Lavoro e delle Politiche Sociali, 2012: 21).

### 3.8 Work-Life-Balance Policies

Older women’s support is crucial for young parents when it comes to balance work and family responsibilities (Garavaglia and Lodigiani, 2013: 402). Government assistance for young parents and especially young women in childcare unburdens older female workers from family obligations and raises their ability for paid employment.

***Reconciliation of work and care***

At the macro level, the main policies to support the reconciliation between paid work and informal family care are paid and unpaid leaves, and, more indirectly, a cash-for-care scheme (the National Attendance Allowance). The latter supports the reconciliation, since older people who benefit of it (in agreement with their informal family carers) mainly use it to recruit migrant care workers who cover caring tasks while the family carer is working, a widespread phenomena in Italy (see Lamura et al., 2010).
More in detail, these are the main policies regulating/allowing paid and unpaid leaves for workers:

- Law 104/1992: workers are entitled to three days of paid leave per month, to care “severely disabled” relatives (i.e. those who have been recognized as such by the Health Commission instituted according to art. 4 Law 104/1992) up to the third degree (spouses, children, parents, brothers and sisters, grandfathers-grandchildren, uncles-nephews). The condition is however that the care is continuous and exclusive, also in absence of cohabitation, as specified by the Law no. 53/2000 (art. 19). Of the 36 days of paid leave per year granted by Law 104/1992, 25 are also recognized in terms of social contributions for pension benefits.

- Law 53/2000: employees are entitled to three days of paid leave per year in case of serious illness occurring to a relative up to the second degree (spouses, children, parents, brothers and sisters, grandparents-grandchildren). These three days of paid leave can’t be combined with paid leaves regulated by Law 104/1992. At the same time, Law 53/2000 provides unpaid leave entitlements for workers having to cope with severe family problems affecting (even disabled) relatives, up to two years (even split in shorter period) in the whole working career.

- Law 388/2000: employees may take up to two years of paid care leave (i.e. special leave, even split into shorter periods, even single days) to care dependent relatives. The employee receives a monthly amount equal to the normal monthly salary up to a fixed threshold set up each year by the Ministry of Labour, however up to a maximum of € 47,350 per year. Periods of paid leave granted by this Law are recognized in terms of “imputed contributions” for pension benefits of workers.

Moreover, the National Attendance Allowance (Law 18/1980) is the most spread form of cash-for-care benefit in Italy to support disabled dependent citizens. It helps (economically) families spending a lot on care for their dependent family members (i.e. it is an indirect support for reconcile work and care). Beneficiaries (mainly older people 65+, i.e. 9 out of 10 users, about 12% of the Italian population 65+) can freely use this benefit and many of them (often in agreement with their informal/working carers) mainly use it to buy private care services, especially for recruiting migrant care workers. In 2015, the amount of the National Attendance Allowance was 508.55 euro per month.

3.9 Lifelong Learning Policies

Law 92/2012 on “Provisions for the reform of the labour market in a perspective of growth”, provides for the first time a formal definition of lifelong learning in Italy: “lifelong learning includes learning activities, whether formal, non-formal or informal, undertaken throughout the life course with the aim of improving knowledge, skills and competences in a personal, civic, social and/or employment-related perspective”. According to the law, formal learning takes place in the education and training system as well as in Universities and high level arts, dance and music education institutes (AFAM). It leads to obtain a educational qualification or a vocational three-year qualification or diploma, also through an apprenticeship, or a different recognised certification. Non-formal learning corresponds to an intentional learning choice of the
learner carried out outside the formal system, in organisations with educational and training aims, in voluntary settings, national civil service or private social services as well as in enterprises. Instead, informal learning not necessarily corresponds to an intentional choice of the learner, but to activities and interactions in everyday life situations, at work, at home and in the leisure time (Source: Socci and Principi, 2014).

Apart from the above, the following are the main laws that define the regulatory framework for employer based-training aimed to support continuous training of workers in Italy:

- Law 236/1993, establishes that the Ministry of Labour (with the support of the social partners and the Regions) funds in-company training, teachers’ training, sectorial and territorial training programs promoted by social partners, as well as training on request of workers who apply to the regional authorities. The implementation of this Law has been an important step for the development of continuous training, because it extended public funding to a range of training activities, including training addressed to enterprises, training programs targeted at individuals through training vouchers and sectorial and territorial training programs promoted by social partners.

- Law 53/2000, provides for the funding of CVT vouchers for employees by financing training leave, in accordance with the regulation on working hours. In particular, art. 5 of the Law recognises workers’ right to lifelong learning by financing specific paid leaves for training activities. The latter can be chosen independently by workers or arranged by companies. Vouchers are under the responsibility of Regions while funds are provided by the State. Moreover, according to art. 6 of Law 53/2000 workers with a minimum of 5 years of seniority can request a maximum of 11 months unpaid leave (all at once or at intervals) to attend school, university or other educational courses. This Law also establishes that enterprises can access other financial resources through the European Social Fund (ESF) and the Joint Inter-Professional Funds for continuous training (see below).

- Law 388/2000, regulates Joint Inter-Professional Funds (Fondi paritetici interprofessionali), which are promoted by social partners and fund training programs at the company, sectorial and territorial level, individual training programs and system activities (such as training needs surveys).

During the 2007-2013 programming period all the Operational Programs of all the Italian Regions dealt with active ageing and older workers. In some cases the topic was also mentioned in multi-year programs for work and training, while many CVT projects targeted explicitly 45+ or 50+ workers. The large majority of interventions funded by ESF and implemented in the Regions, addressed the employability of older workers by means of training. But the spreading of the crisis urged ESF to be reoriented to support more job protection measures. Furthermore, recently, the Government, the Regions and the social partners have decided to allocate financial resources for promoting training programs for both low-skilled workers and those ones most affected by the economic crisis (e.g. by the use of Joint Inter-Professional Funds have been offered individual vouchers to younger and older unemployed individuals, and have been developed training programs agreed at the regional, sectorial, company or individual level). (Source: Socci and Principi, 2016)
3.10 Anti-Discrimination Legislation

Article 3 of the Italian Constitution contains a general equality principle. On the one hand, Article 37 safeguards equal treatment and mentions age only as a minimum limit for salaried workers. The application of the general principle is committed to the Workers’ Statute (Statuto dei lavoratori - Act no. 300/1970, Article 15) and the Legislative Decree 216/2003, which acknowledged the European Directive 2000/78/EC, establishing the general framework for equal treatment in employment and occupation (Principi et al., 2012).

3.11 Other Policy Approaches

Job placement

The 2010 Finance Act and following amendments in the same vein introduced financial incentives for private employment agencies for the placement of disadvantaged workers; workers over 50 belong to this group (Ministero del Lavoro e delle Politiche Sociali, 2012: 20). Further, in 2011 job placement has been completely deregulated, so that also the following persons/institutions are allowed to facilitate workers: “High schools, public and private universities, Municipalities, main associations of employers and workers, charitable organizations, bilateral and non-profit organizations, managers of non-profit Internet websites, the National Order of Labor Consultants” (Ministero del Lavoro e delle Politiche Sociali, 2012: 21).

Age management

As the Ministry of Labour and Social Policies notes, a law from September 2011 allows for the signing of agreements concerning the organisation of work, which could be used for age management practices (Ministero del Lavoro e delle Politiche Sociali 2012: 21). Up to now, the only State/institutional document mentioning age management in the working place is: a survey of the condition of older workers in Italy, conducted by the Senate Work Commission (Senato della Repubblica, 2005), that has not yielded concrete results, except for the fact that it has helped to raise awareness of the problem (Principi et al., 2007).

Active labour market programs

Generally, Italian older worker policies are focused strongly on pension reforms and less on active labour market measures (Socci and Principi, 2013: 5).

In Italy, recipients of active policy actions to support the prolongation of working life are to a very limited extent retired people (Checcucci, 2011; Principi, Checcucci and Di Rosa, 2012).

In general, the activation policies are still extremely limited in Italy, mainly developed on the basis of experimental, contingent and short-term project-based programs. Thus they are characterized by deep territorial differences, as well as by differences in the capabilities among the different actors operating in the same local context.

According to The European House-Ambrosetti Foundation (2014), the last pension system reform does not provide active labour policies for supporting unemployed aged over 50 seeking re-employment and does not allow any system of early retirement.

In general, the last labour market reform (i.e. the “Jobs Act”) has - among other (see the sub-
section below) - the aim to expand labour market policies, even though their current effectiveness (as well as the role/effectiveness of Public Employment Services in matching supply and demand of labour and in supporting the implementation of active labour market policies) is limited and need to be more developed.

**Further reforms**

On 3 December 2014 the Italian Parliament approved the Law 183/2014 (the so called “Jobs Act”), containing the guidelines aimed to reform the country’s labour market. The government adopted eight legislative decrees for implementing the delegation law (Ichino, 2015). According to OECD (2015a; 2015b), the main goal of the “Jobs Act” is to make the Italian labour market more flexible and inclusive, by introducing measures aimed to rationalize employment protection, expand active labour market policy, make social protection more effective, and boost labour force participation of women, young and older people. With respect the effects of this reform, it is not clear if it is able to raise older workers’ motivations in extending working lives (see sections 3.6 and 5.2.1).
4. Extending Working Lives and Lifelong Learning: Selected Innovative and Sustainable Approaches

This chapter offers a compilation of innovative good practices aimed at extending working lives and lifelong learning implemented in the Italian context both at company/organisational level and stakeholder/social partner level. The following models of good practices have been identified by Marco Socci and Andrea Principi (2015) and comprise good practices both on the sides of labour supply and labour demand11.

4.1 Good practices on the supply side of labour

This section gives an overview on content of good practices and then lists selected innovative and sustainable approaches to working and learning longer on the supply side of labour (e.g. approaches aiming directly/immediately at enhancing the employability of an ageing workforce/older workers on the organisational level in order to make/keep them able, prepared and willing to prolong working life and/or extend LLL voluntarily).

Health

“Michelin Italia” has developed initiatives focusing on health promotion in the workplace, on ergonomics (adapting workstations in the industry, in order to facilitate the work activities of older employees in the production plants) and valuing the experience of older workers at the end of their careers, e.g. by encouraging job rotation.

Through the initiative “Healthy Lifestyles”, “Hera Group” is concerned in the fight against smoking and aims at promoting healthy diets of its employees.

“Telecom Italia” and “Luxottica” have created “wellness areas” where employees can carry out physical activity (e.g. health and fitness posture courses). “Luxottica” also organises nutritional wellness meetings for its employees.

Some companies offer listening and counselling services to support workers dealing with family care duties (i.e. “Telecom Italia”), situations of personal distress (i.e. domestic violence, addiction to drugs, alcohol, gambling; “Coop Adriatica”), psychological and materials difficulties (i.e. “Luxottica”).

Work-life balance and flexible working-time arrangements

Some companies (i.e. “UniCredit”, “Coop Adriatica” and “Luxottica”) encourage flexible working hours and part-time contracts, according to specific individual needs of older workers.

“Coop Adriatica” offers paid leaves to provide childcare/elder care and to allow grandparenting of older workers. Furthermore, the “Islands Project” allows a self-management of working time and work shifts for those who work as cashiers; for white collars is available an experimentation of teleworking.

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11 In the Report on Case Studies written by Jürgen Bauknecht and Gerd Naegele in October 2015, as a result of Work Package 3 Task 3, it is possible to find detailed information (beyond those included in this report) about initiatives and projects implemented by “UniCredit” and “Confindustria Veneto SIAV” to support older workers and contributing to extend working lives and lifelong learning.
“Luxottica” has introduced the familiar job-sharing, a managerial policy that allows the employee (even in older age) to be replaced (having also the opportunity to carry out training activities) by a member of his/her family if the latter is benefiting of social safety net tools.

“Telecom Italia” offers services for the management of bureaucratic commitments of employees.

The “generational bridge” project contained in the collective agreement 2013-2015 between employers’ associations and unions of the chemical and pharmaceutical sector allows older workers close to retire to voluntarily shift to a part-time fixed-term contract, and this is linked to the concomitant recruitment of young workers. The reduction of working time enables older workers to more easily reconcile work and personal/family life.

**Motivation**

Thanks to the analysis of the needs of older workers and to the implementation of interventions to support their professional performance/their career development, “Michelin Italia”, through the “D-Age” program, stimulates the work motivation of older workers and their sense of belonging to the company.

Through the “Being Senior in UniCredit” program, the company realized training activities and implemented concrete actions and interventions for valuing and strengthening the working motivations of older workers, and for promoting both a new older workers’ management and an organisational change related to this (e.g. tutoring and mentoring initiatives; work-life balance and flexible working time arrangements) (Baucknecht and Naegle, 2015; Socci, 2015).

**Professional competence, lifelong learning & training**

At “ENI” the “knowledge owners” (i.e. older employees with strategic know-how/skills for the company) carry out teaching and training activities and transfer their professional skills for the benefit of young people and colleagues in general.

“Hera Group” has a corporate University to promote lifelong learning and for developing the professional skills of employees.

“Mellin” provided specific training (e.g. about merchandising in the large-scale retail channel sector) in order to develop professional competences and employability of “disadvantaged” people (e.g. older unemployed people, disabled people, etc.) involved in the “De Medici” initiative.

“Telecom Italia” promotes e-literacy and digital inclusion of older workers and provides employees with the opportunity to attend, free of charge, degree courses run by a Telematic University.

“UniCredit” has set up training courses to respond appropriately to the specific needs expressed by workers over 55, with attention devoted to a life course orientation/lifelong learning perspective. In detail, in November 2013 the company has set up and launched about 40 typologies of training courses, covering different topics/areas (i.e. banking technical-professional issues; management; foreign languages; wellbeing and welfare; behavioural and relational aspects) for valuing and developing professional competences of workers over 55 (Baucknecht
and Naegele, 2015; Socci, 2015). The last available monitoring data (updated at June 2014) show that the initiative has had very positive results: over 3,111 employees (most of them older workers) have been involved in training and related activities (e.g. they participated in at least one training module) (Baucknecht and Naegele, 2015; Socci, 2015).

**Work after retirement (“silver work”)**

“Loccioni Group” launched “Silverzone”, an initiative involving older retired people with a huge luggage of competences and experience that help young people to create spin-off companies and in the start-up of innovative companies. The initiative enables older people to prolong their careers after retirement (i.e. they work on a part-time basis).

Retired former executives of cooperatives enterprises engaged in “SeniorCoop” (an initiative promoted by “Legacoop Emilia-Romagna”) support people who want to create cooperative enterprises. In this way older retired executives continue to work after retirement even though their work is on a voluntary (unpaid) basis.

**Life course orientation**

The initiatives implemented by “Michelin Italia” (i.e. “D-Age” and various corporate policies for diversity management) are able to foster a life course oriented approach attentive to the needs of workers belonging to different age groups (e.g. through age-diversity policies).

“UniCredit” recognised that in their last part of the professional career workers were not trained adequately and the life course orientation of its initiatives is in the fact that now in this company workers are really trained during their whole working life cycle.

**Integrated approaches**

“Coop Adriatica” offers a wide and integrated range of measures to support employees, e.g.: 1) recruitment of older workers, mainly women; 2) work-life balance measures; 3) innovative and articulated corporate welfare program (“PiùPerTe/MoreForYou”) introduced in 2014 (e.g. healthcare, discounts, economic contributions, paid leaves, etc.).

Through the implementation of the “Being senior in UniCredit” program, involving various internal units (e.g. HR, training), company unions and an external scientific partner, “UniCredit” has developed training actions and several initiatives to engage and value employees over 55, with the aims of: strengthening their knowledge; developing new skills; improving their work-life balance.

“Michelin Italia” introduced the “D-Age” program, which focuses on the “age diversity”. This program is part of an organic policy (“D”-Diversity) launched by the “Michelin Group”, in order to develop actions for the diversity (gender, culture, age and disability) management and valuing.

“Luxottica” has implemented an innovative corporate welfare program (“Luxottica welfare system”) providing to its employees income support and a wide range of welfare services (i.e. health, continuing education, nutritional wellness, mobility, social assistance) complementary to the wage.
“Telecom Italia” adopts several measures for its own older workforce: age management initiatives and various actions for valuing older workers, e.g. training plans, skills/professional competences development, action plan for promoting the employability and the extension of working careers. (Source: Naegele and Bauknecht, 2015)
Good Practice 1:

COOP ADRIATICA – RECRUITMENT, WORK-LIFE BALANCE AND CORPORATE WELFARE PROGRAM

1. Actor
Coop Adriatica, Bologna (Central Italy), one of the largest Italian cooperative associations operating in the field of retail trade (176 stores/supermarkets in various Italian regions; 9,000 employees).

Mixed strategies/actors, i.e. are there different actors involved?
Yes. The company has signed an agreement with the unions for the introduction of a comprehensive corporate welfare program ("PiùPerTe" – that is, “MoreForYou”, see below).

State of the art: What is being done?
“Coop Adriatica” offers a wide and integrated range of measures to support its employees, several measures being addressed to older workers. Among the initiatives carried out in the company there are: 1) recruitment of older workers; 2) support for work-life balance of employees; 3) development of an innovative and comprehensive corporate welfare program.
1) In recent years the company has recruited (permanent position or short-term contract) more than 100 people aged over 45, mainly women.
2) Some interventions to promote work-life balance: possibility of working part-time or through flexible working hours; older workers who become grandparents may benefit of up to six months of paid leaves, for supporting their children raising grandchildren; for those who work as cashiers is available the "Islands Project", which allows a self-management of working time and work shifts (around 600 employees are involved in this project, approximately 20% of them are over 50); paid leaves to care children and/or disabled relatives; experimentation of teleworking for white collars. Some of these measures have been introduced/strengthened with the implementation of the corporate welfare program (see below).
3) In 2014, “Coop Adriatica” has introduced a wide and articulated corporate welfare program (“PiùPerTe”), which introduced initiatives to promote reconciliation between personal/family life and work duties, and providing services for dealing with situations of personal distress (i.e. listening service, measures against both violence and addictions to drugs, alcohol, gambling, with the possibility to use unpaid leaves lasting up to three years to encourage the use of help services/the return to “normality” of these people), healthcare, discounts (i.e. food, books, dental care, phone, car, travelling), various economic contributions (i.e. scholarships for employees’ children). The benefits are extended to all kinds of families, also to cohabiting couples of the same sex.

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
In recent years “Coop Adriatica” decided to re-build its human resources management strategy, which previously favoured younger workers, mainly. In essence, the company has decided to employ several older workers, especially women, since “Coop Adriatica” realised that older workers are a resource to maximise within the company, as they have a lot of experience and expertise.

3. Description of the approach (which dimension of the supply side of labour is addressed and what are the aims?)
Is the approach targeted especially on older workers or on all age groups?
Some of the initiatives of the company are targeted specifically on older workers, while others are addressed to all employees.
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiatives undertaken by “Coop Adriatica”, especially flexible working practices and various measures to reconcile work and personal/family life, foster career development and the possibility of extending working lives of employees, in particular of women (which in Italy have the highest family and care burden).

3.2 Values/Motivation
Since they are perceived by employees as influencing positively their working environment and life in general, the initiatives promoted by the company encourages both the work motivation of employees and the development of team building and solidarity among colleagues. The initiatives were inspired by the company's key values: solidarity, equality and attention to people.

3.3 Professional Competence (Lifelong Learning)
No information delivered.

3.4 Health
The company offers to its employees and their families an "integrated" health care service: for example, listening and counselling services for personal issues (i.e. domestic violence, stalking, addiction to drugs, alcohol, gambling), paid leaves and economic contributions for caregiving to children and/or disabled/dependents family members, a discount of 20% on dental care expenses.

3.5 Close Social Network
The flexibility of working time and of the work organisation promotes a better general working climate and strengthens social relationships among employees.

3.6 Family, work-life balance
As described above, “Coop Adriatica” offers to its employees (of all ages) various and articulated measures to facilitate their work-life balance.

4. Work after retirement (“silver work“)
No information delivered.

5. Life course orientation
The measures introduced by the company take into account the different needs of employees related to their life cycle, since even if workers of different ages may have different needs, the initiatives available can be successfully used by workers of all age groups to deal with, e.g., their (different) work-life balance.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the initiatives carried out by the company are used particularly by women (e.g. measures to reconcile work and family duties), which represent 75% of the 9,000 employees, but the initiatives are also targeted on male workers.
Intergenerational solidarity: some measures provided by the company promote intergenerational solidarity between colleagues and within the family (i.e. paid leaves to provide childcare and to allow grandparenting of older workers).
Older migrants: foreign workers (even older ones) may use up to 4 consecutive weeks of paid leaves to visit their country of origin (this is another measure for promoting work-life balance)
6. **Linkage to informal work/civic engagement/social volunteering?**
The initiatives introduced by “Coop Adriatica” promote volunteering. In fact, employees who actively participate in volunteering activities can benefit from paid leaves. Furthermore, through leaves and flexible working practices, they promote informal care.

7. **Other socially innovative dimensions touched worth being mentioned?**
No information delivered.

8. **Further relevant information (also sources such as literature, interviews etc.)**
http://www.iniziativanew.it/piuperte/#.VCrJgFf3HSc
https://www.alumnibocconi.it/documenti/documenti-leader/03_EM_1_11_Maturepeople_Cuomo_Mapelli.pdf
Good Practice 2:

EMPLOYERS’ ORGANISATIONS AND UNIONS, CHEMICAL-PHARMACEUTICAL INDUSTRY - COLLECTIVE AGREEMENT AND THE “GENERATIONAL BRIDGE” PROJECT

1. Actor:
Federchimica, Farmindustria (organisatons members of Confindustria, the Italian main employers’ confederation; Employers’ Associations, Chemical-Pharmaceutical Industry); Filctem-Cgil, Femca-Cisl, Uilcem-Uil (Unions, Chemical-Pharmaceutical Industry) (190,000 employed in the Italian Chemical-Pharmaceutical sector)

Mixed strategies/actors, i.e. are there different actors involved?
Yes

State of the art: What is being done?
Collective agreement – Collective agreement for the renewal of the national employment contract 2013-2015 for workers of the chemical and pharmaceutical sector, and the “generational bridge” project.

Among the measures contained in this collective agreement there is an innovative project called “generational bridge”, which allows older workers close to retire to voluntarily shift to a part-time fixed-term contract, and this is linked to the concomitant recruitment of a young worker. Through this project older workers can take the role of tutors of young recruited employees, thus transferring to the latter his/her skills and know-how. This project aims to reduce the workload of older workers and to retain them. In this way, the initiative promotes longer working lives of older people in this economic sector, since in some cases the new part-time contracts start after retirement.

This initiative, which was introduced with the agreement of the unions and of employers’ associations, is one of the modalities of implementation of the so-called “generational relay” at the workplace, a policy that recently has become central among the hypotheses of the reform of the Italian labour market.

Public incentives used?
Yes. The lower wage of older workers due to the reduction of their working hours is compensated by public funds. Even the coverage of the pension contributions of older workers involved in the project is ensured through the use of public resources.

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
The main motivation for the introduction of the “generational bridge” contained in the national collective agreement for the chemical and pharmaceutical industry employees is to promote the access of young people in the labour market (in Italy the unemployment rate of younger workers is very high) and to innovatively respond to the challenges associated with an ageing workforce and to the increased retirement age, by concomitantly support work in old age.

3. Description of the approach (which dimension of the supply side of labour is addressed and what are the aims?)
Is the approach targeted especially on older workers or on all age groups?
The collective agreement covers all workers employed in the chemical-pharmaceutical sector, although some measures are targeted specifically for older workers (i.e. “generational bridge” project).
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The collective agreement provides for a pay raise of 148 Euros monthly in the period 2013-2015. Furthermore, the agreement includes the opportunity to further bargaining wages at the company level, with a possible further pay raise on a company basis, according to a company's economic performance and to trends of the company productivity. The agreement also considers an increase in pension contributions for supplementary pension schemes (charged on companies), and a further pay rise for employees working in the night shift. These measures are obviously also valid for older workers.

3.2 Values/Motivation
Indirectly, the initiative strengthen both the work motivation and the involvement of older workers, by valuing their experience, their professional role and their skills, which can be transferred to younger workers in need of training.

3.3 Professional Competence (Lifelong Learning)
Lifelong learning is considered by the agreement.

3.4 Health
The agreement includes measures to promote and safeguard workers' health and their safety at the workplace. Moreover, the agreement provides additional income support in case of illness and/or accidents at work, and the coverage of some medical expenses through a supplementary health fund of the chemical-pharmaceutical sector.

3.5 Close Social Network
No information delivered.

3.6 Family, work-life balance
The reduction of working time required by the “generational bridge” project enables older workers to more easily reconcile work and personal/family life, thus facilitating their work-life balance.

4. Work after retirement (“silver work”)
No information delivered.

5. Life course orientation
The “generational bridge” is a project of gradual retirement which facilitates older workers during the transition to retirement.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the “generational bridge” project is aimed at younger and older workers, both men and women.
Intergenerational solidarity: as described above, the “generational bridge” project promotes in a concrete way intergenerational solidarity between workers in the chemical-pharmaceutical sector.

6. Linkage to informal work/civic engagement/social volunteering?
No information delivered.

7. Other socially innovative dimensions touched worth being mentioned?
No information delivered.
8. Further relevant information (also sources such as literature, interviews etc.)

http://www.alessandria.cisl.it/notizie/rinnovo_contratto_chimico_farmaceutico.htm
http://www.cgil.it/ra...articolo.aspx?ID=8530
Good Practice 3:

**ENI – “KNOWLEDGE OWNER” PROJECT**

1. **Actor:**
ENI, Rome (Central Italy), a major integrated energy company committed in finding, producing, transporting, transforming and marketing oil and gas (85,000 employees in 85 countries).

**Mixed strategies/actors, i.e. are there different actors involved?**
No

**State of the art: What is being done?**
In 2007 “ENI” launched the “Knowledge Owner” project, aimed at the retention and professional enhancement of those older employees which have strategic know-how and skills that for the company are hard to find in the labour market. In order to value the skills and the strategic role of these older workers, the company gives to “Knowledge Owners” different tasks and important functions, as for example: contribution to the innovation of business processes and promotion, among colleagues, of a broad understanding of the business activities; know-how transfer to young people; to encourage the development of professional autonomy of employees through mentoring activities; teaching and training activities performed at the corporate university; organisation of thematic workshops for developing know-how and skills of the company’s workforce. In order to encourage the sharing of skills, knowledge and professional experience, the company has also developed specific tools aimed at the “transmission of knowledge” (knowledge management), which are used by the “Knowledge Owners”. The company has awarded the professional title of “Knowledge Owner” to around 200 senior workers (mean age: approximately 51 years; most of “Knowledge Owners” is aged between 50 and 55 years).

**Public incentives used?**
No

**In practice/idea/proposal**
In practice

2. **Reasons (initiating dimensions)**
The “Knowledge Owner” project has been launched by the company to value at the professional level older employees with valuable know-how and skills to support the company’s strategic goals. These workers acquired their skills gained after several years of work experience and thus are difficult to find in the labour market. At the basis of the project there is also the desire of the company of not losing this strategic know-how, and make it available to colleagues, in particular to facilitate the professional growth of younger employees.

3. **Description of the approach (which dimension of the supply side of labour is addressed and what are the aims?)**

**Is the approach targeted especially on older workers or on all age groups?**
The project targeted older workers with high know-how and experience, but the initiatives promoted by the “Knowledge Owner” program are for the benefit of the entire company’s workforce.

3.1 **Dimensions and quality of work (career and employment security, wages etc.)**
The initiative offers interesting further career developments for older workers involved, helping them to improve the quality of their work. Furthermore, thanks to the enhancement of their role within the company, older “Knowledge Owners”, in addition to receiving economic benefits (i.e. higher wages) are also encouraged to actively engage for the company’s development and to continue their professional careers within it. Moreover, the company also aims to promote the extension of working lives of “Knowledge Owners” to counter the risk that these workers (with strategic know-how and skills) could decide of joining competing companies.
3.2 Values/Motivation
The “Knowledge Owner” program enhances the work motivation of older workers involved, since it valorises their competencies thus increasing their self-esteem.

3.3 Professional Competence (Lifelong Learning)
“Knowledge Owners” carry out teaching and training activities (in a LLL perspective) for other employees of the company. They transfer their professional skills for the benefit of young people and colleagues in general. The same “Knowledge Owners” share knowledge and professional competences with each other through meetings, which sometimes also involve external experts.

3.4 Health
No

3.5 Close Social Network
The company has created an intranet site devoted to “Knowledge Owner”, with the possibility of access and interaction for all employees, with the aim of creating a virtual place for “doing community”, sharing information and getting professional support. In this way, and through the various activities of the project, the company promotes the development of strong social networks among employees.

3.6 Family, work-life balance
No

4. Work after retirement (“silver work”)
“Knowledge Owners” are encouraged to work after retirement.

5. Life course orientation
The project has been implemented in line with a life course approach, offering career development for older workers with high know-how and knowledge transfer to younger employees.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the program is targeted to both men and women with experience and strategic professional expertise for the company.
Intergenerational solidarity: thanks to training activities and knowledge transfer to young people, the “Knowledge Owner” project promotes intergenerational exchange.

6. Linkage to informal work/civic engagement/social volunteering?
No

7. Other socially innovative dimensions touched worth being mentioned?
No

8. Further relevant information (also sources such as literature, interviews etc.)
http://www.eni.it/it/
**Good Practice 4:**

**HERA GROUP – “GENERAZIONI PROJECT”**

1. **Actor:**

HERA Group (Bologna, Central Italy) is one of the Italian largest multiutility and operates mainly in Environmental services (garbage transportation and disposal), Energy services (distribution and sale of electricity and gas) and Water services (waterworks, sewerage and purification). The Group has over 8,500 employees.

**Mixed strategies/actors, i.e. are there different actors involved?**

Yes (e.g. the University of Bologna; see below).

2. **State of the art: What is being done?**

In 2012 “Hera Group” launched “GenerAzioni” (that is, GenerA(c)tions), a project aimed at facilitating intergenerational dialogue within the company. An important aspect of this initiative is a research activity carried out in collaboration with the Department of Work and Organisational Psychology of the University of Bologna. The survey results were made available in 2013 and a company’s action plan was implemented according to these results. The research intended to investigate the possible existence - within the company - of generational barriers between younger workers (aged under 35 years) and seniors workers (aged over 50 years) and potential sources of conflicts and obstacles possibly preventing organisational further growth. The main objective of the project was to identify organisational actions to favour fruitful exchanges between different age categories of workers, and, simultaneously, promote Hera’s age-oriented organisational policies. The main areas of intervention are: enhancing both corporate seniority potential at professional level and career development opportunities for junior staff. Furthermore, employees are monitored according to their age, indeed age-oriented indicators were introduced, for example, in the internal climate survey. This includes a periodic internal analysis regarding the demographic structure of the workforce.

**Public incentives used?**

No

**In practice/idea/proposal**

In practice

3. **Reasons (initiating dimensions)**

The future demographic scenario and the structural reforms in the Italian labour market (mainly concerning the pension system) are determining the need to deal with longer working lives of employees. This means that companies should find new solutions, while not discriminating the workforce according to their (younger or older) age. Because of this scenario, “Hera” needs to rethink existing Human Resources models by adopting solutions as for example: capitalising on skills, prolong working life of employees and guaranteeing successful employability opportunities. At the same time, it is important to contrast intergenerational barriers and age-related stereotypes, mainly through the dialogue between generations.

4. **Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)**

Is the approach targeted especially on older workers or on all age groups?

The initiative is targeted on all age groups, but it is particularly attentive to the needs of the older workforce. In fact, in the company there are over 3 thousand employees aged over 50 years; this figure is on the rise compared to 2013, thus confirming the increasing trend due to the effects of the last (2012) pension reform which has increased retirement age. This situation confirms the need for the company to implement policies for the management of older workers. The “GenerAzioni” project responds to this need.
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiative promotes skills enhancement of older workers and provides them with opportunities for
career development in a work environment where the age diversity is encouraged.

3.2 Values/Motivation
The initiative supports both the valuing of seniority/older workers and the creation of a positive identity
for younger workers, promoting motivation to work and strengthening team spirit and team-work of
employees.

3.3 Professional Competence (Lifelong Learning)
“Hera Group” provides several training and LLL activities, for example through "Scuola dei Mestieri",
an initiative for the development of the technical and operational skills that are present within the “Hera
Group”. The aim is to raise the level of awareness of professional conduct and of skill transfer among
employees. This initiative is also aimed at enhancing and developing the skills of older workers in the
company. The company also has a corporate university (HerAcademy) to promote lifelong learning
and for developing the professional skills of employees.

3.4 Health
“Hera Group” aims at promoting healthy behaviour of its employees. Two main spheres of action are
identified: the promotion of healthy diets and the fight against smoking, through the initiative “Healthy
Lifestyles” carried out by the company.

3.5 Close Social Network
No

3.6 Family, work-life balance
No

4. Work after retirement (“silver work”)
No

5. Life course orientation
Since it focuses on intergenerational dialogue, the initiative has a life course orientation.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational soli-
darity, disabled workers, social inequality, regional dimensions etc.)?

Gender: the initiative is available for employees both men and women.

Intergenerational solidarity: as described above, the project promotes explicitly intergenerational dia-
logue and solidarity.

Regional dimensions: “Hera Group” collaborates with local universities.

6. Linkage to informal work/civic engagement/social volunteering?
No

7. Other socially innovative dimensions touched worth being mentioned?
No
8. Further relevant information (also sources such as literature, interviews etc.)
http://www.gruppohera.it
http://www.gruppohera.it/gruppo/responsabilita_sociale/bs2013/lavoratori/diversita_pari/081.html
http://www.gruppohera.it/binary/hr_academy/infomedia/HERACADEMY_brochure_OK.1323800071.pdf
http://www.csreurope.org/impronta-etica-era-generazioni#.VCwQGlF3HSf
Good Practice 5:

LEGACOOP EMILIA-ROMAGNA – “SENIORCOOP”

1. **Actor:**
Legacoop Emilia-Romagna (Bologna, Central Italy), employer association for the valuing of cooperative enterprises in the Emilia-Romagna region. Legacoop Emilia-Romagna has 1,250 member companies that employ in total 150,000 workers.

**Mixed strategies/actors, i.e. are there different actors involved?**
No

**State of the art: What is being done?**
“SeniorCoop” is an association formed by retired former managers of cooperatives, which help the start-up of new businesses created by young and older people. “SeniorCoop” is an initiative promoted by “Legacoop Emilia-Romagna”, to value and capitalize the professional experiences of people formerly engaged in cooperative enterprises, and to promote the development of entrepreneurship providing tools and know-how to people who want to start a cooperative enterprise. “SeniorCoop” enables the new cooperatives to get in touch with a network of consultants, formed by retired former executives available to help the start-up and the consolidation of such new cooperatives, thanks to their extensive experience and their relationships and trust networks built over time during their professional career. The seniors involved in the initiative have a technical role (mentoring and supporting the creation/consolidation of business start-up) and they also carry out the crucial activity of transferring the cooperative values and ideals (e.g. to help each other in a cooperative way) in the society and in the local economy.

**Public incentives used?**
No

**In practice/idea/proposal**
In practice

2. **Reasons (initiating dimensions)**
The main motivation behind the launch of the “SeniorCoop” initiative is to spread the culture of the cooperative business and to stimulate the creation of cooperatives by new possible entrepreneurs, by using the know-how, professional competences and experience of retired former executives of cooperative enterprises. The initiative also aims at encouraging people in economic difficulties and in a situation of unemployment (i.e. young people and older unemployed people) to start a cooperative company.

3. **Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)**

**Is the approach targeted especially on older workers or on all age groups?**
“SeniorCoop” is aimed at retired workers, in particular former executives of cooperative enterprises.

**3.1 Dimensions and quality of work (career and employment security, wages etc.)**
“SeniorCoop” allows retired former executives of cooperative enterprises to remain in contact with working life and with the cooperative enterprises sector. These people can continue their professional career (through voluntary – unpaid – work), and this contributes to their quality of life, because the work is a very important aspect of their personal identity.
3.2 Values/Motivation
Highly valued activity through which retired former executives feel useful and increase their self-esteem. See also 3.1.

3.3 Professional Competence (Lifelong Learning)
Retired former executives engaged in “SeniorCoop” offer their professional competence and experience to people (young and older people) who want to create/start cooperative enterprises, through theoretical training meetings and training “on the job”, thus by transferring their expertise and skills in the various steps of the development of cooperatives (i.e. planning, management of cooperative enterprises, financial information, etc.).

3.4 Health

3.5 Close Social Network
The former retired managers maintain and develop close social relationships with each other and with entrepreneurs that they help/support at the professional level.

3.6 Family, work-life balance
The retired former executives involved in the initiative can easily reconcile their activities in the “SeniorCoop” project with their personal/family life.

4. Work after retirement (“silver work”)
The initiative allows retired former executives of social cooperatives to continue to commit themselves in the professional sphere, by working after retirement. However, it is voluntary (unpaid) work.

5. Life course orientation
Retired managers often have to do with younger entrepreneurs in an intergenerational exchange.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: “SeniorCoop” involves retired former executive’s men and women (although men are currently the majority).

Intergenerational solidarity: the project was promoted by “Legacoop Emilia-Romagna” to support and promote intergenerational dialogue within the association and among people who have chosen to start their enterprise according to the cooperative model. In particular, the initiative aims to promote the creation of cooperative enterprises, even by young people (who have a difficult situation in the Italian labour market). Therefore the initiative offers work chances to young unemployed people through the help of retired executives. In this way “SeniorCoop” promotes a kind of “integenerational pact”.

Regional dimensions: the initiative includes partnerships with various public and private actors (i.e. institutions, employers, banks, foundations, schools, universities, etc.).

6. Linkage to informal work/civic engagement/social volunteering?
Retired former managers carry out their activities in the project “Senior Coop” voluntarily (they do not receive money).

7. Other socially innovative dimensions touched worth being mentioned?
No
8. Further relevant information (also sources such as literature, interviews etc.)
http://www.legacoopemiliaromagna.coop/sviluppo_e_promozione/seniorcoop
Good Practice 6:

LOCCIONI GROUP – “SILVERZONE”

1. Actor:
“Loccioni Group”, Angeli di Rosora, Province of Ancona (Central Italy); 350 employees; company that operates in the following areas: measurement, control and automation systems; mechanical and industrial engineering.

Mixed strategies/actors, i.e. are there different actors involved?
Yes

State of the art: What is being done?
“Silverzone” is a network of experiences and knowledge, of “beautiful minded” over-65 retired people that have met “Loccioni Group” along their way (e.g. collaborators, clients, suppliers, partners) who now feel like transferring their experience to young people, with a renovated enthusiasm and passion, providing them support for the creation of spin-off and for the start-up of companies. It’s a project that gathers people with huge luggage of different knowledge, competences and experience. With their precious contribution and enthusiasm, they keep sustaining “Loccioni Group” success. In this project knowledge that has been gained through years and episodes, are collected to be available in the future. In this network there are also researchers, consultants, professors, managers of important industrial company that have reached ambitious achievements in their professional lives. It’s all about building trustful and respectful relationships. “Silverzone” is basically based on a mentorship program, through which a new employee is joined by a retired person and together they work on a highly innovative project. Merging the different characteristics and positive aspects of these two professional profiles and generations, lead not only to knowledge transfer, but also to new knowledge creation, triggering creativity and concretize avant-garde innovative projects and solutions. “Silverzone” has fostered the creation of several start-ups (80) and allowed the registration of important patents in the industrial sector (e.g. a young new graduate and an engineer 80 years old created a patent in the automotive sector).

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
“Loccioni Group” gave birth to this program to preserve the richness that people involved in the initiative own, not just looking at the past, but looking into the future in creative and innovative perspectives.

3. Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)
Is the approach targeted especially on older workers or on all age groups?
The approach is targeted especially on retired older workers, but the initiative also involves workers of other age groups, especially young entrepreneurs.

3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiative enables older people to continue to commit themselves at work even after retirement, and in this way they also can prolong their careers and to earn money. These aspects enhance their quality of life.
3.2 Values/Motivation
The workers involved are motivated to commit themselves in the activities promoted by “Silverzone” since by taking part in the initiatives they can value their professional skills acquired during their working career and transfer their know-how to help young people. In this way they provide a real contribution to economic and social development of the local context.

3.3 Professional Competence (Lifelong Learning)
The initiative promotes lifelong learning and knowledge/skills sharing between the various people involved.

3.4 Health
The participation in this initiative improves personal well-being of older workers involved, in an active ageing perspective.

3.5 Close Social Network
The initiative enables the development of close social networks among retired older workers involved in the project, between them and the employees of the company (i.e. managers and employees of various age groups) and between them and young people, supported in starting and in developing spin-off/new companies.

3.6 Family, work-life balance
Since they work on a part-time basis, the initiative allows older people to have sufficient time also for their lives and their families.

4. Work after retirement (“silver work”)
“Silverzone” promotes work after retirement of older people.

5. Life course orientation
The initiative is life course oriented, enabling older retired people to remain active. They offers their specific expertise and know-hoe to the project, but they still have enough time for their “real” retirement.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: older people involved in the initiative are both men and women.
Intergenerational solidarity: the initiative creates partnerships between retired older workers and young people, therefore it promotes, in a concrete way, intergenerational solidarity.
Regional dimensions: “Loccioni group” develops “Silverzone” in collaboration with local and national companies and universities.

6. Linkage to informal work/civic engagement/social volunteering?
No

7. Other socially innovative dimensions touched worth being mentioned?
No
8. Further relevant information (also sources such as literature, interviews etc.)
http://people.loccioni.com/formazione/dopo-silverzone/
http://designnmts.eu/bloccionisilverzone/
http://www.istud.it/up_media/pw_ruo2013/libenzi.pdf
http://www.linkiesta.it/enrico-loccioni-e-il-nido-delle-imprese
Good Practice 7:

LUXOTTICA – “LUXOTTICA WELFARE SYSTEM” PROGRAM

1. Actor:
Luxottica Group, Treviso (Northern Italy), company leader in the design, manufacture and distribution of luxury and sports eyewear. 73,000 employees, of which 8,000 in Italy.

Mixed strategies/actors, i.e. are there different actors involved?
No

State of the art: What is being done?
The company has implemented a series of initiatives and policies to support older employees, taking into account their characteristics and needs. These initiatives are part of a broad and innovative corporate welfare program (“Luxottica Welfare System”) aimed at all the employees, which promotes the employability and the career development of employees, facilitating flexible work organisation and the reconciliation of work and personal/family life. The measures implemented by the company are related to various areas: income support, health, education, nutritional wellness, mobility, social assistance. Among the measures introduced there are the following ones (for details about other measures introduced by the company’s program, see the following sections of the template):
- Shopping grocery shopping cart: assignment to all employees of a shopping grocery cart of a value of around € 110 per month, containing food products produced by leading national brands;
- Income and education support (i.e. reimbursement of expenses sustained by employees for the purchase of textbooks for their children and assignment of scholarships to children of employees and to students/employees);
- Listening and counselling service: the company, in collaboration with the industrial medicine offices, offers a listening and counselling service to employees and their families, aimed at improving the quality of work, as well as familiar and social relationships, and at facing episodes of uncertainty and psychological and materials difficulties.
- Micro-credit: initiative for financial support in favour of employees that experience difficulties in accessing to bank credit, helping them to deal with non-deferrable expenses (e.g. medical, educational, elder care, etc.).
- Service of collective public transport from home to the place of work and vice versa, to limit the discomfort of workers who work with flexible work schedules.

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
The “Luxottica Welfare System” program was created to respond to the social needs of workers (older workers and employees of all ages) and their families, by offering a concrete support to the “purchasing power” of employees, through the provision of a wide range of welfare services and the introduction of innovative and flexible measures, complementary to the wage. The initiative was born thanks to a shared approach between the company and the unions, with the aim of improving the quality of life and the quality of work of employees and for the benefit of the work climate within the company.
3. Description of the approach (which dimension of the supply side of labour is addressed and what are the aims?)

Is the approach targeted especially on older workers or on all age groups?

The approach is in favour of all workers in the company, regardless of their age. However, the measures introduced by the initiative have been conceived and are suitable for the specific needs of older workers.

3.1 Dimensions and quality of work (career and employment security, wages etc.)

The measures implemented within the “Luxottica Welfare System” promote the quality of work and the quality of life of workers, thanks to various initiatives providing income support, facilitating the reconciliation of work and family and developing a strong sense of belonging of employees to the company.

3.2 Values/Motivation

3.3 Professional Competence (Lifelong Learning)

The program includes a number of initiatives to promote continuing education for employees (even older workers) and this aspect enables the development of professional competences and know-how which are useful for the career development of employees.

3.4 Health

The “Luxottica Welfare System” program is attentive to the issue of health care and health protection, and aims to promote the psychological and physical well-being of employees. For example, the company offers preventive health measures that promote assistance in case of serious diseases, with the integration of up to 100% of the wage for workers who are absent more than 180 days for illness. In general, the health of employees is ensured by the company through the insurance coverage of the expenses incurred by the workers and their families for various health needs (Luxottica’s health care insurance). “Luxottica” also organized meetings for employees with specialists to inform on the topic of nutrition, and has developed areas for personal well-being in the company, in which employees can carry out physical activity.

3.5 Close Social Network

3.6 Family, work-life balance

The program includes various tools and measures for work-life balance. For example, the company encourages flexible working hours and part-time contracts. The company also has introduced the familiar job-sharing, a managerial policy that allows the employee (even in older age) to be replaced (having also the opportunity to carry out training activities) by a member of his/her family if the latter is benefiting of social safety net tools. This initiative is aimed at supporting employees’ household income, trying to protect employees’ families in these times of economic and employment crisis.

4. Work after retirement (“silver work”)

No

5. Life course orientation

Several measures and interventions within the “Luxottica Welfare System” program have been designed with a life course oriented approach (e.g. measures for the reconciliation of work and family life, to address the needs of children, flexible hours, initiatives for promoting the work-life balance in general, measures for income support, etc.).
Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?

Gender: the initiatives of the “Luxottica Welfare System” program are available for both men and women employees, and facilitate in particular for women, to reconcile working needs and family life/duties (i.e. financial support for childcare, support measures for the care of older and disabled relatives, etc.).

Intergenerational solidarity: the initiatives implemented within the “Luxottica Welfare System” program actually encourage solidarity between workers of the company belonging to different age groups, for example by offering the familiar job-sharing initiative described previously.

6. **Linkage to informal work/civic engagement/social volunteering?**
No

7. **Other socially innovative dimensions touched worth being mentioned?**
No

8. **Further relevant information (also sources such as literature, interviews etc.)**
http://www.luxottica.com/it/company/people/why-luxottica/welfare
http://secondowelfare.it/privati/aziende/welfare-aziendale-luxottica-scheda.html
http://www.secondowelfare.it/privati/aziende/luxottica-nuovo-accordo-welfare-aziendale.html
Brambilla V. et al. (2013), *Age Management*, Fondazione Istud, Milan
Treu T. (a cura di), *Welfare aziendale*, IPSOA, Milan
Good Practice 8:

MELLIN – “DE MEDICI” PROJECT

1. **Actor:**
   “Mellin Sp.a.”, Milan (Northern Italy); 300 employees; company producing baby food (“Mellin” is a company within the baby nutrition division of the “Danone” group, which has 102,400 employees worldwide, 700 of them in Italy).

**Mixed strategies/actors, i.e. are there different actors involved?**
Yes: The “De Medici” project has been promoted by “Mellin” along with both the Social Cooperative “Spazio Aperto” (Milan) and the “Sodalitas Foundation” (Milan). It’s a partnership between profit and non-profit actors based on an innovative approach to corporate social responsibility.

**State of the art: What is being done?**
The “De Medici” project, promoted by “Mellin” from 2011, is an initiative of social business organized in collaboration with non-profit actors, with the objective of generating economic development and social value. It’s a project of trade-marketing for the inclusion in the labour market of some “disadvantaged” people. The implementation of the initiative has increased the employability of these “disadvantaged” individuals and specifically it created new jobs in favour of older unemployed people (50+), disabled people and former prisoners. These people have been hired (by the social cooperative that it was involved in the project) in the field of the large-scale retail channel, in order to promote the commercial development of “Mellin” products in the most important Italian companies of the large-scale retail channel. Thanks to the positive results for the company (its sales have increased of 6% in retail outlets where people hired through “De Medici” have been working), the project, initially started with an experimentation in the Lombardy region, and after that it has been spread to other regions (Lazio and Emilia-Romagna). The intention now is to spread this initiative throughout the country, also involving other companies willing to hire these individuals.

**Public incentives used?**
Yes. In the first phase of the project were used government funds for training and skills development of beneficiaries and in general for supporting the launch and the consolidation of the initiative, which now “self-sustain” itself.

**In practice/idea/proposal**
In practice

2. **Reasons (initiating dimensions)**
The project has been designed considering two main economic and social reasons: on the one hand, there was the will to combat the unemployment of people over 50 (this rate has increased during the economic crisis) and of other “disadvantaged” people; on the other hand, there was the will to increase the business potential in the large-scale retail channel sector, resulting from the optimisation of the work in retail outlets of the large-scale retail channel. On this basis, the initiative has been created with the aim of developing a virtuous circle between social needs (e.g. combating the high unemployment rate of people over 50), market needs (the retail channel in Italy is inefficient and fragmented) and objectives of business competitiveness (optimisation of promotion of “Mellin” products in the sales outlet of the large-scale retail channel).

3. **Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)**

**Is the approach targeted especially on older workers or on all age groups?**
Target groups are older workers (over 50 years old) and other “disadvantaged” people in the labour market (i.e. disabled people, former prisoners), regardless of age.
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiative promotes the quality of work through skills development of beneficiaries, and by offering them employment security and income. Furthermore, the initiative increases the personal well-being and the overall quality of life of people involved, thanks to their inclusion in the labour market.

3.2 Values/Motivation
The promotion of social and work integration of “disadvantaged” people is the value at the basis of the project. Moreover, through this initiative, beneficiaries reintegrated in the labour market develop their work motivation.

3.3 Professional Competence (Lifelong Learning)
People involved in the initiative have received specific training (e.g. about merchandising) in order to develop their professional competences and their employability. The beneficiaries have been trained to provide high value-added merchandising services (e.g. monitoring the position of the products in various sales outlets of the large-scale retail channel) for companies operating in the large-scale retail channel sector in general, and for “Mellin” in particular.

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance

4. Work after retirement (“silver work”)
No

5. Life course orientation
Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Integration of older long-term unemployed people/other “disadvantaged” categories of people in the labour market: as previously mentioned, the project is targeted at some “disadvantaged” categories of people in the labour market, including older long-term unemployed people, disabled people and former prisoners (of all ages, including people over 50).
Social inequality: given that the initiative promotes the employability and creates jobs for “disadvantaged” categories of people, the “De Medici” project helps to counteract both the social inequity and the widespread negative stereotypes towards these socially “disadvantaged” people, by offering them opportunities for job placement, possibilities of extending their working lives (e.g. to unemployed people over 50) and chances for social integration.
Regional dimensions: the project has involved a number of companies working in the large-scale retail channel sector located in different Italian regions.

6. Linkage to informal work/civic engagement/social volunteering?
No

7. Other socially innovative dimensions touched worth being mentioned?
No
8. Further relevant information (also sources such as literature, interviews etc.)


Good Practice 9:

MICHELIN ITALIA – “D-AGE” PROGRAM

1. Actor:
Michelin Italia S.p.A., Turin (Northern Italy), multinational company, tires manufacturing, 113,000 employees (4,500 in Italy)

Mixed strategies/actors, i.e. are there different actors involved?
No

State of the art: What is being done?
In 2012, “Michelin” introduced the “D-Age” program, aimed at the study of the needs and of the employability of the different generations of workers in the company, with particular attention to employees over 55 years. “Michelin” has decided to deal with the issue of “age diversity” through a focus on ergonomics, with the aim of adapting workstations in the industry, in order to facilitate the work activities of older employees in the production plants. In addition, “Michelin”, through the project “D-Age” has developed initiatives about: health promotion at the workplace; valuing of the experience of older workers at the end of their careers, for example by encouraging job rotation and by improving the development of career management, taking in consideration professional skills of older workers and the economic needs of the company. In addition, the company has organized awareness and communication meetings/campaigns for managers, to develop tools for managing and valuing generational diversity. These initiatives and the program “D-Age” in general, in addition to supporting older workers, also aim to promote the integration of younger workers within the company and then to improve the integration between the employees of different generations.

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
The “D-Age” program is part of an organic policy (“D” - Diversity) launched in 2011 by the “Michelin” group, in order to develop concrete actions for the diversity (gender, culture, age and disability) management and valuing, that “Michelin” intends as a strategic asset for promoting the integration of employees in the company, and to support the performance of the company. To deal with the increased average age of employees due to demographic trends and the gradual extension of the legal duration of work, since 2012 the company has implemented the “D-Age” program. Ultimately, through “D-Age” the goals of “Michelin Italy” (and of the “Michelin group” in general in the various countries in which it operates) are: managing the demographic changes of the workforce by promoting the enhancement of professional skills and the productive potential of older workers.

3. Description of the approach (which dimension of the supply side of labour is addressed and what are the aims?)
Is the approach targeted especially on older workers or on all age groups?
The “D-Age” program is addressed to employees of “Michelin Italy” belonging to different generations, and some important specific measures are targeted on employees over 55, to value their skills and professional potential and to foster their workability and employability.

3.1 Dimensions and quality of work (career and employment security, wages etc.)
The measures introduced by the “D-Age” program value the skills of older workers and allow them to develop their career pathways/to prolong their working life, by balancing the characteristics/needs of the ageing workforce with the economics/performance goals and needs of the company.
3.2 Values/Motivation
Thanks to the analysis of the needs of older workers and through the implementation of measures and interventions to support their professional performance and their career development, “Michelin Italy”, through the “D-Age” program, stimulates the work motivation of older workers and their sense of belonging to the company.

3.3 Professional Competence (Lifelong Learning)
“D-Age” provides continuous training activities useful for updating and developing the professional competences of workers.

3.4 Health
The initiative promotes health and well-being of workers, through initiatives for promoting/improving health and safety at the workplace and with interventions to adapt the work environment in an ergonomic way.

3.5 Close Social Network
No

3.6 Family, work-life balance
No

4. Work after retirement (“silver work”)
No

5. Life course orientation
The initiatives within “D-Age” and various corporate policies for diversity management are able to foster a life course oriented approach attentive to the needs of workers belonging to different age groups (e.g. through age-diversity policies).

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: “D-Age” initiatives are addressed to employees both men and women. In addition, through ad hoc actions (i.e. “D-Way” and “D-Sales” programs) the company aims to increase its female workforce (including older women), in medium-low qualified jobs and in top management positions.

Older migrants: the company has launched initiatives to promote the integration of immigrant employees, even in older age. This has been done for example in one of the Italian establishments of the company, in which the immigrant labour force is 20% of the total. In this experience, the company has integrated “D-Age” tools with measures for promoting cultural diversity management, envisaged by the “D – Diversity” program.

Intergenerational solidarity: as noted above, since the “D-Age” program addresses the management of age diversity, also promotes intergenerational solidarity and collaboration between older workers and workers belonging to younger age groups.

6. Linkage to informal work/civic engagement/social volunteering?
No

7. Other socially innovative dimensions touched worth being mentioned?
No
Further relevant information (also sources such as literature, interviews etc.)
http://www.este.it/ufiles/files/UID611DSK256UTE.pdf
http://www.slideshare.net/MidaSlideShare/age-management-case-study
Good Practice 10:

TELECOM ITALIA – AGE MANAGEMENT INITIATIVES; ACTIONS SUPPORTING OLDER WORKERS; THE “SENIORES TELECOM ALATEL” ASSOCIATION

1. **Actor:**
Telecom Italia, Milan (Northern Italy), main Italian telecommunications company (65,000 employees; 53,000 in Italy).

**Mixed strategies/actors, i.e. are there different actors involved?**
No

**State of the art: What is being done?**
“Telecom Italia” adopts a series of measures for its own older workforce, for example age management initiatives to promote a culture of management of the workforce of different groups of age and for a better integration of groups of workers of different ages, as well as actions and initiatives to better develop the employability of workers over 50 and to value and support these workers (within the company but also at the social level). Among the various initiatives implemented in favour of older workers, there are the following:
- company’s analysis of the strengths and weaknesses of older workers, with the aim of (a) identifying training plans and managing skill development for this category of workers and (b) realising an action plan for promoting the employability and the extension of working careers of older employees;
- public incentives to be used for promoting re-employment/ encouraging early retirement of redundant older workers (the latter, however, being a quite negative practice);
- “Maestri di Mestiere”: an initiative to value the know-how of older workers that are owners of high technical skills;
- creation of “Seniores Telecom Alatel” (see point 6), an association of employees of “Telecom Italia” working within the company for at least 20 years, which is concerned with providing various support activities to older workers and former workers who are currently retired. For information about other initiatives undertaken by the company, see below.

**Public incentives used?**
Yes (as mentioned, the company uses public resources/incentives for the re-employment/early retirement of redundant older workers).

2. **Reasons (initiating dimensions)**
The company has 79% of workers with over 40 years of age and, also due to the recent Italian pension system reform (that has increased the statutory retirement age), “Telecom Italia” has experienced a progressive increase of the average age of its workforce and a consequent decrease of younger workers. In order to deal with these changes, “Telecom Italia” is developing strategies to support older workers and to foster good practices of age management.

3. **Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)**
Is the approach targeted especially on older workers or on all age groups?
The company’s initiatives are targeted primarily at older workers, but some of them also involve workers of younger age groups.
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiatives undertaken by “Telecom Italia” have in some cases the aim of developing the professional careers of the older workforce and of providing social support to these workers, contributing in this way to improve their quality of work and life.

3.2 Values/Motivation
Through the initiatives, the company pursues also the goal of encouraging the work motivation of older workers.

3.3 Professional Competence (Lifelong Learning)
Some initiatives promote the development of professional competences of workers and lifelong learning. For example the “Navigare Insieme (Sealing Together)” project is aimed at e-literacy and digital inclusion of older workers; the project “Io imparo, l’azienda è con te (I learn, the company is with you)” provides employees (even older workers) with the opportunity to attend, free of charge, one of the degree courses run by the International Telematic University “UniNettuno”.

3.4 Health
Some of the initiatives introduced by “Telecom Italia” aim to have a positive effect on health and well-being of older workers: for example, the company has created “Wellness Areas”, where older employees (and other employees as well) can attend health and fitness posture courses; moreover, the company has created the “Listening Center for Working Carers” in which external professionals offer a telephone counselling service to support workers dealing with family care duties.

3.5 Close Social Network

3.6 Family, work-life balance
In order to improve the work-life balance of employees, “Telecom Italia” has a welfare strategy aimed at improving the quality of life of workers, for example through health and well-being initiatives (see point 3.4) and through services for the management of bureaucratic commitments of workers. These services help the reconciliation between work and personal/family life of workers. See also above the “Listening Centre for Working Carers”.

4. Work after retirement (“silver work”)

5. Life course orientation
Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the measures implemented by the company are targeted at both male and female employees.
Intergenerational solidarity: the company promotes the collaboration between the different generations of workers, through the exchange of skills and professional experiences, and offers them the opportunity to interact with each other even out of the work context (e.g. through the creation of a 2.0 Intranet, called “Virtual Work Space”).
6. **Linkage to informal work/civic engagement/social volunteering?**

The company has created “Seniores Telecom Alatel”, an association formed by the employees of “Telecom Italia” with over 20 years of seniority (i.e. of work within the company), which has about 25,000 members since the latter includes employees currently employed and retired ones. The association’s activities are based on voluntary membership and activities of seniors members. Through its means of communication “Seniores Telecom Alatel” updates members on technical and organisational novelties of the company, on changes in its strategies, on new products and services introduced in the market. In addition, members of the association attend to conferences and are included in study committees whose purpose is to highlight the “active” role of older people in Italy and in Europe. These seniors members collaborate actively in national and European initiatives to value the experience of older employees in the company and to promote public awareness on this issue. Furthermore, the members of the association support each other (i.e. through donations of money and/or providing help/care to colleagues or former colleagues with health problems).

7. **Other socially innovative dimensions touched worth being mentioned?**

No

8. **Further relevant information (also sources such as literature, interviews etc.)**

http://www.telecomitalia.it/
https://www.peoplecaring.telecomitalia.it/alatel/Index.pasp
http://www.istud.it/up_media/pwmaster13/tesina_age_management.pdf
Good Practice 11:

UNICREDIT – “OVER 55 - BEING SENIOR IN UNICREDIT”

1. Actor:
UniCredit, Milan (Northern Italy), bank, 130,000 employees in 17 countries (50,000 in Italy, 11,000 older workers 55+)

Mixed strategies/actors, i.e. are there different actors involved?
Yes. Other actors involved: “Banks Insurance Companies Fund” (FBA - National Inter-professional Fund of employees and employers operating in the Credit and Insurance sectors, organisation providing and supporting Lifelong Learning); “Giacomo Brodolini” Foundation (research institute); unions.

State of the art: What is being done?
“Over 55 - Being senior in UniCredit” is an initiative of “UniCredit Group” focused on the enhancement of senior workers of the company, which involves various internal units (e.g. Human Resources, Training) and company unions. The purpose of this initiative, launched in 2012, is to provide comprehensive information about needs, training needs and expectations of this group of workers (that is considered as a resource in terms of expertise and professional background), in order: to offer them appropriate tools and specific initiatives for developing vocational training; to retrain and enhance the skills of older workers; and to promote work-life balance.

Through the project “Over 55 - Being senior in UniCredit”, the company has developed several initiatives to engage and value employees over 55, with the aims of: strengthening their consolidated knowledge; developing new skills; improving their reconciliation between work and private life; contributing to spread an inclusive corporate culture of generational differences. “UniCredit” has also identified actions for organisational development, for promoting the work motivation and the full employability of workers aged over 55 years, combining these aspects with the competitiveness of the company. “UniCredit” has also developed training actions for older workers.

These actions have been developed by the company according to the results of a research on employees over 55 who “UniCredit” has commissioned to an external scientific partners (the “Brodolini Foundation”). This research aimed to know the specific characteristics of these workers and to analyze their expectations, their problems and their training needs. Several older workers participated in the survey (56% out of the total 11,000 company’s employees aged over 55 years), thanks to the involvement of company unions, which have supported the survey among workers.

This initiative was developed during a collaboration of “UniCredit” in a project promoted by the FBA to fund lifelong learning, aimed at updating, retraining and valuing older workers.

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
The elements at the base of the launch of the initiative has been the need to deal in a better way with the increasing (due to the implementation of the recent pension system reform, which increased retirement age and reduced early retirement options) older workforce, including the need to provide training during the whole work life cycle.

3. Description of approach (which dimension of the supply side of labour is addressed and what are the aims?)
Is the approach targeted especially on older workers or on all age groups?
It’s only for older workers.
3.1 Dimensions and quality of work (career and employment security, wages etc.)
The initiative implements ad hoc initiatives to value the skills of older workers, taking into account their needs and expectations. In this way, “Being senior in UniCredit” promotes a higher quality of work and provides concrete tools for older workers including developing their working careers.

3.2 Values/Motivation
The initiative aims to support the older age group, understood as a value for cultural and organisational change within the company, for the benefit of the organisational work climate and of the company efficiency, including the motivation to work of employees.

3.3 Professional Competence (Lifelong Learning)
Thanks to the initiative, the company has set up several training courses to respond appropriately to the specific needs expressed by workers over 55, for valuing and developing their professional competences. In 2013 “UniCredit” realized the firsts training activities and implemented the firsts concrete actions and interventions for promoting older workers’ management and organisational change related to this. In 2014 the company has organized six editions of initiatives (training and other actions) in various Italian cities (e.g. Turin, Milan, Bologna, Rome, Naples, Palermo).

3.4 Health

3.5 Close Social Network

3.6 Family, work-life balance
The initiative promotes work-life balance of older workers, for example by offering them flexible working hours, according to specific individual needs.

4. Work after retirement (“silver work”)
No

5. Life course orientation
“Over 55 - Being senior in UniCredit” recognised that in their last part of the professional career workers were not trained adequately and the life course orientation of this initiatives is in the fact that now in this company workers are really trained during their whole working life cycle.

Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the initiative is addressed to workers over 55, both men and women.

Intergenerational solidarity: the activities carried out by the initiative, even though are focused on older workers, have also the aim of enhancing the generational diversity and developing the intergenerational solidarity within the company, by promoting the construction and dissemination of “good practices” on the issue. Indeed, some training courses/activities for older workers deal with this issue. “UniCredit” wants to spread a new culture age management, even for the benefit of younger workers. Moreover, the company plans, for the future, to develop the initiative and its activities by involving even younger workers, thus promoting a cultural change and a new approach to “age diversity”, i.e. by including current older workers and those who will be old in the future.

6. Linkage to informal work/civic engagement/social volunteering?
No
7. Other socially innovative dimensions touched worth being mentioned?
No

8. Further relevant information (also sources such as literature, interviews etc.)
http://devel.fiba.it/strutture/aziendali/gruppo_unicredito_italiano/Unicredit_Group/comunicati.htm
http://www.fiba.it/sas/38418/documenti/formazione-over-55-in-unicredit/over-55-in-formazione
http://www.unicredito.fisac.cgil.it/record.php?ID=100549
http://www.fondobancheassicurazioni.it/pdf/Avviso%202-12%20Over%2055.pdf
https://www.unicreditgroup.eu/

(Source: Barslund, M. et al. 2015)
4.2 Good practices on the demand side of labour

This chapter gives an overview on content of good practices and then lists selected innovative and sustainable approaches to working and learning longer on the demand side of labour (e.g. approaches aiming at organisations/employers and/or providers of LLL in order to raise their willingness and preparedness to recruit/retain/support/address older workers).

Initiatives for promoting the reintegration of older people in the labour market

The “Adecco Foundation for Equal Opportunities” develops projects for promoting the inclusion of “disadvantaged” people in the labour market; e.g. the “program people over 40” offers to unemployed people over 40 training and vocational guidance for developing their employability and to facilitate their reintegration into the labour market.

The association “Lavoro Over 40” suggests solutions and carrying out various activities for promoting the reintegration of older unemployed people in the labour market: e.g. collaboration with public and private actors to facilitate the match between demand and supply of labour and to promote the re-employment of older workers; promotion of self-employment; information on training and job/outplacement opportunities.

Awareness campaigns

“Confindustria Veneto SIAV” (service company of a regional branch of the Italy’s main employers’ confederation) organizes public meetings and focus groups among stakeholders (i.e. employer’s organisations, unions, public bodies, universities, chambers of commerce, etc.) and promotes public information and awareness campaigns aimed at fostering the dissemination of a positive image of older workers and to promote and enhance their productive contribution for the benefit of companies.

The association “Lavoro Over 40” carries out several initiatives to raise awareness with the public opinion, companies, institutions and politicians about the problem of unemployment among older people, by asking policy makers for concrete actions to deal with this phenomenon and stimulating draft laws to tackle this issue.

Anti-discriminatory activities

Some members of the association “Lavoro Over 40” analyse job advertisements on a daily basis, reporting and denouncing to public bodies job offers based on age discrimination.

Age-management and exchange of good practices

Through its initiatives “Confindustria Veneto SIAV” provides knowledge, methods and good practices of age management to a wide public-private network, for promoting (at the demand side) integrated and effective approaches to implement initiatives to support the participation of older workers in the labour market/within companies, encouraging lifelong learning and extended working lives.

“Impronta Etica” promotes the comparison (benchmarking) of strategies and possible solutions for employees’ age management, through the exchange of good practices among the companies, which participate in its initiative “Active ageing laboratory”, and other external companies.

(Source: Naegele and Bauknecht, 2015)
Good Practice 1:

ADECCO FOUNDATION FOR EQUAL OPPORTUNITIES – “PROGRAM PEOPLE OVER 40” AND OTHER INITIATIVES FOR PROMOTING THE REINTEGRATION OF “DISADVANTAGED” PEOPLE IN THE LABOUR MARKET

1. Actor:
Fondazione Adecco per le Pari Opportunità (Adecco Foundation for Equal Opportunities), Milan (Northern Italy), non-profit private foundation, development of initiatives for promoting equal opportunities in the labour market.

Mixed strategies/actors, i.e. are there different actors involved?
Yes

State of the art: What is being done?
The “Adecco Foundation for Equal Opportunities” develops projects for promoting the inclusion of “disadvantaged” people in the labour market. In 2013, the “Adecco Foundation” has contributed to start and develop (in collaboration a public and private network; see point 3.5), 29 projects of training and job orientation, aimed at the reintegration into the labour market of the following categories of “disadvantaged” persons (for which the Foundation has developed specific programs of intervention): workers aged over 40 years; long-term unemployed people, disabled people, women with family care burdens, athletes at the end of their career. The projects supported by the Foundation have involved 405 people, 174 of whom were eventually hired by companies. Among the various initiatives undertaken by the Foundation, there is the “program people over 40”, that offer to unemployed people over 40 a process of development of their skills to facilitate their reintegration into the labour market. The initiative provides training courses and vocational guidance to update and improve the skills of older unemployed people, knowledge and technical and professional competences, in order to develop their employability and facilitate their reintegration into the labour market.

Public incentives used?
No

In practice/idea/proposal
In practice

2. Reasons (initiating dimensions)
The “Adecco Foundation for Equal Opportunities” has the mission of supporting the integration into the labour market of groups of people who have difficulties in finding a job, by contributing to promote equal opportunities in the labour market. To this end, the Foundation promotes and develops projects in favour of disadvantaged people in the labour market.

3. Description of approach (which dimension of the demand side of labour is addressed and what are the aims?)

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns
The “Adecco Foundation” organizes meetings for providing information and for developing awareness on the issues of diversity, strengthening the collaboration with public and private sectors and helping companies to implement good practices on diversity management.
3.4 Anti-discrimination activities
The “Adecco Foundation” through its initiatives helps to combat social and economic discrimination of “disadvantaged” groups of people within companies, promoting equal opportunities in the labour market.

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)
The “Adecco Foundation” develops its projects in collaboration with companies, public institutions and other private social organisations in a logic system network, creating good practices through public-private partnerships.

3.6 Advise and other kind of support for employers, other key actors, key persons
The “Adecco Foundation” supports companies in offering vocational guidance and training activities for the benefit of “disadvantaged” people target of initiatives.

4. Work after retirement (“silver work”)
No

5. Linkage to informal work/civic engagement/social volunteering?
No

6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: in general, initiatives and projects carried out by the “Adecco Foundation” are addressed to both men and women. However, some of them have a gender dimension, as for example the program for promoting the reintegration in the labour market women with family care duties.

Disabled workers: one of the programs developed by the “Adecco Foundation” involves unemployed disabled people (including disabled people in older age).

Older long-term unemployed: some initiatives and projects are specifically aimed at promoting the re-employment of long-term unemployed people, even in older age.

Regional dimensions: the projects realized by the “Adecco Foundation” have been implemented in different regions of the country.

Other socially relevant dimensions touched worth being mentioned?
The initiatives promoted by the “Adecco Foundation” offer concrete opportunities for the reintegration into the labour market to “disadvantaged” people, and then allow beneficiaries to developing their employability, to be able to find a job, to have both an income and perspectives in terms of professional career. Therefore the initiatives contribute to improving the quality of life of people involved.

Lifelong learning activities are considered, by the initiatives and projects implemented by the “Adecco Foundation”.

7. Further relevant information (also sources such as literature, interviews etc.)
http://www.fondazioneadecco.org/it-IT/Pages/default.aspx
Good Practice 2:

ASSOCIAZIONE LAVORO OVER 40 – ACTIVITIES SUPPORTING OLDER UNEMPLOYED WORKERS

1. **Actor:**
   Associazione Lavoro Over 40, NGO, Milan (Northern Italy)

**Mixed strategies/actors, i.e. are there different actors involved?**
Yes

**State of the art: What is being done?**
Activities in support of older unemployed workers through various initiatives and awareness campaigns aimed at the demand side of labour and at various public and private stakeholders, to promote employability and reintegration into the labour market of this category of people.

The association “Lavoro Over 40” supports older workers (over 40/50/60) excluded from the labour market (unemployed people and still far to reach the needed requirements to retire), seeking solutions and carrying out various activities for promoting the reintegration of older unemployed people in the labour market. In order to achieve these goals, the association develops the following activities/initiatives: collaboration with employers’ associations, institutions, other organisations (e.g. employment agencies), to identify tools to facilitate the match between demand by older unemployed people and supply by the companies, thus favouring the re-employment of older unemployed people; collaboration with private companies and public institutions, to promote the re-employment of older workers; implementation of projects aimed at the re-employment of older workers, funded and/or promoted by public or private organisations (e.g. projects to encourage the employment of care-workers over 40; projects to support the re-employment through self-employment); promotion of self-employment; supply of services and advisory activities for unemployed older workers (e.g. revision of the CV, legal support, coaching, counselling, etc.); dissemination of information (i.e. through both the website of the association and a newsletter) on training and job/outplacement opportunities, on initiatives promoting self-employment; collaboration in projects, initiatives and meetings in Italy and in Europe on active aging and for promoting the employability of older workers; public information and awareness campaigns on the phenomenon of unemployment in older age.

**Public incentives used?**
Yes (i.e. public incentives used to realize some specific local projects for promoting employability and the re-employment of older unemployed people).

**In practice/idea/proposal**
In practice

2. **Reasons (initiating dimensions)**
The association was founded by a group of people who have lived the experience of being fired in older age, being still far from owning the requirement needed to receive a pension income, who have found extremely difficult to enter again the labour market. They wanted to give voice to this group of people, by analyzing the phenomenon, seeking solutions and developing actions/proposals to facilitate the reintegration into the labour market of older unemployed people.

3. **Description of approach (which dimension of the demand side of labour is addressed and what are the aims?)**

3.1 **Monetary/financial incentives**
The association provides information to companies and to older unemployed people on public incentives offered by national and local institutions through policies, to encourage the recruitment of older workers in companies.
3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns
The association “Lavoro Over 40” carries out several initiatives to raise awareness with the public opinion, companies, institutions and politicians about the problem of unemployment among older people, by asking policy makers for concrete actions to deal with this phenomenon. These awareness campaigns also have the following aims: countering the stereotype about the poor productivity of older workers when compared with younger ones; spread a positive image of older workers, enhancing their strengths (i.e. expertise, skills, work ethic); promoting awareness of social and economic benefits of working in old age/of the extension of working lives, at the individual level (e.g. psychological, social and economic well-being of workers) and at the societal level (e.g. financial sustainability of the pension system).

3.4 Anti-discrimination activities
The association “Lavoro Over 40” is very committed in the fight against age discrimination in the labour market. In general, the association aims at promoting the application of the Italian law against age discrimination between companies and in the labour market. For example, some members of the association analyse job advertisements on a daily basis, reporting and denouncing to public bodies job offers based on age discrimination. Furthermore, the association “Lavoro Over 40” has promoted various petitions and protest campaigns addressed to national politicians and to mass media, to denounce the serious socio-economic consequences of unemployment among older people, and asking policy makers policy and economic interventions to address this problem.

3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)
“Lavoro Over 40” works in collaboration with a wide network of local, national, and sometimes international associations and institutions, in order to offer employment opportunities to older unemployed people and to stimulate draft laws to tackle this issue. The association has realized several initiatives, projects and local experimentations in different areas of the country, by using integrated and mixed approaches of intervention with various public and private actors, to support older unemployed people in finding a job and/or in developing their employability.

3.6 Advise and other kind of support for employers, other key actors, key persons
Through the various activities carried out, the association offers advice and support to both older unemployed people (fostering their employability and reintegration in the labour market), and institutions, companies, and other various associations (e.g. employers associations), promoting both the productive potential and skills of older workers, which could be used by companies.

4. Work after retirement (“silver work”)
No

5. Linkage to informal work/civic engagement/social volunteering?
No

6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Gender: the initiatives carried out by “Lavoro Over 40” involve all older people regardless of gender.
Older migrants: some initiatives carried out by the association in collaboration with local institutions (i.e. Lombardy and Lazio regional authorities) are aimed at the re-employment of older unemployed migrant people, for example in the elder care sector (i.e. migrant care-workers).
Older long-term unemployed: the initiatives promoted and carried out by the association “Lavoro Over 40” are aimed mainly at combating unemployment in older age (also old long-term unemployment), with actions and measures to sensitize policy makers and companies on the problem of unemployment in older age.

Social inequality: the initiatives carried out by the association “Lavoro Over 40”, having as target older unemployed people, could be considered as socially unfair, as it would penalize the inclusion of young people into the labour market (in Italy the youth unemployment rate is very high). However, it has to be underlined that unemployment of younger people has a quite higher “visibility”, thus “Lavoro Over 40” has the merit of sensitizing stakeholders and the public opinion on the neglected phenomenon, but socially and economically serious, of unemployment in older age.

Regional dimensions: as already described, the association collaborates (for the implementation of its activities) with a broad network of public and private actors in different Italian regions.

Other socially relevant dimensions touched worth being mentioned?
No

7. Further relevant information (also sources such as literature, interviews etc.)
www.lavoro-over40.it/
Good Practice 3:

CONINDUSTRIA VENETO SIAV – DEMAND-SIDE INITIATIVES AND PROJECTS SUPPORTING OLDER WORKERS IN THE LABOUR MARKET AND TO SPREAD AGE MANAGEMENT PRACTICES WITHIN COMPANIES

1. **Actor:**

Confindustria Veneto SIAV, Mestre-Venezia (Northern Italy), Service Company of the Veneto region’s Federation of Industries (regional branch of the Italy’s main employers’ confederation) that provides an integrated system of services to companies in various sectors (i.e. training, quality, environment, innovation, special projects).

**Mixed strategies/actors, i.e. are there different actors involved?**

Yes

**State of the art: What is being done?**

For many years “Confindustria Veneto SIAV” deals with age management of the workforce and has developed actions and methodological innovations also in the area of intergenerational cooperation, having carried out research on these issues in collaboration with various universities. “Confindustria Veneto SIAV” has realized many projects and interventions in companies, in particular in SMEs, to encourage the implementation of innovative practices for the improvement of working conditions of older workers, by promoting a corporate culture for the management of “age diversity”. The initiatives promoted by “Confindustria Veneto SIAV” have raised the awareness of companies on these issues in Human Resources management, also by experimenting methods of skills transfer between workers and by creating opportunities for dialogue and collaboration between workers of different ages. “Confindustria Veneto SIAV” has participated in and managed a number of initiatives in specific areas of age management, involving over 600 local and national companies, even (but not only) in the fields of evaluation and transfer of skills of older workers and intergenerational cooperation. Furthermore, “Confindustria Veneto SIAV” has realized initiatives to support lifelong learning, the employability of older workers and for pursuing the extension of working lives. For details on some of the main initiatives carried out, see point 3.

**Public incentives used?**

Yes. “Confindustria Veneto SIAV” has developed some projects and initiatives being co-financed by the EU and through regional funds (e.g. Leonardo da Vinci, Grundtvig, ESF, EQUAL).

**In practice/idea/proposal**

In practice

2. **Reasons (initiating dimensions)**

The initiatives developed and implemented by “Confindustria Veneto SIAV” are based on the following assumptions: to increase retirement age is not a sufficient factor to counteract the effects of the ageing workforce on the social and economic systems. It is also important to create conditions to motivate both employers and older workers to deal with a prolonged working life.

3. **Description of approach (which dimension of the demand side of labour is addressed and what are the aims?)**

Some of the main initiatives/projects demand-side oriented realized by “Confindustria Veneto SIAV” are the following (for other initiatives, see below):

“Enhancing the experience”, a project aimed at extending working lives of people aged between 55 and 64, and to foster the employability of older workers in general. The project has facilitated the identification of good practices and the promotion of new company approaches to manage the demographic change in the workforce, thus balancing the needs of both workers and companies.

Project “Over 45”, an initiative encouraging actions at regional level in favour of over 45 workers. In particular, this project, which involved various local stakeholders (trade unions and employers, public
bodies, training and innovation agencies, chambers of commerce) aimed at: a) supporting the labour reintegration of unemployed people aged over 45 years in the Veneto region; b) trainers’ training, company coaching, awareness rising about age management issues in companies.

“Age Management: A Virtual Market Place for mutual learning in services”, a project aimed at developing an online accessible information about demand and supply of age management services, and at the creation of a virtual market place for age management-related services and products at regional, national and EU level.

The “Cross Ages” project, aimed at the definition of an integrated learning model based on the support and the enhancement of intergenerational exchanges, as a lever for promoting active ageing and social inclusion of older people in the local communities and in SMEs. The project defined a series of LLL methodologies and tools designed to meet the specific needs of older people’s learning, such as motivation, contents of experiences, communication and knowledge transfer, flexibility needs in terms of time and methods, in order to favour the active participation of older people in different living and working contexts.

3.1 Monetary/financial incentives

3.2 Regulations, collective agreements etc.

3.3 Image and awareness campaigns

The initiatives promoted by “Confindustria Veneto SIAV” have the objective of fostering the dissemination of a positive image of older workers and to promote and enhance their competencies and their productive contribution, for the benefit of both companies and the general societal socio-economic development. To this end, “Confindustria Veneto SIAV” also organizes public meetings and focus groups among stakeholders (i.e. employer’s organisations, unions, public bodies, universities, chambers of commerce, etc.). The objectives of these initiatives are: fostering the dialogue on these issues and promoting the dissemination of age management good practices in companies. Moreover, “Confindustria Veneto SIAV” promotes public information and awareness campaigns informing on the positive relationship between active aging and work, and on the social and economic benefits of extending working lives.

3.4 Anti-discrimination activities

The initiatives and projects carried out by “Confindustria Veneto SIAV” help to combat age discrimination in the labour market and in workforce management within companies.

3.5 Networking of actors (e.g. fostering „joint/mixed approaches‟)

The various initiatives promoted by “Confindustria Veneto SIAV” involve a wide network of qualified public and private actors (i.e. employers' organisations, enterprises - especially SMEs - unions, chambers of commerce, training agencies, local institutions, universities and public research institutions, scholars and experts, partnership with international stakeholders). Through the construction of an extensive network of collaboration with public and private actors, “Confindustria Veneto SIAV” has the objective of promoting integrated and effective approaches to implement initiatives to support older workers in the labour market and within companies.

3.6 Advise and other kind of support for employers, other key actors, key persons

Initiatives and projects carried out by “Confindustria Veneto SIAV” provide advices, tools, knowledge, methods and good practices to a wide network of public and private actor, for promoting (at the demand side) the participation of older workers in the labour market, encouraging Lifelong learning initiatives and extending working lives.
4. **Work after retirement ("silver work")**

Some initiatives of “Confindustria Veneto SIAV” aim at supporting the participation in the labour market of older workers even after retirement, for example by encouraging local companies to make professional consulting contracts with retired managers, to continue to use their know-how, their skills and their experience, which represent a competitive asset for companies.

5. **Linkage to informal work/civic engagement/social volunteering?**

Some activities carried out by “Confindustria Veneto SIAV” also have the aim of supporting the well-being of older workers by promoting their participation/engagement in local communities, in social activities, in volunteering, in cultural activities.

6. **Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?**

*Other socially relevant dimensions touched worth being mentioned?*

Older long-term unemployed: through “Network management”, a specific initiative promoted in collaboration with “Manageritalia” (one of the largest professional associations of Italian managers), “Confindustria Veneto SIAV” has developed a training and professional upgrading program for older unemployed managers, in order to provide them with new job opportunities. The initiative also promoted the recruitment of such workers in companies.

Social inequality: the initiatives undertaken by “Confindustria Veneto SIAV” have the overall goal of raising the awareness of the demand side of the labour market about the potential of the older workforce. Therefore, the risk is to overlook the younger labour force, if appropriate tools to tackle inequities issues are not considered. However, a more detailed analysis shows that the initiatives implemented by “Confindustria Veneto SIAV” contribute to address the problem of an ageing workforce, without neglecting the importance of developing tools to foster intergenerational solidarity.

Regional dimension: several partnerships with enterprises (especially SMEs), employers’ associations, unions, universities, scholar and experts, institutions and chambers of commerce were developed by “Confindustria Veneto SIAV” at the regional level.

7. **Further relevant information (also sources such as literature, interviews etc.)**

http://www.siav.net/confindustria/siav/desktop.nsf/opendocument/language=L1

http://isfoloa.isfol.it/bitstream/123456789/417/1/Bettiol_Age%20management%20LLL_26%20nov%202012.pdf

http://www.agemanagement.it/index.php?option=com_content&view=frontpage&Itemid=1

http://www.univirtual.it/Slides_Convegno_studi_INVECCHIAMENTO_ATTIVO/Invecchiamento_attivo.%20ca'dolfin.08.10.2012.pdf
Good Practice 4:

IMPRONTA ETICA – ACTIVE AGEING LABORATORY

1. Actor:
   Impronta Etica, Zola Pedrosa (Province of Bologna, Central Italy), NGO for promotion and development of sustainability and corporate social responsibility.

2. Mixed strategies/actors, i.e. are there different actors involved?
   Yes (see point 3.5)

3. State of the art: What is being done?
   “Impronta Etica” launched the initiative “Active ageing laboratory”, for helping companies to develop tools and approaches to engage more their senior employees. The “laboratory” supports companies in developing and improving their competencies in human resources (age) management, focusing on senior employees by using strategies as for example experience sharing, development of tools and implementation of projects. Furthermore, the initiative aims at: improving the wellbeing of workers and the development of their skills; maximizing their contribution to reach the company’s objectives; making more efficient and responsible the human resources management. The focus of the labouratory is on tools, actions and concrete solutions that a company can adopt in order to better involve, enhance and manage strategically senior employees.

4. Public incentives used?
   No

5. In practice/idea/proposal
   In practice

2. Reasons (initiating dimensions)
   The ageing of the workforce is becoming increasingly central for companies, even in the face of the increase of the retirement age and consequently of longer working lives of workers. For this reason, it becomes essential to develop initiatives for promoting age management at the workplace, because this approach allows companies to enhance human capital and to rethink their human resources policies.

3. Description of approach (which dimension of the demand side of labour is addressed and what are the aims?)

   3.1 Monetary/financial incentives

   3.2 Regulations, collective agreements etc.

   3.3 Image and awareness campaigns
   The results of the “Active Ageing laboratory” will be disseminated through publications and information campaigns in favour of companies, this contributing to the development of a culture for the management and enhancement of older workers within companies and to promote a positive image of older workers.

   3.4 Anti-discrimination activities
   Through the dissemination of good age management practices, the initiative contributes to develop a corporate culture of age diversity and to combat discrimination against older workers in the companies and in general in the labour market.
3.5 Networking of actors (e.g. fostering „joint/mixed approaches“)
Partnership with some companies belonging to the “Impronta Etica” network (i.e. Cadiai, Granarolo, Gruppo Hera; Emil Banca; ANCD).

3.6 Advise and other kind of support for employers, other key actors, key persons
The initiative promotes the comparison (benchmarking) of strategies and possible solutions for the management and enhancement of the older workforce through the exchange of good practices among companies which participate in the labouratory, and other external companies. The initiative also offers to Italian companies interested in employees’ age management, knowledge and analytical tools useful for designing interventions, and support for the implementation of good practices on this issue for valuing the professional skills of older workers and for promoting longer working lives.

4. Work after retirement (“silver work”)
No

5. Linkage to informal work/civic engagement/social volunteering?
No

6. Overarching dimensions of MOPACT touched (gender, older migrants, intergenerational solidarity, disabled workers, social inequality, regional dimensions etc.)?
Other socially relevant dimensions touched worth being mentioned?
Gender: the initiative promotes the enhancement of skills and employment potential of older workers both men and women.
Social inequality: at first glance this initiative, that is focused exclusively on the promotion of corporate strategies for the age management of the workforce, could potentially penalize the employment of young people. However, this initiative is part of a “Impronta Etica” global program aimed at managing diversity in general (age, culture, etc.) and the promotion of equal opportunities in the companies.
Regional dimensions: the initiative involves companies of Emilia-Romagna region, and it aims to raise awareness of Italian firms in general about the topic of promotion of age management of the workforce.

7. Further relevant information (also sources such as literature, interviews etc.)
http://www.improntaetica.org
Impronta Etica (2014), Approcci per il coinvolgimento e la valorizzazione dei lavoratori senior in azienda, Bologna.
http://www.csreurope.org/active-ageing-tools-and-approaches-engagement-senior-employees#.VCvyTVi3HSc

(Source: Barslund, M. et al., 2015)
5. Extending Working Lives and Lifelong Learning: Drivers and Barriers

The following chapter is based on the report by Marco Socci and Andrea Principi “Identifying and Assessing Structural Drivers of and Barriers to Innovative, Sustainable Strategies for Extending Working Lives and Lifelong Learning on the Demand and Supply Side – Country Report: Italy” (Work Package 3; Task 4). In particular the mentioned report provides an overview of the main policies, measures, initiatives and innovative solutions (to the extent that this is possible in the Italian context), implemented at both the macro and the meso levels for sustaining the participation of Italian older workers in the labour market and for prolonging their working life. It also offers suggestions and recommendations that might be useful to improve the situation on these issues in Italy, taking in consideration a range of key-dimensions and topics, interrelated to each other, focusing on both the supply and demand side (discussed respectively in sections 5.1 and 5.2). As already mentioned in the Reading Guidance, regarding the macro level, it is mainly provided a brief summary and the recommendations by the authors, since the policy level is described in more detail in Chapter 3. Information about the macro level are provided in more detail only for some issues not analyzed in Chapter 3.

5.1 Supply Side

According to the definitions adopted in this project, the following analyses of the supply side of labour refers to innovative and sustainable approaches and solutions aiming directly (“immediately”) at enhancing both the employability and workability of the ageing workforce/older workers, in order to make/keep them able, prepared and willing to prolong their working life/extend lifelong learning.

5.1.1 Workability / Employability

Workability and employability are usually used within labour sciences to assess the capacity of work of an ageing workforce / older workers. The term workability refers to individual (older) workers’ ability to master the work-life challenges he/she is confronted with. Workability is linked to the ability held for a given job considering health, skills, values, etc. Employability, that is a multi-dimensional concept, in general refers to a person’s capability for gaining and maintaining employment in the light of individual aspects as knowledge, skills and abilities, and external aspects as legal framework, policies and attitudes both at the institutional and the organizational levels (Naegele and Bauknecht, 2013; Socci and Principi, 2013).

5.1.1.1 Motivation

This sub-section provides an overview about the main policies (macro level) and measures implemented by companies/organizations (meso level) to raise older workers’ motivations to extend working lives.
### Macro Level

At the macro level the promotion of the participation of older workers and the extension of working lives have been pursued mainly through a “coercive way”, rather than by trying to raise older workers’ motivations in doing this (see for more details Chapter 3, in particular sections 3.2 and 3.3).

#### Solutions / Suggested Measures & Recommendations of Authors at Macro Level

- **Introduction of a “real” gradual retirement.** Italian people could more easily work longer (and could be more motivated in doing this) if they could start to receive a pension without stopping working / interrupting the employment relationship. Indeed, one main requirement, established by the law, to start receiving a pension, is that the older worker must quit the employment relationship (i.e. it is not possible to claim for a pension in presence of an ongoing employment relationship). Curiously, after having retired, retirees can re-enter the labour market. In essence, as in many other European countries, the Italian government – through the introduction of a specific reform of the pension system – should allow workers to start receiving the pension without quitting the employment relationship, thus introducing the **facto** gradual retirement.

- **Taking into account heterogeneity of needs of older workers, to introduce a coherent and stable set of flexible measures for supporting retirement of older workers, allowing for example flexible retirement age until 70 providing also financial incentives, as well as facilitate/establish specific requirements to access early retirement according to workability, or to personal/familiar reasons (even with economic penalizations).** The key-message is to provide older workers with possibilities to choose (i.e. to avoid the “coercive” approach).

- **The “Jobs Act” introduced conditionality for unemployment benefits (no more differentiated according to age of workers/beneficiaries), requiring recipients to participate in activating measures proposed by the Public Employment Services (PES).** Therefore, at the macro level there is a need to fund and develop specific active labour policies as well as to support organization and effectiveness of PES (the latter in general are not well functioning, especially in Southern Regions, and have low performances in matching demand and supply of labour; Experts 6 and 7). This could better sustain the offer of structured and tailored activation programs (e.g. by training/learning initiatives) for older unemployed people, useful for strengthening/updating/developing their skills, competences, employability and workability. These policies and measures would have positive consequences in raising older unemployed workers’ motivation in remain active in the labour market/to prolong their working lives.

### Meso Level

At the meso level, over the past few years, especially medium and large companies have introduced a range of measures, providing direct or indirect contributions for raising older workers’ motivations for working longer. However, there are several “margins for improvement” in order to better support motivations of Italian older people to extend their working life.

Until the 1990’s older workers in Italy have often been target of incentives and measures allowing them to access early retirement and most companies have never had a real interest to invest in this group of workers and in promoting the extension of working lives. Starting from 2000 the situation gradually changed, and it culminated in the implementation of the last Italian
pension system reform which increased the statutory retirement age and reduced early retire-
ment options, extending de facto working life of Italian people.

Therefore, in principle, companies need to promote comprehensive and specific measures to
deal with the demographic trends in the labour market, in particular for better managing the
increasing older workforce, which is now “blocked” longer in employment.

Hence, at the meso level, over the past few years, especially medium and large companies
have introduced a range of measures aimed to more engage and value older workers, impro-
ing their work motivation, strengthening and valuing their professional role and experience,
their competencies and know-how, developing also actions for raising their involvement and
their sense of belonging to enterprises, even for the benefit of other employees and of compa-
nies in general.

Moreover, through such initiatives, companies also provide direct or indirect contributions for
raising older workers’ motivation for prolonging their working lives. Following this goal, as
emerged from an analyses of Italian good practices and from case studies (see Chapter 4 and
Bauknecht and Naegele, 2015; Romanini and Socci, 2015; Socci, 2015), some companies,
but also some organizations (e.g. NGOs, foundations) have implemented, for example, career
development management programs (e.g. “ENI”, “Hera Group”) and training plans for skills
updating/development of the older workforce (e.g. “UniCredit”, “Telecom”), projects for en-
hancing employability of older workers (e.g. “Michelin Italy”) and/or favouring the re-integra-
tion of older long-term unemployed in the labour market (e.g. “Mellin”, “Association Over 40”, “At-
dal”).

Other companies (e.g. “Coop Adriatica” and “Luxottica”) have implemented integrated ap-
proaches for valuing, better managing and improving the working conditions of employees,
taking also into account the personal and family needs related to the specific life-cycle of (even)
older workers. For example, these approaches offer to employees wide corporate welfare pro-
grams (e.g. various economic contributions and discounts, health care, listening and counsel-
ing services, etc.), flexible working-time arrangements (e.g. part-time contracts, flexible work-
ing hours, tele-working) and work-life balance measures (e.g. paid leaves, services for the
management of bureaucratic commitments of workers).

In other cases, the purpose of valuing older employees, an aspect that could positively affect
both their work motivation and motivation/availability for extending their working lives, is also
linked to initiatives promoting intergenerational skills and know-how transfer to young people.
In some of these initiatives implemented in Italian companies, older workers can take the role
of mentors or tutors of young (even just recruited) employees (e.g. in “UniCredit”, “ENI”, “Hera
Group”), or can support the start-up of new businesses created by young (or by older) people,
through specific “silver work” programs (e.g. “Silverzone” initiative promoted by “Loconni
Group” and “SeniorCoop” project implemented by “Legacoop”; see sub-section 5.1.3 for more
details).

Apart from this, in general, for raising older workers’ motivation and availability to working
longer it is crucial to support a cultural and structural change in work organisation within com-
panies (that have to be adapted to specific characteristics of older workers, also for improving
their working conditions) as well as promoting the spread of age diversity management policies within enterprises. Concerning the latter, in Italy practices of age management are still not very developed (Eurofound, 2007; Principi, Gianelli and Lamura, 2007; Socci and Principi, 2013) and the implementation of specific initiatives in enterprises are more common in large companies. In some regions (e.g. Veneto and Emilia Romagna) there are some experiences of age management that have reached remarkable results (through, for example, public support to enterprises) to the aim of preventing early exit from the older workforce (Ciccarone, 2012).

Furthermore, some interesting results about age management practices - that may positively affect motivation of older workers for extending working lives - implemented in the recent period by Italian companies come from two recent surveys carried out by ISFOL (see Aversa et al., 2014; ISFOL, 2015; Checcucci and Fefè, 2016): a qualitative survey on 152 large companies (having 24.3% of employees aged 50+), and a sample survey on 2.000 SMEs (28.4% of older workers 50+).

The results of these surveys show that age management practices implemented in large companies often focus on career management, with specific attention also devoted to older workers career development programs. For example, 65.1% of companies take in consideration experience as well as competences in attributing/changing professional roles and tasks to workers, and 15.1% has introduced mid-career evaluation process and professional guidance for older workers, especially for those carrying out arduous work, for better manage their career development and supporting the extension of their working lives (e.g. also through assignment of such workers to back-office/administrative jobs).

Even though training activities are mainly offered “transversally” to different age groups, 26.3% of large enterprises provide specific training for older employees, supporting their skills updating as well as their career development, with positive influences on attitudes for working longer. In addition to career management and training initiatives, within large companies involved in the mentioned study has been observed a number of interventions aimed at hiring older people, and for supporting intergenerational collaboration between older workers and employees of different age groups, by means of mentoring, coaching, tutorship for newly recruited staff or in case of job rotation.

In particular, 16.4% of large companies of the sample pay specific attention to hire workers 50+ (sometimes due to public incentives available for hiring older workers, or due to Corporate Social Responsibility reasons), and 26.7% of firms take in great consideration older people in recruitment processes of workers with previous professional experience. About one third of the sample (30.9%) offer to older workers measures for extending working lives, supporting a “gradual” exit from companies towards retirement, for example by favoring a reduction of working hours, linking exit from the enterprise to the recruitment of young people, or (sometimes) stimulating volunteering activities among older employees while they are still working, also with the aim of preparing such people to an “active” retirement.

Moreover, the majority of large companies adopt strategic management practices to enhance motivation and productivity of older workers (50+), among which the most relevant are the following: training initiatives, financial incentives, awards, professional recognitions, periodic
surveys for analysing expectations, problems and needs of older workers, people caring initiatives, intergenerational dialogue measures, and tasks re-design.

The other previously mentioned study carried out by ISFOL, aimed at investigate how SMEs face the ageing of the workforce, highlights that in such companies older workers tend to be viewed as a resource for the “continuity” of the business and its core know-how. They are respected according to their reliability and experience, but they don’t seem to be perceived as really different from other workers of different age groups. Furthermore, working organization and working conditions within SMEs can sometimes make it difficult to exploit their full potential. 56% of SMEs involved in the study adopt flexible working time as the main age management tool, while other types of measures, such as intergenerational working groups, job rotation or adaptation of the workplace organization are much less provided. In many cases older workers 50+ are involved in intergenerational initiatives aimed at transmit knowledge to young employees, as tutor or coaches, but this possibility markedly decreases with the lowering of the company dimension. Only about 10% of SMEs offer career development management programs to employees. In very few cases age management issues and the analysis of specific needs of the older workforce, in the perspective of better supporting their working conditions and the extension of their working lives, have been debated with social partners, and this propensity clearly decreases in smaller enterprises.

In conclusion, even though demographic ageing of the workforce is an issue still nearly unexplored by the majority of Italian companies, the above analyses shows that there are some encouraging initiatives implemented by Italian firms for better managing the older workforce, for improving the quality of its working life and for raising older workers’ motivations for extending their working lives. At the meso level, the introduction of measures and practices for better cope with the ageing of the workforce has been stimulated by the enactment of the last pension reform. Such measures and practices are most concentrated in medium and large companies, whilst Italian SMEs, characterized by a traditional family ownership and management, are less culturally prepared in developing innovative initiatives for managing older workers. (Source: Socci and Principi, 2016, National Report)

Solutions / Suggested Measures & Recommendations by the Authors at Meso Level

- Changing working organization within companies, to be adapted to both needs and physical capabilities of older workers, in order to improve their working conditions. For example, even through collective bargaining, both at national and company level, it should be offered a more flexible work organization, for example improving the availability of flexible working time arrangements, or adapting tasks/"redesigning" jobs (i.e. arduous or repetitive jobs), according to workability and age increasing of workers.

- Promoting within companies - even with the organizational/scientific support offered by external organizations (e.g. foundations committed in managing the ageing workforce) and experts (e.g. researchers, professionals) - the diffusion and implementation of projects and measures, as workshops, special meetings, or talks with older workers, aimed at favouring the exchange of ideas about “third career” projects of older employees and/or aimed at verify both older workers’ availability to working longer and related potential management measures needed for supporting the extension of working lives of older employees.
- Development of initiatives of continuous training and skills updating, in order to update competences, improve the productivity and strengthen the employability of older workers.

- Fostering intergenerational cooperation initiatives (e.g. skills and know-how transfer) by mentoring, tutoring and coaching, in order to more engage and value older workers, including those with strategic competences.

- The adoption of a working life-cycle and of a diversity management approach will be of growing importance in the mid-term period. For this reason, companies need to use more systematically both career management programs for (even) older workers, and self-assessment tools for demographic checking and age structure analysis of the workforce. It could help to better plan, implement and evaluate actions of age management and for better managing and valuing the ageing workforce.

5.1.1.2 Health

In this sub-section the focus is on policies (macro level) and initiatives implemented by companies and organizations (meso level) in order to promote and improve older workers’ health in Italy. Despite existing policies and several solutions implemented by companies, the discussion highlight that about these issues still persist some criticisms and there are several initiatives that could improve the “state of art” for the benefit of the older workforce.

Macro Level

In Italy innovative legislative measures concerning health and safety at work have been introduced. For details, see chapter 3 (in particular section 3.7).

Solutions / Suggested Measures & Recommendations by the Authors at Macro Level

- The Italian legal framework about health and safety at work is considered at the forefront since contrary to most of other countries, it implies heavy penalties for companies in case of failure to act. Despite this, the problem is that companies and workers do the minimum required by law and the latter hardly affects substantially habits, nor support a culture of participation in risk management (Socci et al., 2015). In relation to this, there is a need to improve the willingness of both companies and workers, even providing some kind of incentives, in investing/participating more in initiatives for supporting health and safety at work, beyond “doing the minimum” (e.g. by offering specific training initiatives, workshops, exercitations, etc.).

- Furthermore, there should be more developed controls and inspections on safety at the workplace by competent institutions (e.g. INAIL), especially in factories or sectors at high-risk related to particular activities (e.g. building sites), in order to prevent/reduce both fatal and non fatal accidents, and fighting against irregular work.

- As mentioned above (see section 3.7), a high proportion of (even older) workers are exposed to risk factors that can adversely affect their mental well-being (e.g. time pressure/workload, shifts, discrimination). So, although the legislation on health and safety at work is concerned with promoting even mental health of workers, there is a need of developing a strategy that might put more emphasis on alleviating the most probable causes that negatively affect mental health of workers (i.e. the “stressogenic” factors), with a particular attention devoted to older workers.
Meso Level

Even at the meso level interesting solutions by companies and public-private networks have been developed for the prevention and promotion of (even older) workers’ health. Italian companies are committed in promoting and improving workers’ health implementing initiatives and activities required by the mentioned law on health and safety at work. In addition to the measures described above, according to legal obligations, for the benefit of the workforce are carried out (by the physicians in occupational health care) - if and when necessary - the following activities within companies: specialist medical examinations, clinical questionnaires, instrumental examinations, laboratory investigations, diagnostic investigations, specialist consultations. Apart from legal obligations, Italian companies are also implementing with growing frequency innovative initiatives and corporate welfare programs, contributing to improve health, psychological and physical well-being, and working conditions of employees, including older workers (Pavolini, Ascoli and Mirabile, 2013; ISFOL, 2015; Socci and Principi, 2015).

In general, such initiatives may be defined as Workplace Health Promotion (WHP) programs, or employer-sponsored initiatives directed at improving the health and well-being of workers, and often include their families. Indeed, since most working-age adults spend a significant portion of their time at work, the workplace is an excellent place to promote health, for building awareness of health and lifestyle issues, introducing and maintaining health promotion programs and providing motivation and support for health improvement, creating workplace environments in which practicing healthy behaviours is “easy” and encouraged by the organization. In Italy, WHP is a very popular theme at the cultural level debate, but in practice the implementation of processes and initiatives to improve and promote the health of employees are not very widespread, and are mainly concentrated in medium-large private companies. Among these initiatives, practices and programs, there are, for example (ISFOL, 2015; Fossati, 2015; Salomone, 2015; Socci and Principi, 2015):

- Initiatives aimed at promoting healthy behaviour of employees (e.g. meetings with physicians and experts to inform on nutrition/for developing better diet habits; fighting against both smoke and alcohol abuse initiatives, etc.) (e.g. “Hera Group”; “Snam”)
- “Integrated” health care services offered to employees and often also to their families (e.g. company’s health care insurance covering some medical expenses; economic contributions and discounts for health needs, paid leaves and wage support for sickness/health problems, etc.) (e.g. “Luxottica”; “Intesa San Paolo”)
- Listening and counselling services for facing episodes of psychological/materials difficulties/personal issues (e.g. domestic violence, stalking, addiction to drugs, alcohol, gambling)
- Initiatives promoting wellbeing and physical activity of employees, for example through wellness centres or gyms within companies (e.g. “Coop Adriatica”; “Novartis Farma”)
- Awareness campaigns on several issues (e.g. on safety at work, road safety, ergonomics, healthy lifestyles), often implemented in collaboration with unions (e.g. “Sky Italy”).
While the above are measures and initiatives usually targeted to the whole workforce, according to a survey carried out by ISFOL (2015), 27.6% of Italian large companies implement (also) initiatives aimed to promote/improve specifically older workers’ health. Among these initiatives, the most frequent are interventions to adapt the work environment in an ergonomic way and to adapt the work organization to the needs of older workers, for example through promoting job-rotation and encouraging intergenerational team work for better share tasks between young and older workers, according to the physical efforts required by work activities. Furthermore, companies offer health checks and specialist medical examinations targeted to older workers, often also differentiated according to job/professional role (e.g. video terminal operators, people carrying out arduous jobs, etc.).

Another interesting initiative is the Workplace Health Promotion Network developed in Lombardy Region (Northern Italy), that is a member of the European Network for Workplace Health Promotion (ENWHP) established in 1996 (ENWHP, 2012). The WHP network in Lombardy Region is a public-private network carried out by building partnerships and collaboration with all workplace main stakeholders: employers’ organizations, trade unions and the regional health system. The development of this project started in 2011 by experimenting the feasibility and effectiveness of good practices aimed at health promotion in some mid-sized companies, before extending the initiative to other companies. In particular member companies of the network should implement at least 18 good practice activities over three years and 6 new activities every year to maintain the "Workplace Health Promotion Site"-logo. The areas of good practice are: nutrition, tobacco, physical activity, road safety, alcohol and substances, and well-being. The results are surprisingly positive in terms of network and adhesion, but also on health outcomes (i.e. good results in terms of improvement of healthy lifestyles among employees). This network currently involves 301 public and private workplaces, employing 137,000 people (source: https://retewhplombardia.org/). (Source: Socci ans Principi, 2016)

### Solutions / Suggested Measures & Recommendations by the Authors at Meso Level

- To promote a broader offer of training courses on health promotion-related issues to be considered within companies’ training programs (within or outside the mandatory training required by the law on health and safety at work).

- To develop specific initiatives for health promotion specifically targeting older workers’ needs and characteristics (e.g. training courses, health checks, age management initiatives to adapt working conditions/organisations, etc.)

- Financial or other types of incentives can be offered to increase the participation of employees in programs and activities aimed to increase and promote workforce’s health.

- As stated above, WHP programs and measures for improve employees’ health take place mainly in medium-large companies. The experiences made in this setting can’t simply be transferred to SMEs, because the organisational and structural differences between these types of companies are simply too great. So, there is a need to put special emphasis on promoting employees’ health in SMEs, supporting these companies in implementing WHP initiatives, for example through exchange of good practices (e.g. the WHP Lombardy Network), cooperation among public and private stakeholders, and offering some economic incentives (e.g. tax deductions).
- To sustain the signature of collective agreements at company/economic sector level for fostering the introduction in companies of initiatives in this field.
- To increase public awareness about the importance of retaining (and encouraging them to return to work if in the condition of unemployed people) chronically ill employees, even by providing guidance and tools to employers (e.g. through knowledge transfer and exchange of good practices also at the European level).

5.1.1.3 Life-cycle Orientation / Reconciliation of Paid Work and Care

A lifecycle-oriented personnel policy means a human resources management system that is strategically adapted to the needs of employees in the course of their work cycles and life-cycles and “covers” all stages of life from choice of occupation to retirement.

More in general, the Conceptual framework of WP3 recommends to distinguish 5 life-cycles: occupational life-cycle (from choice of occupation to retirement); corporate life-cycle (relating to the time from joining to leaving a company); job-related life-cycle (from taking up to leaving a position); family life-cycle (from parenting to caregiving to parents/dependants); biosocial life-cycle (orientation on “age-related” changes in performance) (Naegele and Bauknecht, 2013).

Care

The issue of reconciliation between paid work and private care obligations is important in relation to the ageing of the workforce, a phenomenon which is supposed to grow also in the next years. The proportion of working carers among the workforce is likely to increase significantly in the next years and for this reason the issue of reconciliation between paid work and care (especially family elder care) is of growing importance, even in the Italian society.

In Italy, an increasing number of older people need care, as this country has the highest share of older population in Europe (i.e. in 2015 Italian over 65 were 21.7% vs. 18.9% in EU 28 average). At the same time, however, Italy is facing a growing difficulty to provide informal elder care, for several reasons, in particular the increased labour market participation of women and the extended working life (mainly due to recent pension reforms) of older workers, which constitute the bulk of working carers (Principi et al., 2014).

The analysis shows that in Italy some measures supporting the reconciliation of paid work with care do exist, although they are not very well coordinated between them, requiring innovative and organic measures both at the macro and the meso levels.

Macro Level

As already discussed above (see section 3.8) in Italy at the macro level the main policies to support the reconciliation between paid work and informal family care are paid and unpaid leaves, and, more indirectly, a cash-for-care scheme (the National Attendance Allowance).

Solutions / Suggested Measures & Recommendations by the Authors at Macro Level
**It is crucial to promote a wide public recognition of informal family caregivers, that currently seems to miss. The recent Regional Law 2/2014 ("Norms for the recognition and the support of family caregiver (person that voluntarily provides care and assistance") introduced in Emilia-Romagna is one innovative and effective policy with the goal of publicly recognize, value and support (e.g. providing information, training, economic contributions) the role of caregivers, considered as a strategic resource of the Regional social and health care system. Thus, it could be important to introduce also in other Regions or preferably at national level a law inspired to this local innovative good practice.**

- There is also a need of more “friendly” services to support working carers. For example, counselling services and respite care should be more frequently available to working carers to avoid burn-out situations and this kind of services should be freely provided by the public sector. Furthermore, public services and offices (e.g. health and social services) should ensure more flexible access times to more appropriately address the needs of both working careers and workers in general.

- Working carers have to be supported by the Government through targeted policies aimed (also) at encouraging them to access and/or remain in the labour market (as well as to attend training/lifelong learning). In particular, there is a need for developing a more comprehensive set of supporting measures to combine paid work and informal care, in order to promote the extension of working lives of workers concerned. For example, more opportunities and solutions for strengthening flexible working arrangements (flexible working times; flexible working organization) have to be implemented in the labour market legislation as well as through collective bargaining at the national and local/firms level, involving employers’ organizations and trade unions. Furthermore, it could be also useful to design supplemental unpaid leave arrangements and to make them available to working carers.

- To support a more direct involvement of males in informal caregiving, in order to facilitate more the participation of women in paid work.

**Meso Level**

In Italy, employers have traditionally little interest/tradition in favouring the work-care reconciliation of employees (Santini, Principi and Lamura, 2011). However, recently it can be found a growing number of pro-reconciliation initiatives and work-life balance measures implemented especially by medium and large companies (Socci and Principi, 2015). The most common, are the following:

- Corporate welfare programs, including supporting measures to foster care for ageing and disabled relatives.
- Flexible working arrangements, e.g. flexible working hours, part-time contracts, tele-working
- Unpaid leaves, paid leaves and economic contributions to care children and/or disabled/dependent family members, included older people.
- Counselling services to support workers dealing with family care duties.
- Services for the management of bureaucratic commitments of workers.

For example, “Coop Adriatica” supports working carers through a wide set of interventions to promote reconciliation between personal/family life and work duties (as part of its corporate
welfare program; “PiùPerTe”), among which: possibility of working part-time or through flexible working hours, thus supporting also informal care; older workers who become grandparents may benefit of up to six months of paid leaves, for supporting their children raising grandchildren; paid leaves for grandparenting or caregiving to disabled/dependent family members. Instead, “Telecom Italia” has created the “Listening Center for Working Carers”, in which external professionals offer a telephone counselling service to support workers dealing with family care duties. But in general, several medium and large companies offers some of the above set of measures, in order to promote work-life balance of employees and sustain working carers (see Socci and Principi, 2015). Some companies also offer some kind of support to working carers to arrange their care, for example helping employees in contacting employment agencies or NGOs for recruiting a migrant care worker, if they need such support. However, there are not many evidences about this phenomenon. Furthermore, some organizations (e.g. “Association Over 40”) develop also projects for promoting the employability and the reintegration in the labour market of (even older) women with care duties.

Solutions / Suggested Measures & Recommendations by the Authors at Meso Level

In Italy there is a need for innovative, organic and coordinated work-life balance initiatives and supporting measures to reconcile paid employment and family care at both the policy (e.g. paid and unpaid leaves) and company (e.g. flexible working arrangements, flexible leave arrangements, counselling services, corporate welfare programs) levels. This is very important in order to promote the extension of working life even of workers with family care responsibilities.

Some suggested measures to implement at the meso level are the following:

- Paid (and unpaid) leaves are more easily available to working carers employed in the public sector, because they are more guaranteed in terms of employment protection compared to people working in private companies. Indeed, people work in the private sector do not really benefit from these paid leaves as they fear they will be fired, discriminated against, judged, or lose the possibility of obtaining a permanent contract if they are short-term workers. The received support and understanding by the management and supervisors is very important in this respect, but of course, despite its positive effect on the working atmosphere, do not provide any protection (due to the possible change in the management positions). Thus, it should be fostered the use of paid and unpaid leaves among working carers employed in private companies, for example by developing awareness campaigns and through collective agreements at company level among employers and unions.

- There is also a need of both promoting awareness campaigns (especially within SMEs, less at the forefront concerning work-life balance measures) and to sign specific agreements at the company level for stimulating employers to grant more often flexible working arrangements (e.g. flexible time, being able to work less in some days and more in others, flexible shifts, part-time and tele-working for some periods, incentivise job sharing among working carers and other workers) according to specific needs of working carers. It is also important that employers coordinate the work of the staff with the performance of those who use paid leaves, so that they are not penalised and do not feel discriminated.

- Strengthening the relationships between stakeholders (e.g. NGOs supporting working carers, employers organizations, etc.) with national and international organizations advocating for carers’ rights (e.g. “Eurocarers”) for improving knowledge transfer and for obtaining suggestions about innovative measures supporting working carers that could be implemented also in Italian companies as well as at
Volunteering

Volunteering has been identified as one of the main fields in which active ageing can be realised. Furthermore, volunteering in older age has been described as a win-win solution, since it benefits both older volunteers and society (Principi et al., 2016).

Thus, appropriate strategies should be planned to promote it, even allowing to combine volunteering and paid work. Concerning the latter issue, in Italy there is the need to introduce specific policies at the macro level, as well as fostering corporate volunteering programs among Italian companies.

Macro Level

The Italian legislation related to the voluntary sector and the Third Sector in general has been traditionally highly fragmented (Ranci et al., 2009; Principi, Chiatti and Lamura, 2014), and the most important national laws (i.e. Law 266/1991 and Law 383/2000) focus mainly on regulation of organisations, their activities, infrastructure and access to public funds/tax benefits (available only to volunteering organization and not to individuals).

In recent years, especially at the local level, some normative measures have been enacted and used with the aim of encouraging the participation of older people in volunteering activities, even though positive effects of these measures has not been yet captured in available data.

Focusing on relationship between paid work and volunteering, the national law 133/2008 introduced (until 2011) the remarkable possibility of public employees close to retirement age being able to retire earlier from work and to receive 70% of their wages, under the condition that they documented their regular volunteering. However, this was abrogated by the Law 214/2011.

On the one hand, it has not been very successful in terms of application, since most entitled people preferred to carry-on working, and more importantly, it was the "victim" of one of the decisions taken by the Monti government to reduce public expenditure within the so-called “Save Italy” manoeuvre.

Apart from this national policy, which is no longer available, some other regional initiatives and laws have been enacted for promoting social participation and volunteering of older people, but there are not specific policies aimed at supporting the reconciliation between paid work and volunteering of older people (Principi, Jensen and Lamura, 2014).

On 6 June 2016 the Italian Government approved a comprehensive reform of the Third Sector, overcoming the mentioned traditional fragmentation concerning the Italian legislation concerning the voluntary sector and the Third Sector in general.

Anyway, this reform (Law 106/2016) that needs the approval and enforcement of the related enactment measures (i.e. legislative decrees) in the next months to be effective, is focused on (the simplification of) the regulation of the Third Sector and doesn’t include any specific measure providing economic benefits for (even older) people doing voluntary work (e.g. tax-free...
compensation), with the exception of some reimbursement of the expenses. In sum, even though it is an important reform, it does not support directly (even) older workers in combining paid work and volunteering and more in general it does not deal at all with this issue.

**Solutions / Suggested Measures & Recommendations by the Authors at Macro Level**

- To introduce legislative measures enabling the possibility to reduce working hours for (public and private) employees/older workers, in order to offer them the opportunity of doing volunteering work, documenting to employers their regular volunteering. The reduction of wage due to the reduced working hours should be compensated through the recognitions of time spent in volunteering in terms of social "imputed" contributions for pension benefits (Expert 7).

- To offer financial incentives to companies implementing corporate volunteering programs and to provide tax benefits to (even older) workers doing (documented) volunteering work.

**Meso Level**

As in Europe widely, also in Italy a strategic approach to Corporate Social Responsibility (CSR) is increasingly important to the competitiveness of companies. CSR refers to companies taking responsibility for their impact on society, integrating social, environmental, ethical, consumer, and human rights concerns into their business strategy and operations (European Commission, 2011).

In this context, according to a survey on a sample of 800 Italian firms with more than 100 employees carried out by Osservatorio Socialis (2014), in recent years there is a growing number of companies engaged in CSR initiatives (from 64% to 73% between 2011 and 2013), among which corporate volunteering programs/activities.

The latter can create significant value for the causes served and the community, the company sponsoring the programs, the employees who volunteer (improving their gratification at work, benefitting productivity), and the non profit organisations. Moreover, in the National Action Plan on Corporate Social Responsibility 2012-2014, it was stated that the Italian Government would have promoted initiatives on corporate volunteering implemented by for profit companies in collaboration with Third sector, active citizenship and civil society organizations.

However, despite corporate volunteering programs are increasing, they are still not widespread among Italian companies. Indeed, according to the mentioned survey, only 11% of Italian enterprises pursue a CSR approach offering volunteering opportunities for their employees, also supporting their engagement in the community, for example offering some hours of paid time off for volunteering each month/year.

In general, companies promoting volunteering of their employees, mainly offer paid leaves to workers actively participating in volunteering activities, or try to stimulate the engagement in volunteering of older workers close to the retirement age (ISFOL, 2015; Socci and Principi, 2015).
There are some initiatives to support companies in implementing corporate volunteering programs, as in the case of a Laboratory implemented since 2010 by a private foundation in collaboration with a university, several NGOs and companies. In this Laboratory has been promoted an exchange of methods and practices among participants and has also been realized a practical guide for collaboration between profit and non profit organisations and a toolkit for companies interested in realizing these kind of programs (Fondazione Sodalitas, 2013).

**Solutions / Suggested Measures & Recommendations by the Authors at Meso Level**

- There is a need to foster the implementation of corporate volunteering programs among Italian companies, encouraging employees, including older workers, in doing volunteer work. To this aim, it should be useful to promote awareness campaigns (even in order to provide information about benefit for companies and workers in implementing/participating in these initiatives), and to spread the creation of public-private networks for providing tools and advices to enterprises interested in realizing these programs.

- To stimulate companies in offering specific measures/incentives allowing a better combination of paid work and volunteering, as paid leaves, economic incentives and flexible working arrangements for employees and older workers participating in volunteer programs/activities. To this purpose, even company’s unions involvement might be useful, as the signature of collective agreement at company level, or including specific measures/incentives to combine paid work and volunteering in the legislation (see also the macro level discussed above).

### 5.1.1.4 Lifelong Learning

The literature (Angotti and Belmonte, 2012) highlights the importance of building lifelong learning processes and of stimulating broad participation in them, with particular reference to adult and older workers. To them, indeed, lifelong learning should provide a continuous flow of information and competencies, avoiding interruptions in the acquisition of skills and knowledge. In Italy, there is the need to encourage (both at the macro and meso levels, especially within SMEs) older workers’ further training participation throughout the working life, through a wide range of actions, offering training methods/tools more suitable to different needs and preferences of older workers.

In 2015, in Italy, the share of people over 45 engaged in lifelong learning activities was lower than the European average: 5.6% in the range 45-55 years old (compared to the EU 28 average of 9%) and 4% in the 55-64 age group (compared to the EU 28 average of 6% - EUROSTAT, database on lifelong learning).

Furthermore, according to the Adult Education Survey carried-out by EUROSTAT, in 2011 the participation rate of Italian adults in formal and non-formal education and training is quite low (EUROSTAT database; Angotti and Belmonte 2012; ISFOL, 2012; Socci and Principi, 2014).

**Macro Level**

It is thought that in Italy there is an inadequate attention to education in general and there are related poor economic investments in the educational/training sector (Expert 5). In essence,
the experts involved in our research activities believe that active policies on vocational training and lifelong learning are lacking in Italy, since in this country there was not a political and cultural strategy in this area and only in recent times policy makers have begun to move first meaningful steps in this regard (Socci and Principi, 2013). For details about the Italian main policies on lifelong learning, see Chapter 3 (in particular section 3.9).

### Solutions / Suggested Measures & Recommendations by the Authors at Macro Level

- To encourage older workers’ further training participation by removing the enormous dyscrasia, in terms of available public funds, between formal and less formal kinds of learning provision. First of all, funds are mainly directed towards the “classic” educational schooling cycle, rather than lifelong learning. Furthermore, relative to lifelong learning, funds are mainly directed towards formal provision of lifelong learning, whilst are the non formal and informal provision of lifelong learning activities to be particularly important for Italian older adults. Concerning the latter, the participation of older people aged 55 to 64 in informal learning is high (63.1%), in non-formal learning is fairly low (16.2%), whilst participation in formal activities is residual (0.2%) (Angotti and Belmonte, 2012).

- To encourage older workers’ further training participation by awareness campaigns on the relevance of lifelong learning among national and local stakeholders. In particular, it is crucial to promote a debate for planning/developing a more structured national system of lifelong learning and adult learning, strengthening its main components (programming, management, monitoring and evaluation). In this context, universities need to play a more important role, for example in terms of offering a more comprehensive set of initiatives promoting continuous training, even developing flexible courses (e.g. e-learning courses, maybe more suitable for older workers) or implementing more concretely its “third mission” (Laredo, 2007; Montesinos et al., 2008) contributing (beyond teaching and research) to social progress, even developing ad hoc training activities focusing on older people/workers.

- To support the transferability of skills by developing policy strategies to encourage both companies to provide transversal training to workers (to prevent the deterioration of human capital/skills), and (even older) people to participate in training activities on a regular basis, especially those for whom the risk of unemployment is higher.

- To encourage older workers’ further training participation by designing models and innovative ways to involve individuals in educational and training activities throughout the life span, with particular attention to “disadvantaged groups” (e.g. low-skilled older workers, working carers, older unemployed people).

- To introduce in the legislation more opportunities for paid and unpaid leaves to foster the participation of workers in training/learning activities.

- To develop a more organic regulatory system concerning tax benefits for employers offering (and workers attending) vocational training/updating/retraining activities, by increasing economic incentives and the range of such benefits (e.g. providing also tax reliefs and tax exemptions).

### Meso Level

At the meso level, as mentioned before (see section 3.7), some company-based training courses are compulsory for all Italian workers, as for example those about health and safety at the workplace. In 2012, has entered into force the State/Regions Agreement on mandatory
training in the field of health and safety at the workplace, to fulfil training obligations of employees in this field (Legislative Decree 81/2008).

Apart from this, many Italian enterprises, in particular medium and large companies, have developed lifelong learning and training activities for older workers, as well as for the whole workforce (Socci and Principi, 2015).

Through these measures, companies updated and developed the professional competences, skills and know-how of workers. The offer of continuous training activities is also useful for valuing the professional role of workers, to strengthen their trust and the sense of belonging to the companies, this having positive consequences for both the productivity and the competitiveness of enterprises.

Furthermore, to be involved in training and lifelong learning increases opportunities for career development of older employees. Some companies promote lifelong learning and vocational training for developing the professional skills of (even older) employees through corporate universities (e.g. “Hera Group” and “ENI”).

Other firms (e.g. Telecom Italia) have implemented projects about e-literacy and digital inclusion of older workers, and offer to employees (even older workers) opportunities to attend, free of charge, degree courses run by Telematic Universities.

Often older workers are also directly involved and valued in teaching and training initiatives aimed at transfer their professional skills for the benefit of young people – fostering intergenerational collaboration/solidarity – and colleagues in general.

In other cases older workers receive specific training for becoming/acting as tutors, mentors or coaches of young colleagues. Especially large companies have also implemented initiatives of reverse mentoring, mainly with the goal of promoting the transfer of ICT’s skills from young employees to older workers. Within this general framework, one of the most interesting and innovative initiative offering a broad training program specifically targeted to older workers is the “Being Senior in UniCredit” project, carried out by “UniCredit” banking group (Socci, 2015).

In order to cope with the effects of the last pension reform (which contributed to the extension of working lives) the project has been designed as a strategy to enhance and value older workers (considered as a resource in terms of expertise and professional background) and to support a cultural change for a better age/diversity management within the company. The project has been promoted by the management of the company and realized in collaboration with unions and an external research institute.

According to the results of a survey carried out on company’s older workers, aimed to analyse their professional expectations and training needs, the company has set up and launched about 40 typologies of training courses, covering different topics/areas, to respond appropriately to the specific training needs expressed by workers over 55. Training courses have been offered in a mixed way: on line courses (i.e. by the company’s training on-line system); classroom courses (attended even by young employees) within company’s training centres; meetings/workshops in training centres outside the company. Many training courses, as well as other measures implemented, are now consolidated and stable good practices widespread
within the company, even after the end of the “Being Senior in UniCredit” project (carried out in 2012-2014). The project obtained very positive results, in terms of high number of participants (more than 3,000, most of them older workers) involved in training activities (with a total of 3,154 training hours provided).

The project received by the participants a positive feedback/evaluations of training courses, as shown by surveys/assessments carried out by the company. Moreover, there are evidences of projects and initiatives implemented by organizations (e.g. “Adecco Foundation for Equal Opportunities”), to update and improve the skills and technical/professional competences of older unemployed people, in order to develop their employability and facilitate their reintegration into the labour market. These initiatives are sometimes developed through public-private networks, and using funds provided by a mix of sources (private and public, at different scale: local, regional, national, international).

**Solutions / Suggested Measures & Recommendations by the Authors at Meso Level**
- Since the probability of implementing training/lifelong learning initiatives targeted to employees and especially to older workers is higher in large companies and decreases proportionally at the reduction of the size of firms, it is crucial to encourage SMEs in investing more in these measures, through a mix of resources, for example financial incentives (tax benefits, funding provided by sectorial funds, etc.) organizational support provided by stakeholders as employers’ organizations (e.g. “Confindustria Veneto SIAV”; see Baucknecht and Naegele, 2015; Romanini and Socci, 2015).

- To stimulate the implementation, within companies, of appropriate tools, with the aim of: (a) identifying and realising training plans for managing skill development, and promoting the employability and the extension of working careers of older employees; (b) promoting action plans, including training activities, for better managing human resources of different age groups, to stimulate intergenerational solidarity (e.g. by transfer of know-how, initiatives of mentoring or reverse mentoring, tutoring, etc).

- Offering of a wider range of training tools, more suitable to different needs and preferences of older workers, even taking into account the specificity of companies’ activities and economic sectors (e.g. online courses, classroom courses, workshops, courses offered in corporate universities, possibility to attend to - even telematic - university courses, etc.)

- Developing strong collaborations among the management and company’s unions in order to promote training initiatives (as other actions) targeted to older workers (as well as to other employees).

- Encouraging collective agreements - in various economic sectors - considering lifelong learning activities, as in the case of the collective agreement for the renewal of the national employment contract 2013-2015 for workers of the chemical and pharmaceutical sector (see Socci and Principi, 2015).

- Awareness campaigns and specific support provided by intermediary organizations (e.g. employer’s organizations, unions, chambers of commerce, foundations, universities, etc.) and public organizations/institutions (e.g. ISFOL - Institute for the Development of Vocational Training of workers; Regions) to support a cultural investment in providing lifelong learning during the whole work life cycle of employees.
5.1.2 Self-Employment

In Italy, a large share of older workers is self-employed (over 30% of male workers between 55 and 64 and more than 70% of those males working at 65 or older, cf. Anxo et al. 2012: 5). Yet, as Socci and Principi (2013: 18) note, work after retirement can be formally designed as self-employment whereas the conditions and tasks are similar to employees, so that the share of self-employed silver workers could be overestimated. (Source: Naegele and Bauknecht, 2015).

In a context characterised by low economic growth and with companies facing radical changes in terms of production technologies and organizational restructuring which might negatively affect the possibility of creating in the long-term a considerable employment growth, self-employment could represent a crucial chance for prolonging the working life, even in Italy (Experts 6 and 7). But in Italy, opportunities for self-employment in older age need to be increased, qualified and supported with more appropriate measures, both at the macro and the meso level, especially in order to raise older workers’ motivations and capability to start their own business.

Self-employment in older age can be a possible solution to the problem of unemployment, or a personal choice. For example, at a certain point of the professional career, some people may be interested in changing job by starting a firm, trying to realize their vocations/expectations/interests.

Macro Level

Concerning main policies (macro level) supporting self-employment in Italy, see Chapter 3, in particular section 3.5.

<table>
<thead>
<tr>
<th>Solutions / Suggested Measures &amp; Recommendations by the Authors at Macro Level</th>
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</thead>
<tbody>
<tr>
<td>- Financial incentives for self-employment are crucial (e.g. even promoting microcredit), but policies should not only focus on the provision of financial incentives</td>
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<tr>
<td>- Strengthening active labour policies to support older unemployed people in receiving technical and organizational support (e.g. for developing a solid business and marketing plan), for starting an autonomous activity, even through specific training for skills updating/enhancement. In this context it should be crucial the role of Public Employment Services.</td>
</tr>
<tr>
<td>- Creation of public-private networks between institutions, chambers of commerce, employers’ organizations (e.g. “CNA”, “Confartigianato”, “Confindustria”), foundations, universities, for implementing projects and initiatives in different fields (e.g. training, awareness campaigns, organisational and technical support, information about financial incentives, etc.) useful for entrepreneurship in older age.</td>
</tr>
<tr>
<td>- To reduce/simplify bureaucratic requirements for the start-up process and the management of autonomous activities (e.g. providing licenses/authorizations for opening a firm in short-term, to simplify timetable/deadlines for paying taxes, etc.) through specific policies.</td>
</tr>
<tr>
<td>- To encourage the creation of cooperatives of older workers/older unemployed people, by providing some of the above mentioned support, even involving cooperatives and their representatives organizations (e.g. “Legacoop”, “Confcooperative”, etc.).</td>
</tr>
</tbody>
</table>
To promote a real gradual retirement (see sub-section 5.1.1.1) that may also encourage self-employment among older workers.

**Meso Level**

At the meso level, some chambers of commerce and employers’ organizations (e.g. “CNA”, “Confartigianato”, “API”, “Confindustria”, “Legacoop”, “Confcooperative”) have realized initiatives to foster an entrepreneurial culture in society, supporting the creation of firms, even providing financial incentives and offering information and technical/organizational skills/resources to people who aspire to become self-employed/autonomous workers.

Just to give an example, in 2013 the chambers of commerce of Monza and Brianza realized a project supporting 40 older unemployed people in developing a business plan for starting an autonomous activity. But in the opinion of the experts interviewed, usually the support of intermediary bodies is provided without an organic approach: often intermediary bodies are not connected with each other at local level, and it lacks also a good cooperation among these organizations and local/regional institutions.

**Solutions / Suggested Measures & Recommendations by the Authors at Meso Level**

- Also at the meso level has to be planned a more comprehensive strategy among relevant stakeholders (i.e. intermediary bodies, institutions) to offer (for free) information/advises, services and specific technical and managerial competences (ad well as economic incentives for start-up micro-firms/individual companies) to older workers wishing to extend their working lives through self-employment.

- There is also a need to provide training to older workers or to older unemployed adults (or to retired people) wishing to start an autonomous work, by offering skills to drive them towards self-employment. In this context, universities and training agencies (included training personnel of both firms and intermediary bodies) may play a key role, but there is the need to organise more and more tailored learning activities to this aim, strengthening and planning a specific training supply strategy (e.g. type of courses, methods, etc.) (Experts 6 and 7).

- Companies should support (with advices, information, technical support) older employees that at a certain stage of their working life decide to became self-employed, even because this could have benefits for both older workers (which through self-employment may do what they prefer) and for companies (they can also collaborate with his/her former employee, if useful in the perspective of the company). It could be useful to “formalize” these mechanisms, through agreement among public institutions and employers’ organizations (Expert 6).

- There is also a need to strengthen networks among older unemployed people (even through ICTs, e.g. LinkedIn, social networks), to create connections between them depending on their skills, and for driving them towards self-employment through a process managed by employers’ organisations and/or by other intermediary bodies (e.g. chambers of commerce, NGOs and foundations committed in these issues).

- Self-employment could be promoted in an innovative way also exploiting the potential of the so called “Fab Lab” (i.e. “fabrication laboratories”) and of new technologies in general, by supporting older high skilled workers (e.g. engineers, technicians) interested in changing their job (from employee to self-employed) or fired/unemployed skilled people, in developing their entrepreneurial projects (Expert 7).
- To develop initiatives to support self-employment of older low-skilled people (e.g. awareness campaigns, etc.), included those fired/unemployed.
- In implementing initiatives for promoting/supporting self-employment in older age, it is crucial taking into account also personal inclinations and interests of older people/workers, in order to increase their motivation to start/carry on their own business.

5.1.3 Work beyond Legal Retirement Age

One way to prolong working life is to join or to remain in the labour market after having started receiving an old age pension, and work beyond legal retirement age is becoming more frequent in Italy (as in Europe).

Macro Level

The Italian context legislation allows to combine pension incomes and employment (see Chapter 3, in particular section 3.4), even though, to better promote work among pensioners, there are some critical factors to be removed at the macro level (e.g. no “real” gradual retirement exists) (see section 5.1.1.1).

Solutions / Suggested Measures & Recommendations by the Authors at Macro Level

- To stimulate a public political discussion about work after retirement. In particular, as stated above, in Italy the precondition to receive a pension is that older people (once they fulfil other requirements to receive a pension) must fully withdraw from the labour market, with the exception of self-employed workers. This does not facilitate work after retirement, since it is more difficult to access the labour market again once an individual has left it. For supporting work after retirement, at the policy level is recommended to introduce a real “gradual retirement”, in order to offer more opportunities to older people for working after retirement.
- To design a different and better system of taxation of income from pensions, since the Italian taxation of pensions is one of the highest in Europe (i.e. 20% vs. 0.2% in Germany; source: Eurispes, 2016).
- To reduce barriers for working pensioners, to access the public sector (e.g. education, health).
- To better regulate contracts types for promoting paid work after retirement and to tackle undeclared work in this area, which was and continues to be widespread. This may be done through an increased supervision by inspectors from the Ministry of Labour and Social Policies, and insurance institutions.

Meso Level

At the meso level there are good practices, but in general work after retirement is still scarcely supported, especially in SMEs.

However, in Italy the most frequent measures to raise the employment rate of people receiving a pension, are silver work programs implemented especially by large companies or supported by employers’ organisations.

For example “Confindustria Veneto SIAV” promotes the participation in the labour market of retired people by encouraging local companies to make professional consulting contracts with
retired managers, to continue to use their know-how, their skills and their experience, which represent a competitive asset for the firms.

Through the “SeniorCoop” initiative promoted by “Legacoop Emilia Romagna”, retired former executives offer their professional competence and experience to people (young and older people) who want to create/start cooperative enterprises, through theoretical training meetings and training “on the job”, thus by transferring their expertise and skills in the various steps of the development of cooperatives (i.e. planning, management of cooperative enterprises, financial information, etc.).

Focusing on silver work programs introduced by companies, “Loccioni Group” supports work after retirement of older people through the “Silverzone” program, which is basically based on a mentorship initiative, through which a new employee is joined by a retired person over 65 that has met “Loccioni Group” along his/her way (e.g. collaborator, client, supplier, partner) and together they work on highly innovative projects. Retired people involved in this program can value the professional skills acquired during their working career and can transfer their know-how to help young people, providing them support for the creation of spin-off and for the start-up of companies. In this way they provide a real contribution to economic and social development of the local context. “Silverzone” has fostered the creation of several start-ups (80) and allowed the registration of important patents in the industrial sector (e.g. a young new graduate and an engineer 80 years old created a patent in the automotive sector) (and Principi, 2015).

Even though the above are interesting good practices, work after retirement in Italy is still scarcely supported at the meso level, especially in SMEs. However, the situation is better in large companies. Indeed, according to a survey carried out by ISFOL (2015), 53.3% of Italian large companies have collaborated with retired former employees (e.g. for intergenerational initiatives/skills transfer to new employees) and/or with former top management figures with strategic know-how the company still needed, mainly by stipulating consultancy contracts with such people.

<table>
<thead>
<tr>
<th>Solutions / Suggested Measures &amp; Recommendations by the Authors at Macro Level</th>
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<tbody>
<tr>
<td>- To provide incentives for companies (included SMEs) to hire individuals who are already retired in order to use their skills, know-how and experience, this contributing to firms’ competitiveness. Their role could be also crucial in intergenerational initiatives/skills transfer to young and/or new employees.</td>
</tr>
<tr>
<td>- To stimulate a greater engagement of employers’ organizations in supporting the collaboration of working pensioners within companies, especially in SMEs.</td>
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<tr>
<td>- To provide flexible work arrangements is important for older workers in general, but it seems to be even more important in the case of retirees. Since in Italy arrangements for working pensioners are mainly negotiated at the individual and company level, it should be encouraged, through awareness campaigns and collective agreements at the company level, the introduction of specific working arrangements (e.g. part-time options, flexible working hours) enabling retired people to work.</td>
</tr>
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</table>
5.1.4 Other Aspects of Workability / Employability

Policies for disabled people have been discussed in Chapter 3 (see section 3.7). In a report written to study the status of the implementation of Law 68/1999, the Italian Parliament reported that there has been a decrease in the number of disabled persons entering the labour market in recent years, mainly due to the effects of the economic crisis. For example, in 2012-2013 there were 800,000 disabled people officially registered by PES and available to work, but only 18,000 were placed at work (often with atypical contracts) (Ministero del Lavoro e delle Politiche Sociali, 2014). In 2013 in Italy there were around 3 million of disabled people, and only 3.5% of them were employed. Among the working population, 17% of employed disabled people is 45 to 64 years old (24.6% men, 10.4% women) and 0.5% among workers 65 years or more (0.9% for men, 0.3% for women) (Socci et al., 2015; Socci and Principi, 2016).

<table>
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<th>Solutions / Suggested Measures &amp; Recommendations by the Authors</th>
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<tbody>
<tr>
<td>Even though the 2012 Stability law facilitated the use of part-time work and tele-work for disabled workers (Ministero del Lavoro e delle Politiche Sociali, 2012), there is a need to improve the working conditions of disabled people (taking into account also specificity related to their age), enabling them to carry out their jobs more effectively.</td>
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<tr>
<td>To develop a more efficient support provided by PES in favouring the placement of disabled people, encouraging also a more direct role of private employment agencies in placement activities.</td>
</tr>
<tr>
<td>To combat the phenomenon of “fake invalid people”, through more controls to be made by competent public offices, including effective financial penalties and layoffs for corrupted members of commissions responsible for issuing disability certifications.</td>
</tr>
<tr>
<td>Maintaining, in the long-term perspective, public funding and “tailored” financial incentives to companies for supporting employment opportunities for disabled people, since in 2015 there was a concrete threat of cutting the public budget allocated to this goal, due to public financial difficulties.</td>
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</tbody>
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5.2 Demand Side

According to the definition employed in this project, the analysis of the demand side of labour is mainly focused on positive actions which indirectly positively affect the participation to the labour market and the extension of working life of older workers.

Here, we consider innovative and sustainable approaches and initiatives targeted to/implemented by employers. These approaches/measures may be launched by different actors (e.g. public sector, employers’ organisations, trade unions, NGOs, etc.) and could include a variety of measures (e.g. financial incentives, awareness and information campaigns, exchange of good practices, etc.).

5.2.1 Financial Incentives for the Employment of Older Worker

Financial incentives, both public and non-public, are among the main assets for promoting the employment of older workers and/or the reintegration of older unemployed people in the labour
market. These incentives may have different forms, for example hiring subsidies, wage subsidies, exemptions from social security contributions to be paid by firms hiring older workers. But such incentives can also include initiatives funded by non-public organizations.

**Public financial incentives for the employment of older workers**

During the economic crisis, the Italian Government and the Regions enforced measures supporting the reintegration in the labour market of older unemployed workers 50+, a socially disadvantaged group having many difficulties to find a job, and exposed to the risk of long term unemployment (e.g. in 2013 older long-term unemployed needed 27 months on average to re-enter the labour market, i.e. 6 months more compared to the average of total unemployed people). For example, the Government provided exemptions from social security contributions and subsidies for companies recruiting people belonging to this category. In particular, through the Budgetary Law 2010 (Law 191/2009) it has been decided that companies hiring older workers who were entitled to unemployment benefits did not have to pay social security contributions.

These measure have been confirmed in Budgetary Laws 2011 (Law 220/2010) and 2012 (Law 183/2011) (ATDAL, 2014). The labour market reform enforced in 2012 (Law 92/2012), has introduced a set of stable measures protecting the market position of older workers. For example, from 2013, an incentive is available to companies hiring over 50 year old people who have been unemployed for 12 months or more. The amount of the incentive (i.e. tax reductions 50% for 12/18 months) depends on the age of the workers, their job position and their type of contract (fixed/open-ended).

Under the Budgetary Law 2015, the Government introduced a substantial financial incentive for companies hiring workers with the new type of open-ended contract (i.e. contratto a tutele crescenti; see sub-section 5.2.2 for more details) established/regulated by the “Jobs Act” (Law 183/2014). In detail, each firm, hiring - between the 1st of January and the end of 2015 - a worker under a permanent contract (including all transformations from a temporary to a permanent job), was exempted to pay contributions to social security up to 8,060 euro per year for three years. Thus, such incentive was expected to stimulate the diffusion of open-ended contracts, even though these new open-ended contracts seems to be only nominally permanent, since they introduce the allow extremely cheap (for firms) layoffs and deprive workers of the reinstatement right (see section 5.2.2 for more details).

However, the novelty is that this kind of financial incentives concerned all workers, rather than specific groups (i.e. long-term unemployed people, young, disabled people, women, older people) or industries. Anyway, according to Fana, Guarascio and Cirillo (2015) the labour market reform promoted by the “Jobs Act” is failing in meeting its main goals, i.e. boosting employment and reducing the share of temporary and atypical contracts. In particular, the employment rate during the process of im-

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12 According to the new legislation (and as one of the main point of the “Jobs Act”) it has been changed the so-called “Article 18 of the Workers’ Statute”. It has been removed the employment protection for workers with an open-ended contract, in the event they got fired for economic or restructuring reasons. This protection gave workers the right to sue to get their jobs back. In place of this protection, workers get a severance cheque, whose monetary value rises according to their seniority (i.e. years of work in the company). The full implementation of these measures affected the employment protection of Italian workers, typically considered high.
plementation of the “Jobs Act” was not particularly increased, and this was mainly due to temporary jobs. Furthermore, financial incentives to companies do not seem to translate into new permanent positions but mainly on contracts’ transformation from fixed-term to permanent ones. Moreover, after the end of the possibility for companies to access financial incentives introduced by the Budgetary Law 2015 (i.e. from January 2016 onwards) there has been a decrease in the total hiring (-13.1% between January and April 2015 and the same period in 2016; -8.5% among older workers 50+) especially concerning open-ended contracts (-35.1% in total vs. -28.3% among older workers 50+). The trend related to new fixed term contracts has remained basically stable, whilst among older workers there has been an increase of such kind of contracts (+5.4% between January and April 2015 and January and April 2016). It has also to be noted that there has been a huge increase in the use of an atypical employment contract, the voucher (i.e. hourly tickets used to compensate workers carrying out “accessory jobs”, where the net hourly salary amounts to 10 euro), that may be defined as the Italian version of the German “mini-jobs” (Fana, Guarascio and Cirillo, 2015). In the first four months of 2016, have been sold vouchers (often used by employers to pay older workers), for 43.7 millions euros that is +43.1% compared to the same period of 2015 (INPS, 2016).

**Solutions / Suggested Measures & Recommendations by the Authors**

- Financial incentives do not seem to be really effective in supporting both employment of older workers and the re-integration in the labour market of older unemployed people. The main reason is that in the Italian legislation do exist perhaps too many kinds of financial incentives targeting different categories of workers, so these many incentives compete for a limited amount of funds. Therefore, to be more effective, financial incentives for recruitment purposes should be focused on few and selected targets, among which older workers, especially older long-term unemployed.

- To harmonize the use of recruitment subsidies for older people offered at different levels (e.g. European, national, regional/local).

- Apart from the above, the main effective measure to recommend in Italy for support employment of older workers is the reduction of the tax wedge, which is considered by Expert 6 as “the mother of all the reforms”, since it will be able to stimulate companies to recruit workers, including older workers. More in detail, the tax wedge is the difference between the salary costs of a single “average worker” to the employer and the amount of net income that the worker receives. The taxes included are personal income taxes, compulsory social security contributions paid by both employees and employers. Italy has the 5th highest tax wedge among the 34 OECD member countries in 2015, compared with the 6th highest position in 2014. The average single worker in Italy faced a tax wedge of 49% in 2015 (+1.9 percentage points compared to 2000), against an OECD average of 35.9% (-0.7 percentage points in comparison to 2000) (OECD, 2016). These data show clearly the importance of introducing such reform (i.e. it could support hiring reducing “structurally” the amount of compulsory social security contributions paid by employers), to combine with a significant rationalization of other kinds of financial subsidies linked to recruitment. For implementing these measures it is crucial the role of the Government and of other relevant stakeholders (e.g. employers’ organizations, unions, etc.) that have to develop a common strategy to introduce the mentioned initiatives.
Strengthening the coordination between financial and non financial incentives for sustaining the employment of older workers (e.g. outplacement services, active labour market policies, role of Public Employment Services, etc.).

Non-public financial incentives

Among non-public financial incentives for supporting, directly or indirectly, the extension of working life, could be cited cases of non public organisations funding research projects to improve the situation in this field, in Italy. Sometimes, financial incentives in this sense could also not be national.

One example of this could be the case of the “Volkswagen Foundation”, which (Project “Carers@Work”, carried out between 2009-2011) wanted to find transferable and innovative solutions for promoting the reconciliation of paid work and informal elder care in four European countries, included Italy. In particular the research project provided also recommendations and suggestions (even to policymakers and enterprises) for sustaining the employability of older working carers in Italy (and not only in this country - Hoff and Hamblin, 2011; Santini, Lamura and Principi, 2011). Cases regarding national funds in this respect, concern organizations and foundations which provide financial incentives for funding projects. These projects could be developed in collaboration with companies, public institutions and other private social organizations in a logic system network, creating good practices through public-private partnerships, with the goal of supporting the employment/employability of older workers and the reintegration in the labour market of unemployed older people (e.g. the “Adecco Foundation for Equal Opportunities”).

In other cases, financial incentives are used by some organisations for carrying out research on older workers and/or for promoting (in favour of companies) the development of tools, actions and concrete solutions that firms can adopt in order to better involve, enhance and manage strategically senior employees, promoting active ageing of older workers (e.g. “Randstad Italy”; “Impronta Etica”; employers’ organizations as “Assolombarda” and “Confindustria Veneto SIAV” - Socci and Principi, 2015; websites of mentioned organizations).

Furthermore, other interesting initiatives offering non-public financial incentives are those implemented by the National Inter-professional Fund of employees and employers operating in the Credit and Insurance sectors (“FBA”). Every year, this organization funds companies operating in such economic sector, for supporting the implementation of a range of activities for the benefit of their employees. For example, in 2012 “FBA” provided 10 millions of euroes to companies for funding lifelong learning initiatives targeted to older workers 55, in order to update/develop competencies, skills and know-how of these employees, strengthening their employability and contributing to raise their motivations for extending working lives.

| Solutions / Suggested Measures & Recommendations by the Authors |
| - Even though good practices do exist, initiatives implemented in this field are not particularly developed/widespread in the Italian context, and often are also fragmented. Therefore, there is a need of |
strengthening the coordination among organizations and companies offering non-financial incentives to support firms and their older workforce.

- To promote the exchange of experience and good practice among these organizations, for example through workshops and public conferences.

- To guarantee the sustainability of the initiatives developed, also after the end of the research project (i.e. in the mid-long term).

- To offer tax benefits to organisations providing financial incentives for implementing measures and projects sustaining companies and older workers' employment and employability.

5.2.2 Non-Financial Incentives for the Employment of Older Worker

An important role in supporting the employment of older workers is also played by non-financial incentives (both public and non-public), as for example Employment Protection Legislation and the age discrimination legislation, which characteristics, quality and effectiveness may have positive or negative effects for the older workforce.

Public non-financial incentives for the employment of older workers

Employment Protection Legislation

Among the public non-financial incentives for strengthening the participation in the labour market of older workers, the Employment Protection Legislation (EPL) framework has a key-role. On the one hand, high EPL means a positive situation for employed older workers. On the other hand, it means difficulties to access the labour market for unemployed older people.

In general in Italy employment protection is not regulated on the grounds of age, but rather it progressively increases with job tenure, and this is the rule for workers employed both in private companies and in the public sector. Since older workers usually have longer job tenure than younger employees, obviously they are the most protected in the Italian labour market. Furthermore, workers in the public sector are more protected than employees in private companies. The Italian model of employment protection linked to job tenure that protects mainly older workers, seems to cause some problems to younger workers in entering the labour market (the youth unemployment rate in Italy is very high), in particular through an open-ended contract (firms tend to hire young, inexperienced workers only through temporary contracts – OECD, 2014).

However, the recent EPL reform introduced by the “Jobs Act”, which reduce the costs of hiring and firing, even though can support higher productivity, affect negatively employment protection of workers, included older workers, since they are now less guaranteed in such context. For details about EPL trends/details in Italy, see Chapter 3 (in particular, section 3.6).

Age discrimination legislation

The legal framework concerning antidiscrimination policies has been described (for details, see section 3.10). In Italy there is not yet a consolidated anti-age discrimination tradition. Undoubtedly, the adoption of specific anti-discrimination legislation on various grounds, is essential to combat discrimination, however, the problem of age discrimination cannot be limited
merely to legislation (Rymkevitch and Villosio, 2007; Principi et al., 2012).

Solutions / Suggested Measures & Recommendations by the Authors

Concerning the employment protection legislation:

Traditionally in Italy employment protection is not regulated on the grounds of age, but rather it progressively increases with job tenure. In this context, there is a need to introduce some changes in careers pathways, for example linking more job protection to performance assessment/productivity rather than only to seniority. Furthermore, after the reduction of employment protection caused by the enactment of the “Jobs Act” there is a need to provide and strengthen all public services/resources to help (especially in the future) less protected workers. It means to provide effective active labour market policies and lifelong learning system; to develop the efficiency of PES; to reinforce outplacement services, wage support and unemployment schemes, especially for older long-term unemployed people, even due to the abolishment from 2017 onwards of the “mobility allowance” (Mobilità), which offered benefits and a special fast track by public employment services, for workers fired in case of firm crisis and/or conclusion of the coverage of other job protection measures. It should be also monitored and evaluated by the Government, social partners and research institutes (e.g. unions, employers’ organizations, ISTAT - Italian National Institute of Statistics) the effects of the new rules about work contracts on the working conditions of (even older) workers, in order to to introduce some changes in the labour market legislation, if needed to improve the situation.

Concerning age discrimination:

From a legal and political point of view there is a need for initiatives aimed to disseminate information on antidiscrimination policies, to reinforce the social dialogue and to encourage social partners to promote equal treatment and ensure the monitoring of practices at the workplace. It is also important to reinforce the controls of possible age-discriminatory contents of advertisements/public and private tenders about job vacancies (this could be done in collaboration between NGOs - as already happen, as in the case of the “Association Over 40” - and competent public offices). It is however crucial to intervene also from a cultural point of view, in order to combat simplified and widespread stereotyped views which imply that older workers are less productive compared to younger workers, and to support a positive image of this group of people even in society.

Non-public non-financial incentives for the employment of older workers

Employers’ change of attitudes towards older workers is a main aim to pursue in order to incentivise the employment and the extension of the working life of older workers. Currently, in Italy, negative stereotypes about older workers are one of the main barriers to their employment, as exemplified by the debate on the wage-productivity gap (OECD, 2006). This debate, concerns the fact that wages tend to increase whilst workers’ productivity is supposed to decrease during the employees’ professional career. Therefore, since younger workers are perceived more productive and earning less compared to older employees, many employers may tend to prefer to recruit/retain younger workers and/or tend to act in a discriminatory way against older workers. In Italy the increasing presence of older workers in the labour market, mainly as a consequence of the last pension system reform (rather than to the will of employers), is often associated in the public debate with the perception of having a low labour productivity, which will be increasingly low in the coming years due to the extension of working lives. But this seems to be a quite stereotyped view. Indeed, some studies show that the relationship
between age and productivity is complex and multidimensional, because ageing affects differently the individual skills (Ilmakunnas et al., 2007). The supposed decline of productivity with age may be reduced (and it may disappear) if workers remain in the same structure of production and gain specific job experience. Researches also show that productivity decreases if there is a lack of investments by companies in this respect, and if the human capital is not updated (e.g. Rebora, 2010). The literature has also highlighted that older workers are perceived both positively and negatively by employers. For example, employers generally have positive opinions about the loyalty and reliability of older workers, but they have quite negative opinions about their familiarity with new technologies, their flexibility, their ability to change, and about their ability to interact with younger workers. These visions are often stereotyped (Principi, Fabbietti and Lamura, 2015), especially with regard to the adaptation to new technologies. There are of course differences between younger and older workers, but the sociological and psychological research shows that although older workers do not learn as quickly as their younger colleagues, however, older workers are able to acquire and manage new skills as younger workers (Contini, Malpede and Villioso, 2007; ISFOL, 2012). Moreover, psychological and gerontological studies suggest that older people gradually may lose some aspects of previous work capacity but over time they increase skills not possessed significantly in the earlier stages of working life (Lieberum, Heppe and Schuler, 2005; Rebora, 2010). Interesting findings emerged also from a study (Principi, Fabbietti and Lamura, 2015) investigating if the age of Italian Human Resources (HR) managers affects their perceptions of the qualities/characteristics of older and younger workers (i.e. manager attitudes) and on the implementation of age management initiatives benefiting older employees (i.e. manager behaviours). According to the mentioned study, the age of an HR seems to influence her/his attitude towards older and younger people, because HR managers judge more positively workers having a similar age. In particular, older HR managers tend to have a better opinion of older workers’ qualities than younger HR managers do, and, in general older workers tend to be more appreciated in larger companies. On the other hand, younger HR managers tend to judge more positively the qualities of younger employees. However, in the implementation of age management initiatives, the age of HR does not seem having a significant role. It means that even though younger HR managers have less positive opinions about older workers’ qualities, this not necessarily result in an automatic penalization of older workers. Indeed, in the implementation of age management policies (in general more frequent in large companies) for older employees, younger HR managers do not behave very differently compared to older ones. Nevertheless, companies with younger HR managers tend to adopt more frequently early retirement schemes (even though the pension legislation is likely to reduce this companies’ longstanding attitude in the future).

**Solutions / Suggested Measures & Recommendations by the Authors**

- In the light of the above, it is crucial to develop awareness campaigns at various levels (e.g. production system, social partners), specific policies and organizational initiatives aimed to combat stereotypes about the perceived negative characteristics of the older workforce, especially concerning their supposed low productivity.
- Since earnings profiles are currently considered too high for older workers, with negative consequences on their employability, there is a need to stimulate a public debate about an innovative and sustainable review of wage practices based on age or tenure, for example linking more wage with professional merit and performance, in order to sustain the employability of older employees.

- To structure/offer specific training programs targeted to employers and managers of different ages, with the aim of helping them to recognize that both older and younger workers have useful even though different qualities and strengths, that may be synergic and complementary to each other, for the benefit of companies’ competitiveness and workforce’s productivity. At the same time, supporting a more wide implementation of age management policies to the benefit of older workers (within companies of different sizes) could contribute to improve managers’ perception about the positive qualities and skills of these employees.

- In addition to the above, in Italy it is also necessary to develop awareness campaigns and to foster the exchange of good methods and good practices of age management at the company level, for promoting effective approaches to support the participation of older workers in the labour market. This especially within SMEs (since they are around 99% of total Italian firms). This could happen even through a stronger involvement/collaboration of intermediary bodies/stakeholders (e.g. employer's organizations, trade unions, chambers of commerce, foundations, universities, research centers, etc). The role of such bodies is important because they have the knowledge of the territories and the capacity to reach the companies in a proactive way. This would favor the implementation of measures supporting older workers. In this context it is crucial the role and the involvement of unions, included their availability to cooperate with other stakeholders, as for example companies and their representatives bodies, for managing in a modern way the ageing of the Italian workforce.
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ANNEX

Figure 1: Average effective age of retirement in Italy, in 34 OECD countries average and in EU 27 average; men – 1990-2014

Source: OECD Ageing and Employment Policies - Statistics on average effective age of retirement

Figure 2: Average effective age of retirement in Italy, in 34 OECD countries average and in EU 27 average; women – 1990-2014

Source: OECD Ageing and Employment Policies - Statistics on average effective age of retirement
Figure 3: Duration of working life in Italy and in EU 28 average; total, men and women – 2000-2014

Source: EUROSTAT, 2016
## LIST OF EXPERTS CONSULTED

### Experts interviewed

<table>
<thead>
<tr>
<th>Expert #*</th>
<th>Name and surname</th>
<th>Institutional affiliations</th>
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<tbody>
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*Number used for citations through the report

### Focus group’s participants

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<th>Job/Role</th>
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<tbody>
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<td>5</td>
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