



European Social
Policy Analysis
Network (ESPAN)

Access for children in need to the key services covered by the European Child Guarantee

Italy

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Summary

On 14 June 2021, the Council of the European Union adopted a Recommendation establishing a “European Child Guarantee” (ECG), with a view to guaranteeing access to six key services for “children in need”:

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities; at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

The purpose of the present report is to assess the extent to which children from low-income families in Italy do indeed have effective (or effective and free) access to these services.

Healthcare is the service in Italy that comes closest to effective and free access. All children have free access to preventive healthcare, as well as acute care services, once general practitioners or paediatricians make a referral. However, there are specific treatments that are not fully covered. First, the national healthcare system only covers dental care needs for children under 15. Second, co-payments are present in specialist care, and children are exempted only if they are under 6 and live in disadvantaged households. Finally, there are also co-payments on drug prescriptions, which are set by regions. In this case, children under 14 are usually also exempt, but the rules vary between regions.

Education and school-based activities are the second sector that comes close to effective and free access. However, a whole set of other costs related to education are not directly covered by the state. In recent years, the central government, as well as regional and local authorities, has increasingly invested in cash programmes to cover some of these costs for children in low-income households; but many potential beneficiaries are still not supported by public interventions.

In contrast, Italy is far from reaching effective and free access in ECEC and, especially, in guaranteeing one healthy meal each school day. On the one hand, most children under 3 do not access ECEC, especially in southern Italy. On the other hand, only a minority of children have access to one healthy meal each school day, given that full-time schooling is offered only to a limited extent in kindergarten and primary education, and access is practically absent in secondary education.

Moreover, Italy does not guarantee effective access either to healthy nutrition or to adequate housing for low-income children. The financial support in order to ensure healthy nutrition to families in situations of severe poverty is very limited, whereas there has been a significant increase over the last decade in the number of households with such characteristics. Furthermore, the low overall investment in the housing sector as well as the fragmented provision of transfers and housing services to children in need make housing deprivation one of the most important causes of very high poverty rates among children and their families in Italy.

Introduction

On 14 June 2021, the EU Member States unanimously adopted the Council Recommendation (EU) 2021/1004 establishing a “European Child Guarantee” (ECG).¹

The objective of the ECG is to offset the impact of poverty on children and to prevent and combat their social exclusion. To this end, it is recommended that Member States guarantee for “children in need” (defined as people **under 18** who are at risk of poverty or social exclusion – AROPE):

- effective and free access to four services: high-quality early childhood education and care (ECEC); education and school-based activities;² at least one healthy meal each school day; and healthcare; and
- effective access to two services: healthy nutrition and adequate housing.

According to the ECG Recommendation, **effective access** means “*a situation in which services are readily available, affordable, accessible, of good quality, provided in a timely manner, and where the potential users are aware of their existence, as well as of entitlements to use them*” (Article 3d). **Effective and free access** means “effective access” to the services, as well as free-of-charge provision – either by organising and supplying such services or by providing “*adequate benefits to cover the costs or the charges of the services, or in such a way that financial circumstances will not pose an obstacle to equal access*” (Article 3e).

The Recommendation directs the Member States to prepare action plans, covering the period until 2030, to explain how they will implement the Recommendation.³ These plans are to be submitted to the European Commission.

The purpose of the present report is to assess the extent to which children AROPE have effective and free access to four of the six services covered by the ECG and effective access to the other two (see above). Given that the eligibility criterion (or criteria) for accessing those services in individual Member States (at national and/or sub-national level, depending on how the service is organised) is/are not based on the EU definition of the risk of poverty or social exclusion,⁴ the report focuses on access for **low-income children** to each of these services, using the national low-income criterion (or criteria) that apply (e.g. having a household income below a certain threshold or receiving the minimum income). Throughout this report, “low-income children” is to be understood as children living in low-income households.

In Italy, four of the six services covered by the ECG are primarily regulated at sub-national level, one (education) at the national level, and one (ECEC) at the national level for children aged at least 3 and at the sub-national level for children under 3. For these services, the report seeks to provide a general picture of the (effective/free) access for low-income children in the country. In addition to this general picture, if access differs substantially across the country, it

¹ The full text of the ECG Recommendation is available at: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.L_.2021.223.01.0014.01.ENG&toc=OJ%3AL%3A2021%3A223%3ATOC.

² According to the Recommendation (Article 3f), “school-based activities” means “*learning by means of sport, leisure or cultural activities that take place within or outside of regular school hours or are organised by the school community*”.

³ Once they have been submitted to the European Commission, the plans are made publicly available online at: <https://ec.europa.eu/social/main.jsp?catId=1428&langId=en>.

⁴ According to the EU definition, children are AROPE if they live in a household that is at risk of poverty (below 60% of median income; hereafter AROP) and/or severely materially and socially deprived, and/or (quasi-)jobless. For the detailed definition of this indicator and all other EU social indicators agreed to date, see: <https://ec.europa.eu/social/main.jsp?catId=756&langId=en>. In 2021, EU Member States agreed a target to be reached by 2030: a reduction in the number of people AROPE in the EU by at least 15 million, including at **least 5 million children**.

illustrates these geographical disparities by providing an example of both a sub-entity in the country that performs well and a sub-entity that performs poorly.

The report is structured by service:

- effective and free access to high-quality ECEC;
- effective and free access to education and school-based activities;
- effective and free access to at least one healthy meal each school day;
- effective and free access to healthcare (e.g. free regular health examinations and follow-up treatment, and access to medicines, treatments and support);
- effective access to healthy nutrition;⁵ and
- effective access to adequate housing.⁶

1. Early childhood education and care (ECEC)

This section describes the situation regarding effective and free access for low-income children to ECEC services.

1.1 Mapping accessibility and affordability of ECEC

The accessibility and affordability of ECEC services are significantly different for childcare (children under age 3) and pre-schooling (age 3 to compulsory school age) (Table 1.1). In pre-schooling, services are free for all children, except for the possible costs of school meals and additional activities, and although there is no formal legal entitlement (for all children or for low-income children), the high level of provision ensures that most children attend – around 92% did so in 2021 (Eurostat, EU-SILC [ILC_CAINDFORMAL], downloaded on 17 January 2023).

The situation is very different for children under 3. In this case, fees must be paid, but there is priority access for low-income children (starting at the age of 3 months). It is difficult to offer a detailed and complete overview of accessibility and affordability for these ECEC services. The choices about the exact level of public supply, criteria for access and co-payments are a responsibility of Italian municipalities (of which there are around 7,900), not even regions. It means that priorities for children from low-income households depend on the specific rules set by all these municipalities. Usually, some priorities exist. However, at the same time most municipalities assign a higher priority to children from households where both parents work, and this may clash with access by low-income children who, in most of cases, live in households where at least one parent is unemployed or inactive (Gambardella, Pavolini and Arlotti, 2016).

⁵ According to the Recommendation (Article 3g), “healthy meal” or “healthy nutrition” means “a balanced meal consumption, which provides children with nutrients necessary for their physical and mental development and for physical activity that complies with their physiological needs”.

⁶ According to the Recommendation (Article 3h), “adequate housing” means “a dwelling that meets the current national technical standards, is in a reasonable state of repair, provides a reasonable degree of thermal comfort, and is available and accessible at an affordable cost”.

Table 1.1: Accessibility and affordability of ECEC

Childcare (usually under age 3)		Pre-school setting (usually age 3 to compulsory school age)	
Accessibility	Affordability	Accessibility	Affordability
PRIOR3months	NO (fee reductions)	NO	FREE-ALL3years

Note: "PRIOR3months" means priority access for low-income children from the age of 3 months. "NO" in the accessibility column means no entitlement or priority for low-income children. "FREE-ALL3years" means free for all children from age 3. "NO" in the affordability column means not free for low-income households. If the information differs between centre-based and home-based care, the information provided applies to centre-based care.

1.1.1 Conditions for qualifying as a "low-income child"

In general, municipalities establish childcare fees according to the household's annual ISEE (*Indicatore della Situazione Economica Equivalente* – the indicator of the equivalised monetary status, which takes into account both total gross income and wealth, with the latter making up 20% of its total value) in order to protect (some) low-income children. To have an idea of the heterogeneity of the structure of the fees and the size of the reductions for low-income households, we list below the monthly fees paid in the four largest Italian municipalities for children who stay in a childcare centre from early morning up to the afternoon. Fees change according to the chosen timetable, with some reductions when a family enrolls more than one child; in general, fees do not vary according to the household type (i.e. to the number of parents), while the household type is usually considered to define the priorities for access to childcare; usually, no other conditions have to be met on top of the low-income criterion.

- In Rome, €38.11 for children with an ISEE below €5,000, increasing to €80.57 (ISEE up to €10,000), €178.65 (ISEE up to €20,000), €272.28 (ISEE up to €30,000), €397.76 (ISEE up to €40,000), and €408.37 (ISEE over €40,000).
- In Milan, free access for children with an ISEE below €6,500, increasing to €103 (ISEE up to €12,500), €232 (ISEE up to €27,000), and €465 (ISEE over €27,000).
- In Turin, €55 for children with an ISEE below €3,900, increasing to €77 (ISEE up to €5,000), €193 (ISEE up to €10,000), €404 (ISEE up to €20,000), €503 (ISEE up to €30,000), and €556 (ISEE over €30,000).
- In Naples, €35 for children with an ISEE below €4,000, increasing to €75 (ISEE up to €8,000), €117 (ISEE up to €12,000), €162 (ISEE up to €16,000), €207 (ISEE up to €20,000), €252 (ISEE up to €24,000), and €290 (ISEE over €24,000).

In none of the municipalities are there other conditions that have to be met on top of the low-income criterion.

The only general rule concerning privileged access for some low-income children regards those who are under the supervision and care of social work departments. Only in this latter case is there automatic access to ECEC services.

1.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

Although a large majority of low-income children attend pre-schooling (around 84%), there is still a marked difference compared with children not living in low-income households (96.3%) (European Commission, 2022).

In relation to ECEC services for children under 3, the share of low-income children accessing childcare is only slightly lower (23.4%) than for other children (27.2%). This is not a stark difference, but it is against a national context of medium-low coverage (European Commission, 2022).

No further information is available on this issue.

1.2 Main barriers to effective and free access to ECEC for low-income children

1.2.1 Financial barriers

Whereas pre-schooling is freely available, access to childcare requires co-payments. As stated by the National Statistical Institute (ISTAT), about a fifth of the total municipal expenditure on ECEC is covered through fees (ISTAT, 2022a). At the same time, these fees are not necessarily a high burden for households. Italian legislation provides for two instruments to support families once they have borne these co-payment costs. The first is a 19% deduction from personal income taxation for the costs of attending nurseries, of an amount currently not exceeding €632 per year for each child, introduced by Law 266 in 2005. The second tool is the childcare bonus (*bonus nido*), introduced by Law 232 in 2016, consisting of an annual voucher for €1,000 (increased in the 2020 budget to a figure that varies according to an ISEE of between €1,500 and €3,000) to reimburse childcare expenses. In particular, the annual amount of this bonus is up to €3,000 for households with an annual ISEE no higher than €20,000. The amount is reduced respectively to €2,500 and €1,500 for households with an ISEE of €25,001-€40,000 and over €40,000. Before 2020, the bonus was independent of household income. In 2021, about 394,000 children benefited from the contribution, equal to 24.5% of children aged 0-2: a percentage very close to that of those attending nurseries (ISTAT, 2022a). On average, 38% of the expenditure of families on nurseries is covered by the bonus and another 5% by deductions (Alleanza per l'Infanzia, 2020). The two measures (deductions and bonus) are not cumulative, but they are able to reduce the financial burden of fees. Unfortunately, there are no studies differentiating between low-income children and other children in relation to financial barriers to childcare access.

1.2.2 Non-financial barriers

The Italian “deep dive child guarantee” (UNICEF, 2022) underlines two main types of non-financial barriers. First, having a relatively low public childcare coverage rate (around 15%) implies that there is a lack of available places, especially for low-income households (whereas wealthier families can also rely on the private childcare market in cases where there is a limited public supply). Second, as already underlined above, the majority of Italian municipalities prioritise dual-earner families with children. Often, low-income children live in households where both parents are unemployed or just one works.

Furthermore, a study shows that the difference in pre-school attendance among children by AROPE status is mostly due to (low-income) children with a migratory background: whereas there are practically no differences based on their poverty status among children with an Italian citizenship, 20% of children with a migratory background do not attend pre-schooling (or part of the pre-school years) and most of these are low-income children (Alleanza per l'Infanzia, 2020).

1.3 Free meals provision for low-income children in ECEC

Not applicable in the case of early childcare services (children 0-2), as they are not free for all low-income children.

In the case of pre-schooling, which is free, there is however no free provision of full school meals for all children. The municipalities are exclusively responsible for the canteen service and, therefore, they decide what to do. Moreover, independently of the rules about possible

exemptions and cost reductions for some groups of children, it has to be pointed out that access to pre-school canteens is far from being a universal service, especially in southern Italy (UNICEF, 2022).

Currently, the presence of a canteen is not guaranteed uniformly on Italian territory, because the legislation qualifies it as a service on individual demand (rather than as an essential service), which municipalities are not obliged to provide. Current rules allow the financial investment to be left to the choice of the municipalities, which can also determine what percentage of financial coverage to guarantee compared with the total cost of the school catering service, thus establishing different percentages of expenditure by users.

Very large differences across municipalities also emerge as concerns rules for exempting low-income children from co-payments for school meals, and there is no uniform definition of low-income children for accessing free school meals. Save the Children (2022) estimates that around half of municipalities establish exemptions according to a monetary threshold (based on the ISEE), but the value of this threshold is very heterogeneous among municipalities (e.g. it is lower than €3,000 in several municipalities, and higher than €7,000 in others).

2. Education and school-based activities

This section describes the situation regarding effective and free access for low-income children to education and school-based activities.

Section 2.1 maps the main school costs in public primary and secondary education, distinguishing between the following:⁷

- compulsory basic school materials (schoolbag, pens, glue, scissors, etc.);
- compulsory school materials (textbooks, school supplies, notebooks, etc.);
- compulsory specific clothing (uniform, sports clothing);
- IT equipment requested by the school;
- sports equipment or musical instruments requested by the school;
- compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum;
- other compulsory fees or costs; and
- transport costs to or from school.

Section 2.2 briefly describes the cash benefits specifically intended to help meet educational costs.

Finally, Section 2.3 seeks to identify the main barriers that prevent low-income children from having effective and free access to “school-based activities” as defined in the Council Recommendation establishing the ECG (see “Introduction” section). Given that the distinction between these activities and some of the activities covered above – especially the “compulsory extramural activities (e.g. school trips, sport, culture) that are part of the curriculum” – may not always be clear-cut, the focus of Section 2.3 is specifically on school-based activities which are not part of the curriculum.

⁷ Tuition fees charged by private schools are not covered.

2.1 Mapping the main school costs in public primary and secondary education

Most children in Italy attend public primary and secondary education, which in itself is free of charge for all students. However, as shown in Tables 2.1a and 2.1b, a whole set of other costs related to education are only partially covered by the state through cash transfers (see below, Section 2.2). In particular, compulsory school materials (including books) as well as other basic materials, IT equipment, sport and/or music equipment, and transport to and from school are not freely provided by the school and have to be entirely paid for by households.

Table 2.1a: School costs of primary education (free for all/low-income children)

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NA	NO	NO	NA	NA	NO

Note: “NO” means that most/all items in the category are not free for low-income children. “NA” (not applicable) means that this category is not requested/compulsory in the country.

Table 2.1b: School costs of secondary education (free for all/low-income children)

Basic material	Books	Clothing	IT	Sports or music equipment	Extra-mural activities	Other fees or costs	Transport
NO	NO	NA	NO	NO	NA	NA	NO

Note: “NO” means that most/all items in the category are not free for low-income children. “NA” (not applicable) means that this category is not requested/compulsory in the country.

2.1.1 Conditions for qualifying as a “low-income child”

Not applicable.

2.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

All households have to cover some of the education costs, regardless of their income level. At the same time, as explained in Section 2.2, some low-income households can partially cover these costs through cash benefits. However, many low-income households still have to bear a relatively heavy financial burden in order to cover these costs (see Section 2.2).

2.2 Cash benefits whose specific purpose is to help meet educational costs

Public financial support through cash benefits to low-income students in relation to these types of costs is formally labelled in Italy “right to education” (*Diritto allo Studio*). There are initiatives both at the national level and at the regional and local level in relation to the right to education.

The Ministry of Education intervenes on the basis of the following national legislation:

- Law 448 of 1998 (Article 27) introduced the right to free school books for secondary school students;
- Law 208 of 2015 (Article 1, sub-section 258) introduced the right to free school materials, limited to a given amount of resources, which has to be set yearly; and
- Legislative Decree 63 of 2017 provided a general normative framework on the right to education, including the coverage of costs such as transport, school meals, books and

IT equipment for primary school students, and the provision of scholarships for students at risk of dropping out of school (in 2018, €33 million was allocated to scholarships). However, limited additional resources were allocated in order to implement the decree.

In particular, the national resources allocated in 2022 to cover the costs of schoolbooks for students living in low-income households came to €133 million.⁸ Around 560,000 students benefited from it, receiving an average of €238 for the whole school year.

In relation to the national right to education funding, the definition of low-income households adopted in order to determine eligibility for the benefit includes only those households with an equivalent net income below €15,493.71. No other condition has to be met on top of this low-income criterion.

However, the threshold is relatively narrow and low by Italian standards. Eurostat calculates that the AROP threshold in 2021 for Italian households with two adults and two children under 14 was €22,090 (Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023). This type of support therefore does not cover the large majority of students at risk of poverty.

More precisely, Eurostat estimates that around 1.8 million children aged 6-17 are at risk of poverty in Italy: the 560,000 covered for the costs of schoolbooks represent only around 30% of the potential beneficiaries.

Apart from national resources, some municipalities and regions intervene in this area. In this case, municipalities and regions also make use of the ISEE indicator (see the previous section for its definition) to identify students entitled to receive school materials free of cost (or for a reduced fee). However, the rules about these measures and the ISEE values used to define the group of beneficiaries are very heterogeneous over the Italian territory.

ISTAT provides an estimate of the resources spent by municipalities on this type of activity, whereas there is no information on the resources spent by regions. In particular, ISTAT (2021) reported that in the 2018/2019 school year (last available data) municipalities spent around €45 million on transfers to cover education costs (*Contributi economici per i servizi scolastici*), covering around 157,000 beneficiaries. This information provides two important insights. First, the per capita amount of the transfers for a whole school year was relatively limited (around €286). Second, according to estimates (Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023), there are around 1.8 million children aged 6-17 in Italy who are AROP. The children covered by municipal programmes were not even 10% of the potential beneficiary group. No further data or studies are available on the topic.

Finally, data available on municipal expenditure do not specify if local authority funds for programmes under the heading of transfers to cover education costs are own- or regionally financed, or if they come from the central state. It is therefore not clear to what extent regional and local authority initiatives add up to the national-level right to education initiatives in terms of expenditure and students covered. In general, around half of social services expenditure by municipalities is own-funded (Istat, 2021). If such a ratio also applied to programmes under the heading of transfers to cover education costs, it can be estimated that slightly more than €150 million is spent in Italy to support low-income students, mostly for the provision of free school books. Unfortunately, no further information is available on these programmes.

⁸ <https://www.miur.gov.it/diritto-allo-studio>

2.3 Main barriers to effective and free access to school-based activities for low-income children

2.3.1 Financial barriers

As explained in the previous section, around 70% of Italian low-income children find themselves in a situation at school where, on the one hand, they have to bear several school costs, and on the other hand, cash transfers fall short of helping them, given that these transfers cover only the households most in need (around 30% of the potential beneficiaries). Therefore, school-based activities that are not part of the curriculum are even harder to develop and to be sustained economically, given the absence of public incentives in this respect.

2.3.2 Non-financial barriers

There are two main (partially connected) non-financial barriers to school-based activities that are not part of the curriculum.

The first barrier concerns geographical disparities. There are two main profiles of low-income students in Italy (UNICEF, 2022): first, students with an Italian background living in the southern regions (around 46% of children in the south are AROPE – representing around 60% of all low-income students in Italy); and second, students with a migratory background, often living in central-northern Italy (around 43% of them are AROPE – representing around 22% of all low-income students in Italy).

The likelihood of a student in the south having low income is much higher than in the centre-north. It means that many schools are not just characterised by the presence of some low-income students, but that most of their student population are on low incomes. Trying to tackle low-income students' needs through interventions and support through school-based activities that are not part of the curriculum is much harder where there is a high concentration of poverty over large geographical areas as in the Italian case.

At the same time, the second barrier concerns the fact that both schools and regional and local authorities face difficulties when they attempt to sustain low-income students to a different extent depending on where they are geographically located (CRC, 2021). Support from local authorities for the expansion of school-based activities that are not part of the curriculum is most difficult exactly where it is most needed (in the south). Local authorities in the south can collect to a lower extent local funding through taxation in order to fund cash benefits whose specific purpose is to help meet educational costs. The reason is the lower level of economic development and growth of this area of the country compared with the centre-north.

3. Free meals at school

This section describes the situation regarding effective and free access for low-income children to at least one free healthy meal each school day.

3.1 Mapping free provision of school meals

School canteens are a fundamental tool for ensuring adequate child nutrition. However, in Italy there is no right for students, including low-income ones, to receive at least one free healthy meal each school day. It is a public service provided upon request and managed entirely by local authorities. The presence of a canteen is not guaranteed uniformly in the Italian territory because the legislation qualifies it as a service provided on individual demand (rather than as

an essential service), which municipalities are not obliged to provide (they may provide canteens according to their budgetary capacity).

Furthermore, there is not only a problem of free provision, but also of availability (even if students were willing to pay), given that the provision is usually strictly linked to students' participation in full-time classes, which are offered in pre-school settings and primary school only to a part of the student population (see section above).

Around 30% of school buildings in Italy have a canteen and, overall, according to Ministry of Education, University and Scientific Research data, only 52% of students in primary and lower secondary schools had access to meals in 2021.

The fact that school meals are qualified as a service provided on individual demand also implies that municipalities are free not only to establish them (and to what extent), but also to determine what percentage of financial coverage to guarantee compared with the total cost of the school catering service, thus establishing different percentages of expenditure by users.

The costs of school meals therefore depend on the choices of single municipalities, as well as on the ISEE level of households (which is fixed at the discretion of local authorities).

The average annual expenditure on canteens in 2021 was equal to €727 per child in the case of pre-school settings and €717 in the case of primary school with services offered on five days per week during nine months. In recent years, there have been a few instances of discrimination against low-income children (i.e. exclusion from school meals) due to their parents' arrears – with negative educational, psycho-physical and social effects (UNICEF, 2022).

3.1.1 Conditions for qualifying as a “low-income child”

Municipalities are free to establish both the costs of school meals (most offer them just at ECEC institutions and primary schools, and only for students attending full time) and fees according to annual household income, usually measured in terms of the ISEE. To give an idea of the heterogeneity of the structure of the fees and the size of the reductions for low-income households, we list below the yearly fees (five days per week for nine months) paid in the three largest Italian municipalities.

- In Milan, the cost is zero for children living in households with a yearly ISEE below €2,000, increasing to €236 (ISEE €2,001-€4,000), €344 (ISEE €4,001-€6,500), €472 (ISEE €6,501-€12,500), €605 (ISEE €12,501-€27,000), and €680 (ISEE over €27,000).
- In Rome, the cost is zero for children living in households with a yearly ISEE below €5,165, increasing to €340 (ISEE €5,166-€15,000), €420 (ISEE €15,001-€25,000), €470 (ISEE €25,001-€30,000), €602 (ISEE €30,001-€45,000), and €720 (ISEE over €45,000).
- In Naples, the cost is equal to €153 for children living in households with a yearly ISEE below €500, increasing to €204 (ISEE €501-€2,500), €265 (ISEE €2,501-€6,000), €326 (ISEE €6,001-€9,000), €469 (ISEE €9,001-€13,000), €612 (ISEE €13,001-€18,000), €775 (ISEE €18,001-€26,000), and €959 (ISEE over €26,000).

3.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

No data are available on the topic at the national level. However, taking as an indicative point of reference the three examples of large municipalities reported in Section 3.1.1, it can be deduced that only the very poorest households have free access to school meals (and not in every municipality). It should be kept in mind that Eurostat estimates that the AROP threshold for 2021 for Italian households with two adults and two children under 14 was €22,090

(Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023). In Milan and in Rome only children living in households with an ISEE below respectively €2,000 and €5,165 do not pay at all (in Naples school meals are not free).

3.2 Main barriers to effective and free access to school meals for low-income children

3.2.1 Financial barriers

Given that there is no right to free access to school meals for students in general and low-income children in particular, and that municipalities do not have duties in relation to their provision, it is not surprising that very large differences across municipalities emerge as concerns rules for exempting low-income children from co-payment for school meals, and no uniform definition of low-income children for accessing free school meal exists over the Italian territory.

Such extreme heterogeneity makes it impossible to provide general statements about the financial support for low-income children. Save the Children (2018) performed the main research on the topic through an analysis of the situation in large Italian municipalities (with at least 100,000 inhabitants). First, around 22% of these municipalities offered free meals, whereas in the remaining ones the tariff for each meal paid by households varied from €0.35 to €6. Among this latter group, some exemptions and co-payment reductions – even if very heterogeneous in both scope and size – were also established by some municipalities according to household composition or a decision of social services (e.g. the presence of unemployed or disabled members in the household) instead of according to monetary conditions only. Municipalities established exemptions according to a monetary threshold based on the ISEE, but the value of this threshold was very heterogeneous (e.g. it was lower than €3,000 in several municipalities, and higher than €7,000 in others).

Furthermore, some municipalities prevented children not residing in the municipality from accessing exemptions and cost reductions, and 11 out of 45 municipalities prevented the children of parents who were in arrears with payments from accessing the canteen. There are no studies or data that have analysed whether the out-of-pocket cost of school meals is a financial barrier for low-income children.

3.2.2 Non-financial barriers

Geographical disparities in provision represent the main non-financial barrier. According to Ministry of Education data, the share of students in primary and lower secondary schools with access to canteen meals is very heterogeneous across the Italian regions, seriously disadvantaging pupils living in southern regions. In 9 out of 20 Italian regions (practically all southern Italian ones) more than 50% of students in primary or lower secondary schools do not have access to school canteens, and this share exceeds 70% in Apulia and Sicily.

The reasons behind these geographical disparities are the same as reported in Section 2.3.2. Limited funding available at the municipal level in the south, together with a more limited provision of full-time classes in this geographical area than in the rest of Italy, contribute to especially low support for decent school meals provision in southern Italy.

4. Healthcare

This section describes the situation regarding effective and free access for low-income children to healthcare, focusing on vaccinations, care from a general practitioner (GP) or infant nurses, specialist care, dental care (not orthodontics) and prescribed medicines.

4.1 Mapping the provision of free healthcare services and products

Table 4.1: Healthcare costs (free for all/low-income children)

Vaccination	GP	Infant nurses	Specialist care	Dental care (not orthodontics)	Prescribed medicines
ALL	ALL	ALL	POOR	MOST S&P	POOR

Note: "ALL" means that all services/products in the category are free for all children. "POOR" means that they are free for low-income children. "MOST S&P" means that most but not all services/products in the category are free for low-income children.

Italy has a national healthcare system (NHS), which largely ensures universal coverage for care needs, usually making no distinction by income or by age (Table 4.1). All children can therefore get access without being charged to preventive services as well as acute care, once GPs or paediatricians make a referral.

The Italian NHS functions quite well overall in ensuring coverage for all children, including low-income ones.

The coverage of immunisation programmes for children, including low-income ones, is high and free of costs.

An important pillar of the Italian NHS, especially valuable for children's healthcare, is the institutionalised presence of paediatricians as specialised GPs for children under 15. This service is quite widespread: there is on average 1 paediatrician for every 967 children under 15 (Ministry of Health, 2021).

Post-natal screenings are provided free of cost to all children. Furthermore, since paediatric examinations are free of cost (some paediatricians also visit children at home), periodic regular examinations are usually carried out at a young age to identify the need for further screenings (which are free in the NHS).

However, there are three types of activities where access to the NHS is more strictly regulated compared with the general NHS provision:

- dental care is partially outside the reach of the NHS;
- in specialist care, patients have to make a co-payment; and
- in pharmaceutical care, patients have to make a co-payment.

In relation to dental care, the NHS covers most needs of children under 15, who are the only residents in Italy who receive dental care on a universal basis through the NHS. Most pathologies are covered, such as caries and corrections of serious and very serious dental deformities (according to the index of dental treatment need). However, once children turn 15, they are not covered anymore.

In specialist care, co-payments vary, and they can reach €36.15 for each visit.

There are two main types of exemption from co-payments: exemptions due to specific (chronic or rare) diseases; and exemptions related to income and age or social conditions.

In particular, in relation to the second type of exemption, specialist visits are free for children under 6 living in households with a medium-low income (see Section 4.1.1). They are also free for children living with an unemployed parent and in a household on a very low income (see Section 4.1.1).

All children under 6 living in low-income households are therefore exempt from co-payments for specialist visits. At the same time, children aged 6-17 are exempt only if they live in very poor households (see Section 4.1.1).

Finally, medicines prescribed (by GPs/paediatricians or specialist doctors) for essential care needs (in practice, all care needs covered by the NHS) are in principle free of costs. However, national legislation allows regions to introduce co-payments (usually a fixed sum for each prescription). Most regions adopt co-payments as a way both to limit pharmaceutical drugs' overconsumption and to cover regional healthcare services running up deficits.

Regions adopt different levels of co-payments, and they also introduce different types of exemptions. It is therefore hard to provide a general overview of the topic. Two regions (one in the north – Lombardy, and one in the south – Apulia) can be used to illustrate such diversity of regulation. In Lombardy there is an exemption for prescribed medicines for all children under 14. In Apulia, all patients (including children) are exempt if they belong to a medium-low-income household.

4.1.1 Conditions for qualifying as a “low-income child”

Exemptions from specialist care co-payments apply to children under 6 who live in households with an annual ISEE below €36,151.98.

Exemptions from specialist care co-payments also apply to children living with an unemployed parent and in a low-income household.

Dental care is offered free to all children under 15, independent of their income, but above this threshold there is no support for any child, including those coming from low-income households.

In relation to co-payments for prescribed medicines, there are different conditions for qualifying depending on the region. In Lombardy all children under 14 qualify. In Apulia, all patients (including children) qualify if they belong to a medium-low-income household with a yearly income below €29,000, increased by €1,000 for each child living in the family.

4.1.2 Relation between the group(s) of children who have free access and the AROPE population of children in the relevant age group(s)

In relation to exemptions for specialist care co-payments, as already reported above, Eurostat calculates that the AROP threshold for 2021 for Italian households with two adults and two children under 14 was €22,090 (Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023), and it also estimates that the Italian median income for 2021 was €36,816. The €36,151.98 threshold is therefore relatively high in order to cover most children aged under 6, and not just those on low-income households.

In the case of exemptions from specialist care co-payments for children living with an unemployed parent in a low-income household, the threshold, measured in terms of household ISEE, is relatively low – €8,263.31 in the case of single-parent households, and €11,362.05 in the case of two-partner households, increased by €516.46 for each child present in the family. In the case of households with two adults and two children, the threshold would be equal to around €12,395, which is well below the AROP threshold (44% below it).

In the case of dental care, all children up to 14 are covered, including those coming from low-income households. However, around 400,000 low-income children aged 15-17 do not receive any support (estimate based on Eurostat, EU-SILC [ILC_LI02], downloaded on 17 January 2023). In relation to co-payments for prescribed medicines, given that there are different conditions for qualifying in different regions, the coverage rate of low-income children changes by region. Eurostat calculates that the AROP threshold for 2021 for Italian households with two adults and two children under 14 was €22,090 (Eurostat, EU-SILC [ILC_PEPS01N], downloaded on 17 January 2023). Eurostat also estimates that the Italian median income for 2021 was €36,816. In the two examples reported above (Lombardy and Apulia), all the AROPE population aged 14 or under is covered, whereas in Apulia this type of support covers low-income children way above the poverty line.

4.2 Cash benefits whose specific purpose is to help meet healthcare costs

There are no cash benefits.

4.3 Non-financial barriers to effective and free access to healthcare

Currently there are no major non-financial barriers to accessing services. In the near future, a major problem might arise over the provision of paediatricians. In 2019 (most recent data available), 79% of paediatricians had at least 23 years of specialisation in paediatric care, compared with 39% just a decade previously in 2009. In the near future, as for most other medical disciplines and specialisms, there is the high risk in Italy of large coverage gaps due to the retirement of a whole generation of paediatricians who are not replaced by the younger ones (Ministry of Health, 2021).

5. Healthy nutrition

This section describes the situation regarding effective access by low-income children to healthy nutrition.

5.1 Main barriers to effective access to healthy nutrition

5.1.1 Financial barriers

The presence in the country of a high share of households with children in a situation of extreme poverty represents a major barrier to effective access to healthy nutrition. ISTAT defines extreme poverty as a situation where the household's financial means do not suffice to pay regularly for a basket of essential goods (including those related to healthy nutrition). The threshold to define extreme poverty varies depending on the size and composition of the household as well as geographical location. For households made up of couples with two young children aged 4-10, it is equal to around €1,500 per month. ISTAT (2022b) estimates the presence in Italy of 2 million households in extreme poverty.

In particular, absolute poverty in Italy affected 1,382,000 children (14.2%, compared with 9.4% of individuals nationwide) in 2021. The number of children had tripled over the previous decade. There were almost 762,000 families in absolute poverty in which minors were present, with an incidence of 12.1%. Furthermore, the incidence of absolute poverty increased as the

number of minor children in the family increased (6.0% for couples with one minor child, 11.1% for those with two and 20.4% for couples with three or more) and is high among single-parent families with minors (11.5%) (ISTAT, 2022b). These are the household profiles with the greatest risk of not being able to access healthy nutrition.

5.1.2 Non-financial barriers

Apart from barriers related to single low-income households' ability to access healthy nutrition, Italy has a major problem with to how state involvement works in relation to this access.

First, the Italian legal structure does not provide for a comprehensive national regulatory framework on the right to adequate food that takes into account all the various aspects of the phenomenon. The Italian constitution does not explicitly recognise the right to food, and does so only indirectly through accession to international treaties that guarantee it (UNICEF, 2022).

Second, funds for targeting a reduction in food vulnerability and healthier child nutrition are currently very fragmented. EU and national public funds are poorly integrated.

Third, the national funds are themselves not linked to the Ministry of Health's Funds for Childhood and Adolescence (*Fondi del Ministero della Salute per Infanzia e Adolescenza*). Measures undertaken across different sectors, such as social (welfare policies), educational (school meals), and healthcare (paediatricians) are disconnected.

Last, at the local level, measures to combat child food poverty and in the field of nutrition are poorly integrated between themselves and with measures at the national level; co-ordination among actors occurs mostly along industry lines. Opportunities for co-ordination between the public sector (above all, education and health) and the private social sector are scarce (UNICEF, 2022).

Furthermore, there is an important challenge related to limited knowledge of nutritionally correct behaviour. The World Health Organisation (data updated 2021) noted that sodium consumption had drastically increased in Italy, and around 37% of children suffered from problems linked to being overweight. In addition, a progressive shift away from the Mediterranean diet is under way. Italy is among the European countries with the highest levels of overweight among girls and boys of school age: 9.4% are considered obese and 2.4% severely obese, and there is a clear link between being a low-income child and the probability of becoming obese. The habits of not eating breakfast (8.7%) or of eating an inadequate breakfast (35.6%) and eating a large mid-morning snack (55.2%) remain relatively common. With regard to sport, the most recent indicators relating to physical activity show that about 20.3% of children did not do any physical activity the day before the survey, 43.5% had a TV in their bedroom, and 44.5% spent more than two hours a day in front of a TV, tablet, or mobile phone (Okkio alla Salute, 2019).

5.2 Publicly funded measures supporting access to healthy nutrition

There are many funds in the Italian framework for direct funding for food aid and to individuals and families in need. The following one directly concerns children.

The *Fund for European Aid to the Most Deprived (FEAD)* is co-ordinated in Italy with the fund for the financing of national programmes of food distribution to the most deprived people. The programme is delivered through an extensive network of about 11,000 local NGOs. The FEAD finances programmes for the distribution of food to people in need and severely at risk of material deprivation and social exclusion. In particular, the programme in Italy is targeted at: (a) homeless people and households; and (b) "people and families in conditions of absolute

poverty and severe material deprivation, with priority access for people in serious mental or social conditions and families with minors, above all large households, in which there are people with disabilities or housing problems".⁹ In order to define these two groups, the economic and social situation of applicants can be evaluated by one of the following means: (a) an attestation of extreme poverty (inability to pay for basic food) by the social service of the municipality of residence; (b) certification by the National Institute of Social Security of the right to the citizenship income (*Reddito di Cittadinanza* – RdC) or the citizenship pension (*Pensione di cittadinanza*); (c) an ISEE below €6,000 – for an ISEE between €6,000 and €9,360, a certificate of poverty (inability to pay for basic food) by the social service of the municipality of residence is required for food distribution interventions by the NGO partner of the FEAD programme; or (d) certification of poverty, and of the urgent need for food distribution interventions, by the NGO partner of the FEAD programme – in this case, the certificate is valid for one year. The resources available between the beginning of 2014 and the end of 2020 amounted to €595 million, to which Italy was expected to contribute €118.3 million. The FEAD reached about half of the children in absolute poverty and about a quarter of those in relative poverty (UNICEF, 2022).

6. Adequate housing

This section describes the situation regarding effective access by low-income children to adequate housing.

6.1 Publicly funded measures supporting access to adequate housing – Housing allowances

Transfers to support low-income tenants are scarce in Italy (Minelli, 2009). The main measure concerning rented housing consists of a national “fund to support low-income tenants” (Laws 431/1998, 124/2013 and 80/2014), for granting contributions by local authorities to low-income households to lessen the burden of rent on household income.

Relevantly, this housing allowance did not introduce a subjective entitlement for beneficiaries – meaning that access is only guaranteed as long as funds are available – and it was severely limited by budgetary constraints. The central government defines each year how much resources need to be invested in the fund and then negotiates with the Conference of Regions and Autonomous Provinces (*Conferenza delle Regioni e delle Province Autonome*) the criteria for distributing them to the regions. Regions and municipalities may then complement the fund from their own resources. If they do, each government level can – and normally does – introduce its own eligibility requirements, provided they are more inclusive than the national ones. As a result of this complex process, in the end it is up to the municipalities to define more specific eligibility conditions as well as the amount and the duration of the support in favour of tenants, identifying their requirements by means of special notices. This creates relevant territorial inequalities but, overall, due in particular to very limited investment, both the coverage (maximum 5%) of the fund and its compensatory effect were traditionally very limited (Baldini and Poggio, 2012).

With the onset of the Great Recession, resources dedicated to this fund – already quite meagre in the early 2000s – fell significantly, from about €360 million in 2001 to €181 million in 2009,

⁹ Decree 15 by the Director of the Ministry of Social Affairs, 2019 (<https://www.lavoro.gov.it/documenti-e-norme/normative/Documents/2019/DD-15-del-13022019-FEAD.pdf>).

and to zero in 2012-2013. The fund was then financed with €50 million in the years 2014-2015, but it has recently again been exhausted. In the absence of national resources, many municipalities have struggled to continue financing the scheme, while others have eliminated it. Without the participation of the central government and/or the regions, however, both the number of beneficiary households and the transfer amount fell, while the number of discretionary practices in local services increased (Baldini and Poggio, 2014). Only in the midst of the COVID-19 crisis did resources allocated to this fund grow significantly. The budget law for 2021 (Law 178 of 30 December 2020) allocated €260 million for 2021 and €230 million for 2022 to this fund, later increased to €330 million. It should be noted, however, the budget law for 2023 has once again emptied the resources of this fund.

As to eligibility requirements, the ministerial implementing decree of 7 June 1999 introduced the following income-based eligibility requirements:

- a household should spend more than 14% of its income on rent, and its taxable annual income may not exceed twice the social pension; and
- if a household spends more than 24% of its income on rent, its total taxable annual income may not exceed the income threshold established by the regions for access to the public housing system.

As mentioned above, if contributing to the fund, regions and municipalities can also introduce their own eligibility requirements. As a result of this complex, fragmented and little institutionalised process, there is great heterogeneity at the local level in access criteria and in the definition of the benefit amount. Some useful examples are described below.

- In **Milan**, to be eligible for benefits, households' ISEE must not exceed €26,000 annually. Relevantly, the housing allowance cannot be cumulated with the additional €280 given to RdC beneficiaries to top up the monthly benefit in the case of households living in rented apartments (see below). The benefit amount is equal to eight months' rent and in any case to not more than €3,000 per year.
- In **Turin**, to be eligible for benefits, the maximum yearly rent must not exceed €4,000; and households' ISEE must not exceed €21,752.42 annually. The benefit amount corresponds to the amount needed to lower the ratio of rent to total household income to either 14% (subject to a maximum of €3,000 per year) or 24% (subject to a maximum of €2,300 per year).
- In **Rome**, to be eligible for benefits, households' ISEE must not exceed €14,000 annually. The housing allowance cannot be cumulated with the additional €280 given to RdC beneficiaries to top up the monthly benefit in the case of households living in rented housing (see next paragraph). The benefit amount cannot exceed 40% of the rent and cannot, in any case, be more than €2,000 per year.
- In **Naples**, to be eligible for benefits, households must have a maximum annual ISEE of €13,338.26 if the rent is not below 14% of total household income, or a maximum annual ISEE of €25,000 if the rent is not below 24% of total household income.

Because of budgetary constraints (i.e. insufficient funds to ensure access by all households meeting the income-related requirements) municipalities in general each year implement a ranking list to determine who can access housing allowances. In some cases, municipalities give priority access based on the presence of specific needs in the household, including the presence of minors. For example, in Milan, being a single parent or having three under-age children grants additional points on the ranking list.

No study provides a comprehensive assessment of the ability of the fund to adequately cover the housing costs for low-income households with children. However, Iommi, Maitino and Ravagli (2018) provided an assessment of the adequacy, effectiveness, and distributional

effects of the contribution to the payment of rents in Tuscany. It should be noted that this is a region where housing needs are less acute. Even in this context, the results showed that: first, the main problem of the policy was the inadequacy of the resources allocated in relation to needs; second, eligibility requirements were inconsistent, because territorial differences in housing costs and the size of households were not taken into account; and third, according to the authors, the access requirements were too inclusive given the scarce resources available, so that the coverage was decent but the benefit awarded too small.

This study thus confirmed that housing allowances are significantly underfinanced in Italy, while the governance of the housing sector is territorially fragmented, resulting in a residual social policy field not guaranteeing sufficient protection to all age groups, including children. Data provided by ISTAT confirm the inadequacy of public support for those living in rented housing, and reveal that a really large share of households with children are struggling to pay their rent. In 2021, in a country characterised by a very high rate of home-ownership (72.5% of individuals owned the place in which they lived, while only 20% of individuals lived in rented accommodation) half of the households in absolute poverty lived in rented housing (ISTAT, 2022c). Among people living in rented housing, the incidence of absolute poverty was 18.5%, while it was only 4.3% among home-owners. Crucially, the incidence of absolute poverty among households with children paying rent increased to 28.2% (against 6.4% among home-owners with children).

Similarly, the incidence of severe material deprivation varies substantially depending on the tenure status: if, on average, in 2020 it was equal to 11%, it fell to 7.1% and 8.4% among home-owners not having or having to pay a mortgage respectively, while it rose substantially among tenants renting at market price (24.1%) and tenants paying a reduced rent (35.8%). Moreover, Italy performs worse than the European average on all three of the following indicators of housing hardship among children: the share of children living in households with a heavy financial burden due to housing costs (36.8% in Italy compared with 29% in the EU 27), the percentage of children living in an overcrowded household (42.9% in Italy compared with 25.2% in the EU 27), and the severe housing deprivation rate among children (7.5% in Italy compared with 6.7% in the EU 27). Overcrowding is particularly common in low-income households (ISTAT 2022c): among the most affluent households (i.e. households in the top two deciles of the income distribution) the rate of overcrowding is 9.6%, about a third of that observed in poor households (27.4%). Overcrowding is particularly high in couples with children (38.3%) and single-parent families with children (46.3%). Overall, 4 out of 10 families with at least one child live in an overcrowded home, increasing to 2 out of 3 families when there are three or more under-age children (ISTAT 2022c).

To (partially) respond to such relevant needs, in January 2019 the RdC was introduced (Jessoula *et al.*, 2018) – a minimum income benefit that provides a €280 top-up to the monthly benefit for households living in rented housing, whereas a €150 top-up is paid to beneficiaries who pay a mortgage. However, the amount of these extra benefits is not dependent on household size, whereas data show that families with children are particularly at risk of poverty, in particular if living in rented housing. Moreover, in order to be eligible for the RdC, households must satisfy a set of income and wealth requirements. More specifically, households must have:

- a maximum annual ISEE of €9,360;
- an annual equivalised income not higher than €6,000, where the equivalised income is computed using an equivalence scale different to that used for the ISEE (see below);
- housing wealth (excluding the primary residence) not higher than €30,000; and

- financial wealth not higher than €6,000, increased by €2,000 for each additional household member, up to a maximum of €10,000: from the third child onwards only, the limit is increased by €1,000.

Owning certain durable goods may also prevent access to the RdC.¹⁰ Furthermore, eligibility criteria include 10 years' residence in Italy, the last two of which must be continuous.¹¹ Such strict income, wealth and residence-related requirements associated with the RdC mean that only a limited share of households and children with housing needs access this measure.

6.2 Publicly funded measures supporting access to adequate housing – Social housing

6.2.1 Mapping the provision of social housing

In Italy, as in other Mediterranean countries, the direct provision of publicly (or semi-publicly) owned houses for rent is comparatively underdeveloped. The public and social housing stock plays a residual role, with most people enjoying home-ownership (Castles and Ferrera, 1996). In 2020, Italian public social policy expenditure on housing was €10.50 per inhabitant – much lower than countries such as France (€247.80), Germany (€225.50), Denmark (€355.20) or the Netherlands (€218.20). Limited funding prevents the diffusion and the long-term sustainability of municipal interventions, as well as the development of new forms of social housing in co-operation with non-profit organisations. As a consequence, the public housing stock shrank from 1 million dwellings in 1991, to 900,000 in 2001 and currently only 805,000 (Lomonaco and Chiaro, 2022) – many of which are unfit for habitation. Only 4% of the housing stock is in public hands (Housing Europe, 2022), against 36% in the Netherlands, and 22% in the UK (Bricocoli and Cucca, 2016). The public housing sector is therefore exceptionally small by western European standards and “close to collapse” (Baldini and Poggio, 2014). Indeed, the public residential housing (ERP) assets have not been able to satisfy demand, covering at most 1 million people,¹² and therefore meeting only one third at most of requests for social housing (UNICEF, 2023).

Only households with children in severe poverty and/or in very vulnerable situations can access the ERP. The requirements for access to the ERP are defined at the sub-national level. To give an idea of the heterogeneity of the eligibility conditions, we list below the requirements of the regions where the four greatest Italian municipalities are located.

- In **Lombardy** (Regional Regulation 4, August 2017), the three most relevant eligibility conditions are: (a) five years' residence in Lombardy; (b) a maximum annual ISEE of €16,000; (c) financial and/or housing wealth no higher than €22,000 for individuals, increasing according to the size of the household using an equivalence scale.
- In **Piedmont** (Regional Law 3, February 2010), households must have resided for at least five years in the region and have a maximum annual ISEE of €23,623.13.

¹⁰ Specifically, the household cannot own: (i) cars first registered in the six months prior to submitting the RdC application; (ii) cars with a cylinder capacity exceeding 1,600cc, first registered in the two years prior to the application; (iii) motorcycles with a capacity exceeding 250cc, first registered in the two years prior to the application; or (iv) ships and recreational craft.

¹¹ In detail, RdC is targeted at the following groups: Italian or EU citizens; third-country nationals in possession of an EU residence permit for long-term residents (or stateless person in possession of a similar permit); third-country nationals who are family members of an Italian or EU citizen; and holders of international protection. However, in order to access the benefit, all these categories must comply with the 10 years' residence requirement – and the last two years continuously – in Italy.

¹² Due to the decentralisation of the public housing system outlined below, it is not possible to give a detailed picture of the level of coverage of public interventions on a national scale.

- In **Lazio** (GR4103 of August 2021), households must reside in the region and have a maximum annual ISEE of €23,623.13.
- In **Campania** (Regional Regulation 11, October 2019), households must have Italian citizenship or have had a residence permit for at least two years, and a maximum annual ISEE of €15.000.

Because of budgetary constraints (i.e. insufficient funds to ensure access to all households meeting the income-related requirements) municipalities in general each year implement a ranking list to determine who can access the ERP. In Lombardy, single-parent households have priority on this ranking list. In other regions, there are no specific conditions directly related to the presence of children in households, but they take into consideration the number of household members. For example, in Piedmont, applicant households consisting of at least five people have priority access; and in Campania, the overcrowding rate is one of the 15 parameters taken into consideration by the ranking list.

6.2.2 Main barriers to effective access to social housing

6.2.2.1 Financial barriers

As outlined above, the main financial barrier to access by low-income children to social housing in Italy is the strictness of the means test, in particular in certain territorial contexts. Moreover, in Italy a significant part of public spending on housing policies is allocated through tax breaks (for example, deductions for interest payable on mortgages and deductions for the payment of rent by tenants) – which, however, often do not benefit low-income individuals and families, as they are deemed ineligible on the basis of their tax returns (UNICEF, 2022).

6.2.2.2 Non-financial barriers

Italy has one of the lowest stocks of social and public housing in Europe – only 4% of the total, whereas the European average is 20%. In 2017 only one third of those who were estimated to be in need found a place in public housing companies (Housing Europe, 2017), while municipal waiting lists across the country included more than 700,000 pending applications for social housing by households who met the (tight) eligibility requirements (Ascoli and Bronzini, 2018).

Beyond very limited funding, there is also a lack of co-ordination and of a strategic overview (Poggio and Boreiko, 2017), contributing to increasing territorial heterogeneity. Access to public housing – as well as access to housing allowances – depends on budgetary constraints and the criteria regional authorities choose for disbursement of available funds. Further increasing territorial heterogeneity, municipalities can also introduce their own requirements provided that they do not conflict with regional regulation. It is not possible to give a detailed picture of the level of coverage of public interventions on a national scale due to a lack of data. However, Filandri and Autigna (2015), focusing on Piedmont only, found a high degree of territorial heterogeneity in eligibility requirements at the local level, contributing to increasing inequality of access between nearby municipalities. Therefore – as stressed by UNICEF (2022) – given the same economic conditions, families living in different municipalities may or may not be supported or may be supported very differently. Despite the limited availability of comparable data, it is thus very likely that regional disparity is very relevant (also) in this policy field.

Third, most regions now require at least five years of residence in the region (or in the municipality), thus impeding access to social housing by many poor children of migrants. In this regard, it is important to emphasise that, according to ISTAT, in Italy 30.6% of foreign-only households live in absolute poverty, compared with 5.7% among Italian-only households.

Finally, means-tested access is not fully effective, as it operates only at the point when flats are first allocated: many occupants therefore tend to remain in social housing for their entire lives, sometimes regardless of improvements in their economic and social conditions (Baldini and Poggio, 2012). As a consequence, younger generations and low-income families with children are almost excluded from access to social housing (Jessoula *et al.*, 2021).

6.3 Publicly funded measures supporting access to adequate housing – Other measures

In Italy, some publicly funded measures to support access to home-ownership exist. First, there is the “solidarity fund to support mortgage loans for the purchase of a first home” (*Fondo di solidarietà per i mutui per l'acquisto della prima casa*), a national guarantee fund to support mortgage loans for first home purchasing or restructuring. The solidarity fund, introduced by Law 244 of 24 December 2007 provided the possibility for holders of a mortgage contracted for the purchase of a first home to benefit from the suspension of the payment of instalments in the event of temporary economic difficulties. Law 92/2012 restricted eligibility only to cases of termination of an open-ended or a fixed-term employment contract. With the onset of the pandemic crisis, the “Cure Italy Decree” increased funds, extended the operation of the national solidarity fund to new categories of workers, and temporarily suspended the payment of mortgage instalments for first home purchasing (Jessoula *et al.*, 2021). The measure was targeted at: (a) employees who had lost their job, been suspended from work, or suffered a working hours reduction of at least 20% for at least 30 consecutive working days; and (b) self-employed people suffering an average daily drop in their revenue of at least 33% compared with the last quarter of the previous year. Relevantly, the benefit was not means-tested. The suspension of payment of mortgage instalments was granted for a maximum duration of:

- 6 months for a suspension – or reduction – of working time of 30-150 consecutive working days;
- 12 months for one of 151-302 consecutive working days; or
- 18 months for one of more than 303 consecutive working days.

The solidarity fund covered 50% of the interest accrued during the suspension period.

Second, a national guarantee fund to support mortgage loans for first home purchasing or restructuring (under Law 147/2013, which subsumed a similar fund created by Law 133/2008) to support large families who buy their first home. These funds support access to mortgages for households with insufficient bank guarantees – with the state guaranteeing 50% of the capital share (up to a maximum of €250,000). To access this fund, people must have an annual ISEE no higher than €40,000, and belong to one of the following categories: young couples (where at least one person is under 35); single-parent households with under-age children; or young people under 36.

Third, a dedicated fund to support households in the process of being evicted for arrears (Law 102/2013). Low-income households unable to pay their rent due to an objective reduction in their economic means may benefit from a maximum of €8,000 (€12,000 from 2016) to pay their debts (Poggio and Boreiko, 2017). To be eligible, households must have an annual ISEE below €26,000. The presence of a minor, a person over 70 or a disabled person constitutes a criterion for preferential access to this fund. It should be noted, however, that the budget law for 2023 completely emptied the resources in this fund.

Finally, the budget law for 2022 introduced a youth rent bonus (*Bonus Affitto Giovani*) a tax deduction equal to 20% of the rent up to a maximum of €2,000, targeted at individuals aged 20-31 with an income below €15,493.71.

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