With the financial support of the European Union

ETUC SOCIAL PROJECT - SURVEY FOR NATIONAL CONTACT PERSONS

Trade Union report for Italy

National Trade unions that participated in the survey: UIL, CGIL, CISL

This survey, for completion by the National Contact Persons on behalf of their trade union, is an important source of the qualitative and quantitative information required for the ETUC’s SociAll Project. This is in addition to the extensive information about each countries’ pension system that will already be available to the National Experts from established national and international sources.

The survey will provide the National Experts with:

- Background information, specifically from a trade union perspective, about the country’s pension system and attitudes to recent trends in pension provision;
- To outline the challenges in the sphere of pension provision that have been identified by trade unions; and
- Set out the trade unions’ priorities and proposals.

The survey is divided into three sections that are summarised in Table 1 below. These relate to the corresponding sections of the National Reports, as outlined in the Methodological Note. Section 4 of the National Reports will also be informed by the information that is provided.

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Section 1. The Country’s Pension System

This section of the survey covers the current situation, including questions on the trade unions’ views on the strengths and weaknesses of prevailing national pension system. It also asks questions on the content and the expected effects on the country’s pension system of recent reforms and those currently under active discussion. It should be taken that the National Experts are already familiar with the country’s existing pension system and current issues. The status of the current reforms should be identified as follows:

- **Completed Reforms**, i.e. those implemented since 2010
- **Planned reforms**, i.e. almost certain to be adopted, i.e. having gained enough political support and formulated as draft legislation
- **Reforms under active discussion**, i.e. those that are under discussion, with an indication of the likelihood that the reform will be adopted.

QUESTIONS

GENERAL OVERVIEW

Role of Social Partners in general and trade unions in shaping pension reforms

Q 1.1 Can you describe how trade unions in particular and social partners in general are involved in the pension policy debate and decision-making process in your country and how does the involvement take place (involvement in bipartite/tripartite institutions, consultation by government/parliament, negotiations)?

*The Italian unions have been involved in alternate phases in our country’s social security reforms.*

In 1995 the role of the unions was decisive for the drafting of the "Dini reform" which introduced the contribution system. As well as in 2005 with the drafting of a common notice that led to the reform of occupational pensions or in 2007 and the signing of the "Prodi protocol" which led to the introduction of the system of quotas (age + work seniority) for retirement.

Unions involvement that did not occur in 2010 with the Berlusconi government when the women’s retirement age was increased or in 2011 when the Monti government launched a series of reforms that drastically tightened up the Italian system.

In 2016 with the Renzi government, following numerous trade union demonstrations, a new season of dialogue began. The unions negotiated directly with the Prime Minister and the Minister of Labor to reach an agreement that would restore flexibility in the system and fix some distortions generated by the 2011 interventions. Among other measures, “Ape sociale” was experimentally established. L’APE is a “reddito ponte”, a provisional income with a maximum amount of 1,500 €, recognized in certain categories such as the
unemployed, the hardous workersbourdosome, the disabled or the caregivers, for these people the retirement age is brought forward by 3 years and 7 months.

In 2017 a new discussion table started with the Gentiloni government which produced further corrections to the system.

In 2019, quota 100 was introduced, always experimentally, by the “Conte 1” government, supported by the Lega party, this law did not see the unions involved.

But with the birth of the “Conte 2” government, a discussion table was reopened and in January 2020 the unions meet the Prime Minister and the Minister of Labor to lay the foundations for an overall reform of the social security system. The work on this table is suspended due to the onset of the "covid-19" crisis.

Over the years the unions have been repeatedly involved also in the composition of institutional commissions that had the task of investigating certain issues related to the welfare system. Recently two commissions have been scheduled, one with the aim of scientifically identifying the heavy and dangerous jobs, another with the aim of quantifying in more detailed and disaggregated way the costs of the Italian welfare system by precisely dividing the social security expenditure by welfare.

Q. 1.2
Which is the trade union role in the latest pension reform processes (implemented and under discussion)? Provide your own assessment (major role, marginal role, total exclusion) and few examples in case of influence

In the 1995 reform (transition to NDC system) Unions were deeply involved.
In the 2007 reform (introduction of the early retirement pension system) The unions were deeply involved.
In the 2010 changes (raising the age of women) no direct involvement.
In the 2011 changes (increase in age and changes to early pensions) no direct involvement.
In the 2016 changes (Ape sociale) deeply involved.
In the 2019 trial (quota 100), poorly involved.

Q. 1.3
Provide a general assessment of the extent to which the existing pension system addresses the needs of current and future retired people in your country, indicating where and why it falls short.

A general assessment will be enough, as a more detailed section on challenges will follow. The current retirement age is 67 years, while early retirement is granted with 42 years and 10 months for men and 41 years and 10 months for women of contribution period.
Early retirement for workers who have their first contribution after January 1, 1996 is allowed with 20 years of contributions and 64 years of age if the amount of the pension exceeds approximately € 1,300 per month for 13 months. There are some exceptions for hard and dangerous jobs. Experimentally until 2021 early retirement with at least 62 years of age and 38 contributions is in effect.
The amount of the pension is calculated with two criteria, with a "mixed" system for workers with the first contribution before 1996, that is, with a system linked to the last salary part and an NDC part. For workers with the first contribution after January 1, 1996, the entire amount is calculated with the NDC system.
Regarding the age of access, the first problem is the excessive rigidity of the system which sets a single rule for different categories of jobs and workers without evaluating their working peculiarities (e.g., wear, exposure to risks) or subjective ones (situations of family frailty, or disability).
As regards the amount of the pension, the main problem is the inadequacy for the weakest and most discontinuous professions (part time, self-employer), being our a pure contributory system and not requiring a minimum treatment. Which penalizes these categories doubly, also affecting the amount on the age of access to retirement. This problem is particularly felt by women because of low female employment levels and often lower wages than men. We fear that with the economic crisis triggered by Covid-19 these critical issues may worsen.

Q. 1.4
a. What are the main principles and policy drivers that inspired the design of the pension system under analysis? Are they still valid?
Our system has been subject to continuous interventions, and the reasons and reasons that led to the 1995 reform are difficult to find today. Above all, the projections of economic growth and the continuity of work are fundamental elements for the adequacy of the services in a contributory system.
Adequacy and flexibility are further threatened by the interventions of 2011, which were introduced only to reduce the "cost" of welfare, without any social security logic.
For this reason we believe that an overall system reform intervention is necessary.
b. Is the European Pillar of Social Rights and the recent European Council’s Recommendation on Access to social protection for workers and the self-employed1 shaping the debate on pensions?

At the moment the recommendations are used in rare cases by governments only as a motivation not to make changes or as a motivation to justify cuts. There is no real debate on these, above all because, as the trade unions argue, the data communicated annually from Italy to Europe are aggregate data that do not distinguish between the various welfare or social security measures that in our system are fueled by different contributions and taxation.

c. Within trade unions?

The European recommendations, being spoiled by analysis data that we do not consider correct, are taken into account but play a central role in the internal debate in the trade unions.

d. In bipartite or tripartite social dialogue?

Trade unions are not always involved in social dialogue processes, despite the role and level of representation acquired.

Q. 1.5

Summarise the trade unions’ views on the state of the country’s pension system debate in terms of the balance between financial sustainability and social adequacy, coverage and effectiveness.

We believe that after years in which priority has been given to budgetary balances, it is necessary to put the social balance of the system at the center of attention. We believe that especially in the contribution system, future pensions will be inadequate, in particular for the most fragile workers (part time, self employer, discontinuous careers) who are the most penalized by a pure contribution system, for this reason we ask for the introduction of a minimum guarantee pension that considers both years of contributions paid and periods that must be enhanced, such as unpaid involuntary unemployment, periods of care and training.

1

https://ec.europa.eu/social/main.jsp?catId=89&furtherNews=yes&langId=en&newsId=9478
We also believe that our system is heavily flawed by aggregate data that indistinctly add up to social security spending with other social spending in the country.

The president of INPS himself, the social security institution in Italy, officially said that the ratio of GDP pension expenditure is less than 12%, that is 4 points less than the figure communicated annually in Europe.

We must then provide for measures that protect maternity and the care work, carried out, in Italy, especially by women.

Q. 1.6

Summarise completed reforms (as defined above) and indicate the trade union’s assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?

The most recent stable intervention was in 2011, which pursued only the balance of the budget, also for the setting of the European public debt policy, heavily undermining the adequacy levels of coverage and access to retirement.

The age of access to the pension was suddenly raised by about 4 years, a mechanism for increasing the requirements automatically linked to life expectancy was launched, moreover with the increase in age the amount of the pension.

For pensions calculated entirely with the contribution system, minimum income thresholds for access to pension have been introduced, therefore the more wealthy workers will be able to retire earlier. While the weaker, with pensions lower than the minimum thresholds will retire later: Those who do not reach € 700 per month will retire no earlier than the age of 71, and those who do not reach € 1,280 per month will not be able to retire at 64 but will have to wait at least for 67 years.

The complex of these measures has deeply undermined the solidarity logic of the system, penalizing especially the weaker categories.

The other major reform of the system took place in 1995 when the process that transformed the Italian social security system from “a system linked to the last salary” to NDC system began.

The frequent changes implemented over time have focused above all on increasing the age of access to retirement, on the calculation and on equalisation of pensions.

Q. 1.7

Summarise reforms and those under active discussion (as defined above) and indicate the trades union’s assessment (if any) of their impact on the adequacy, coverage, and effectiveness of pension provision?
We currently have two experimental early retirement mechanisms in place, the Social Ape (pension advance) for the protection of certain categories and the 100 quota for early retirement of workers.

A discussion was started with the government interrupted by the "Covid-19" crisis the topics of discussion were:

- A equalisation mechanism of pension that better meets the needs of retirees and the current economic reality;
- The introduction of a flexible retirement system that take into account the work condition (Eg. wear, exposure to risk) and personal peculiarities of workers (Eg. disabilities, family contingencies);
- Strengthening the occupational pension system;
- Interventions for the protection of non-autonomous people and LTC mechanisms.

The combination of these measures, strongly supported by the unions, would allow the overall system to be strengthened by introducing flexibility and protecting the adequacy of existing and future pensions.
Section 2. Current challenges

This section of the survey is about the trade unions’ perception of the main socio-economic and demographic challenges that affect the present state and future of pension provision in terms of coverage effectiveness and adequacy (and the effective implementation of the Recommendation on Access to Social Protection for Workers and the Self-Employed).

This should cover:

- The issues the trade union regards as the more urgent challenges to pensions; and
- The main social and occupational groups that, in the view of the trade union movement, need greater attention for more effective pension protection.
- The gender dimension of the challenges

The lists of issues provided for certain questions is non-exhaustive and other issues should be covered, if appropriate.

QUESTIONS

Main Challenges

Q. 2.1

a. What are, in general, the main social challenges in pension provision with respect to the social and economic outlook of your country?

Please consider the needs of people, their rights and living conditions. You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- Population ageing
- Poverty rates
- Access to essential services
- Out-of-pocket expenditure for healthcare and long-term care
- Low salaries
- Unemployment
- Increased share of atypical jobs (high rate of involuntary part-time/zero-hour contracts/)
- Bogus self-employment
- Sluggish economic performance
- Low average productivity
- Increasing inequalities
- Gender gaps in employment/wages
- The Covid-19 Pandemic
b. Who do these social challenges affect?

*Regarding discontinuity and new fake self-employed.*

Industrial relations will play an important role in guiding the birth of new jobs and in giving them adequate coverage of social and social security rights and in creating the best working conditions to allow for "active aging". The creation of legislation more responsive to the reality of the new jobs will also be central to providing adequate social security coverage, as will the support of institutions to guarantee full access to services for all citizens.

*Gender discrimination during working life has serious effects on the social security future of women,* the role of trade unions is to prevent these discrimination but at the same time the government must intervene to give incentives and support care givers and motherhood.

c. What are the main reasons for these challenges?

*Greater equity must be created in the Italian system, filling in the gaps in terms of gender,* providing greater flexibility to allow for a better mechanism of active aging or early exit, finally, by providing mechanisms that protect new jobs and workers with severely discontinuous careers.

d. Can you please provide data to support your views?

/ 

**Challenges to Formal coverage**

Q. 2.2

*Please answer the questions shortly framing the relevant situation(s) in the demographic/social/macroeconomic context and always keep into account the gender perspective wherever relevant and possible. In your reply, please, consider in particular but not only employees, self-employed and atypical workers, as well as the gender dimension (de facto)*

a. Are there any major gaps in formal coverage?

*The main gap is directly linked to the wage gap in terms of gender,* furthermore, for the new generations the severely discontinuous careers and the new jobs can determine very low pensions.
Cover must also be provided for care givers even in periods outside the employment relationship. It would be necessary to speed up the application of the work-balance directive which provides for paid leave for fathers and care givers.

b. What categories of workers, i.e. employees, self-employed and atypical workers, are formally excluded from the coverage of pension schemes by reason of their contract, or are only offered voluntary coverage by pension schemes? Which are the main groups (for example migrant, low-skilled, women) affected?

At the moment, the Italian legislation offers social security coverage for all workers, there is less cover for types of work related to new technologies such as platform workers. For these, a process of equalization to traditional work has started in regards to social and social security coverage.

In Italy, the biggest is not the coverage but the adequacy of the pensions, being our contribution system.

c. What determines/how would you explain these gaps in formal coverage?

With regard to the gender gap, it is closely linked to the wage gap and the discontinuity in which female workers are usually more subject.

For new jobs, the cause is the absence of reference legislation that equates them to "traditional" jobs.

d. What are their main social consequences/impact?

e. Do you see issues for fiscal sustainability of a system covering people in all forms of employment?

Our public social security system is a contributory pay-as-you-go system, and financial coverage is therefore closely linked to the labor market, since the contributions currently paid finance the existing pensions. The current situation of global crisis could have effects in the medium term and we will have to wait for the end of the crisis to evaluate its effects concretely.

Social coverage more generally is borne by the community through taxation, also in this case the effects of the crisis could affect the sustainability of the system in the medium term, but at the moment it is difficult to make projections.

f. Please provide data
Challenges to Effective coverage

Q. 2.3
a. Is it possible to highlight any major effectiveness issues?
   
   Please, consider effects that, for example, possible entitlement conditions, wage levels, contribution levels, may have on non-standard workers, the self-employed, atypical workers, women.

   The main problems are related to atypical jobs, for which coverage is often not provided or is not adequate.

   There is also a problem related to arduous, heavy or risky jobs, for which the current assessment system is too complex and not very effective since it allows access to pensions only for a small percentage of workers among those who would be entitled to it.

b. Who do these effectiveness issues affect? Are there categories of workers or self-employed that are at particular risk of limited effective coverage of pension benefits?

   You can make reference to the topics and groups listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

   - Women: problem of wage gap and discontinuity which, under current rules, could lead to delayed access to retirement (71 years old)
   - Younger workers: discontinuous jobs and low pension possibilities with effects also on access to delayed pension
   - Bogus self-employment: There is a problem of equal rights with employees to whom they are assimilated by type of service, but they have a lower level of social security coverage, for example for them the contribution rate is 27% while for employees is 33%. This difference in a NDC system generates a disparity in adequacy in the long term.
   - Atypical workers: absence of reference legislation with consequent risk of exclusion from social security coverage
   - Precarious workers: this category very often involves the younger generations, workers in vertical or cyclical partime, such as seasonal, agricultural empleymen, who risk being able to access the pension in the long run not earlier than 71 years due to the low level of the pension amount.
c. What are the main causes of the risk of ineffective coverage of workers?

You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- **Calculation rules**: the current NDC system does not provide for a guaranteed minimum amount with negative effects for the weaker categories.

- **Requirements to access old-age or seniority pensions**: the current NDC system provides access to pensions according to multiple channels: early retirement with 42 years and 10 months of contributions, for men, 41 years and 10 months, for women; 64-year early retirement with 20 years of contributions and provided that the amount of the pension is at least equal to approximately €1300 per month for 13 months; 67-year old-age pension with 20 years of contributions provided that the amount of the pension is at least €780 per month for 13 months; old-age pension at 71 years of age with 5 years of contributions. These requirements severely penalize workers with lower incomes, those with discontinuous careers and part-time workers, forcing them to stay at work longer. The automation that links life expectancy to the requirements for retirement and the amount is very penalizing.

- **Lack of reconciliation of professional and family life**: the current social security system does not recognize any coverage for periods of care-work carried out by family members without the employment relationship except for maternity

- **Incomplete work careers**: usually in Italy the greater the number of children, the greater the chance for a woman to interrupt her career

- **Low wages**: low wages correspond to low import pensions and this is a problem for atypical, precarious workers and many women

- **Missing financial capacity to save in (voluntary) pension schemes**: our second pillar system is still not very widespread and the discontinuity of
work combined with low wage levels especially in young people discourage adherence to this form of social security savings

d. How far are the following contingencies significant in leading to ineffectiveness of pension provisions? Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.

- **Maternity, paternity, parental leave**: maternity is valid for social security purposes up to a maximum of 11 months per child, for those who carry out atypical work and collaborations within lower limits. For those who started working before 1996 and is part of the mixed system, it does not affect the retirement age, while for the woman who started working since 1996 and falls entirely in, there is the possibility of choosing or an advance on age. access to the pension or a surcharge on the amount. These measures are useful but should be strengthened. On the other hand, paternity is not valued since the father can only enjoy a few justified days of absence from work and useful for retirement.

- **Care duties (elderly, children, disabled, etc...)**: Care work, which in most cases is carried out by women, is poorly valued for social security purposes and there are no coverages for the care activity carried out outside the periods coinciding with Work periods.

e. What are their major social impacts of ineffective pension provisions?

An ageing working population, a parallel increase in unemployment and youth insecurity.

Uncertainty about the future social security for workers under 45.

Low levels of future social security amounts especially for those with discontinuous, part-time careers and for women.

Risk of poverty, social exclusion, lack of attention to the health.

f. Do you see issues for fiscal sustainability of a fair and effective social protection system?

Certainly the issue of sustainability must be central to every social security system, but the interventions made in 2011 in Italy have unbalanced the system from a social point of view to the detriment of millions of men and women workers.
g. Is the lack of transparency or satisfactory information about pension entitlements and obligations limiting effectiveness of pension provision; and, if so, which categories of workers and the self-employed are most affected?

The Italian social security system provides a good level of information to citizens on the contributions paid although it could be improved, the real problem is the lack of stability of the pension rules which generates misinformation and little clarity. The continuous interventions have stratified the legislation with the result that it is very difficult for the worker to know his / her rights to retire, in fact very specialized advice is usually required.

Challenges to Adequacy

Q. 2.4

a. Is there a prevailing/institutional/constitutional reference or definition of adequacy that is used as standard in your country? How do you define adequacy?

There is no formal definition, but there are some income support measures that implicitly delimit a minimum threshold, in particular for pensions at 67 years there is the “assegno sociale”, equal to 460 € monthly for 13 months, “l’integrazoine al minimo” for those who started working before 1996, equal to € 515 for 13 months, both of these measures can be supplemented by additional income support. These additions are tied to the income of the pensioner and from 2019 there is also the "pensione di cittadinanza" of 780 euros per month which is also conditioned by income, wealth and family situation.

b. Do you use any specific indicator to assess it in your country?

No

c. Please provide the TU’s view of the significance of the two main adequacy indicators used by the Commission (Theoretical Replacement Ratio/TRR; Aggregate Replacement Ratio/ARR – Pension Adequacy Report - PAR 2018).

The replacement rate is a sterile value that is not very relevant to reality and works for comparison only if the workers all had the same career and the same income progression. In a contribution system, for example, a career with a sudden drop in income in recent years could generate a replacement rate of 110%.

The aggregate value is useful for an analysis of the system of a country as a whole, but it discounts the fact that it is only an indicator of the deviation from average
work income and does not evaluate whether the amount of the pension can be sufficient at an adequate level of life for the retiree. PAR is a more complex analysis but has two main flaws, the lack of intuitiveness of the result, very complex, and the fact that the data from the various countries are not standardized and are therefore unreliable in a precise comparison.

d. How would you define “ageing in dignity”?
Active aging is one of the cornerstones of the trade union position. It can be achieved first of all by increasing the flexibility of access to retirement, by providing part-time working mechanisms for older workers, by stimulating and regulating smart-working as the given crisis is teaching us. from Covid-19 and with other systems that give workers the opportunity to actively contribute to society. At the same time, to achieve "aging with dignity" it is essential to reform the rules on non-self-sufficiency to give full support to citizens who are in a difficult state in old age.

e. Do you have in mind any specific indicator that could help in assessing “ageing in dignity” in your country?
At the moment there are no indicators to which we could refer in order to evaluate this data as it is very complex and bound to often subjective values.

f. What are the major deficiencies (if any) in the provision of adequate pensions?
For those who are already retired, the problem of the loss of the purchasing power of pensions. For Italian unions it is necessary to identify equalization systems that are more pertinent to the real expenses incurred by older citizens. For active workers, certainly the absence of a minimum level of pension in the contribution system as well as the strong discontinuity of working careers in the absence of adequate social security coverage.

g. What determines these deficiencies?
You can make reference to the topics listed below, noting the relevance in the short, medium and long run, and add some others. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with data and examples.

- **Lack of provision of minimum pension**: In the NDC system this is the biggest problem.
- **Low rates of return from funded pensions**: the Italian system is very stable as it has shown in previous crises and also in this one, but it suffers from
the lack of adhesion of workers due to many factors including discontinuity and low profit levels

- **Contribution levels**: the Italian compulsory contribution level is the highest in Europe: 33% for employees, to which can be added the voluntary system of occupational pensions which determines about another 9% of contributions. For self-employed workers the compulsory contribution level ranges from 20% to 27%

- **Length/continuity of careers**: discontinuity in the absence of social security coverage is one of the most significant issues for the adequacy of pensions.

- **Purchasing power erosion**: the purchasing power of pensioners has declined in recent years, also because the equalization mechanisms were blocked or weakened from 2011 to 2021 following some regulatory measures.

h. **Who** do these deficiencies affect? Please, consider employees, self-employed and atypical workers.

These shortcomings weigh on all Italian workers and pensioners. (Especially single people with children or elderly to support (single-parent families with retired breadwinner.

i. **What are the major social impacts of these deficiencies?**

A severe impoverishment of people over 65, in 2018 the average amount of the pension gross of taxation was € 12,874 per year, less than a thousand euros net per month.

j. **Do you see issues for fiscal sustainability of a fair and adequate social protection system?**

Sustainability is a central issue but in Italy we have the highest specific contribution level for pensions, to which we can add on a voluntary basis employment schemes or second and third pillar volunteers.

In a country that sees the average age in constant growth, the increase in the impact of social spending for that age group is normal.

The way forward is that of a concrete relaunch of employment by guaranteeing active workers adequate wage levels.

The guarantee of accessible and quality social services to support workers with family loads (to avoid interruption of work careers)

**Other challenges**

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Q. 2.5
What are the challenges and the opportunities related to occupational pension policy/schemes concerning their contribution to formal coverage, effective coverage, adequacy (and transparency) of pension systems?

The second Italian pillar offers workers a real opportunity to enhance their social security future. Current management has ensured excellent returns and excellent stability even in times of crisis, the system is highly regulated and supervised.

The real problem is the still low worker adhesion rate. The causes are manifold, misinformation, job insecurity, low wage levels.

For a steady working career, the supplementary pension is estimated to supplement the replacement rate by 20%. Over time the second pillar has evolved and today it is also used as a source of savings by workers to be accessed in difficult situations, such as unemployment, or health problems.

Registered workers are constantly informed and for occupational pensions can, by voting, determine the composition of the meeting and the board.

The system is transparent, fairly simple and supervised.

Q.2.6
Is there any other particular (set of) challenge(s) that you deem key or that should be addressed as a priority in order to give impetus to upward convergence?

a. Please, explain the reasons of your answer.

b. Please provide data.

Q.2.7
How is the Covid 19 emergency impacting your priorities?

If, on the one hand, the sustainability of the systems will have to be adapted to the new labour market in the face of the crisis, on the other, measures will have to be taken to deal with any increase in unemployment, especially for those over 60 who could be declared incapacitated for work. cause of the Covid-19 risk.

Our priorities therefore always remain to give greater flexibility to the system by ensuring an adequate income level for all workers and pensioners.
Section 3. Possible Reforms
This section seeks information about the trade union’s priorities in pension policy; and their involvement in the policy making process and the strategies to have more adequate and effective pension protection for all. The examples given under each question are for assistance and other issues should be covered, when appropriate.

QUESTIONS
Q. 3.1
What are the main demands/actions/reforms that the trade unions propose in order to meet the challenge(s) highlighted in the answers to Section 2?
Provide a concise description from those listed below, plus any other that you consider relevant in light of your replies in the previous set of questions. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples

- **Minimum schemes**: provide for the introduction of a minimum pension in the contribution system which is directly proportional to the employee’s seniority and to periods of value (for example, care work) and inversely proportional to the amount of the self-matured social security allowance, in this way it would be recognized that more to those who need it most and to those who have worked for longer, in conditions of low wages or part-time.

- **Occupational pension provision**: we believe that the system should be maintained on a voluntary basis, but at the same time it is necessary to adequately inform workers with an institutional information campaign. It would also be useful to eliminate taxation on annual returns, providing only taxation in the performance phase as provided in the EET model.

- **Pensionable age and early retirement schemes**: introduce greater flexibility of access to retirement, in particular by providing mechanisms to protect workers who perform arduous tasks, workers with disabilities, care givers, workers over 60 in a state of unemployment. Mechanisms to protect and encourage motherhood should also be provided.

- **Regulation of the labour market and active labour market policies**: reducing the gender wage gap is a universal goal, but if left unchecked, it has serious negative effects on the future social security of female workers. Then there are contractual mechanisms that further support and encourage membership in pension funds.

Please, explain also how the proposed reform would address the challenge(s) identified in your replies to the previous set of questions

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keeping in mind the possible effects linked to age groups/ gender/ forms of employment and

providing an assessment and considering effects of main issues from the topics listed below, in the light of your replies in the previous section, plus any other that you consider relevant. Please, explain your choices and, for those that are regarded as the most salient, provide a concise explanation, with examples.

- Formal coverage for specific categories of workers and self-employed
- Effective coverage
- Adequacy of benefits
- Inequalities (gender pension gaps, pension rights of younger cohorts of workers, coverage of atypical jobs)

Our proposal for a minimum pension would give workers an adequate level of income at the time of retirement in proportion to the length of work they have gained. It would therefore be a deterrent to tax evasion. Furthermore, flexibility measures for the weakest categories would significantly improve the quality of life for those workers.

Q 3.2
What would be the main fiscal sustainability drivers necessary to support your policy proposals? What would be the issues arising? What the desirable sources of financing?
The first necessary step is to clarify the country's social security and social security accounts by precisely outlining income and expenses.
At the moment the data provided are aggregated and do not allow a clear separation.
There is no doubt that in the solidarity logic of the System it will be necessary to support certain measures with general taxation.
Surely one cannot imagine further raising the contribution levels for workers, which are already high in Italy.

Q 3.3
Are there any major actors supporting or opposing your proposal and why?
The need to flexibilize the system is now shared by the generality of both political and university players.
As well as that of providing a minimum level of interventions.
For this reason, in January the technical working tables between the government and the unions had been started to begin evaluating system reform interventions.