

# INCLUSION OF PEOPLE WITH DISABILITY IN ITALY

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**COMETA FORMAZIONE**

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# Introduction

This research is part of the Erasmus+ KA205 project ‘Your career is waiting - get ready’. This project is a collaboration between several partners: Neziskova organizacia EPIC (Slovakia), Cometa Formazione Società Cooperative Sociale (Italy), Epic Assist ops (Czech Republic) and Tracé Brussel vzw (Belgium).

Youth unemployment continues to be a problem in all the partner countries, especially when it comes to young people with disabilities and young people from other disadvantaged groups. The aim of this project is to help young people better prepare for the labour market entry and at the same time to encourage greater inclusiveness and acceptance of disadvantaged groups, people with disabilities in particular.

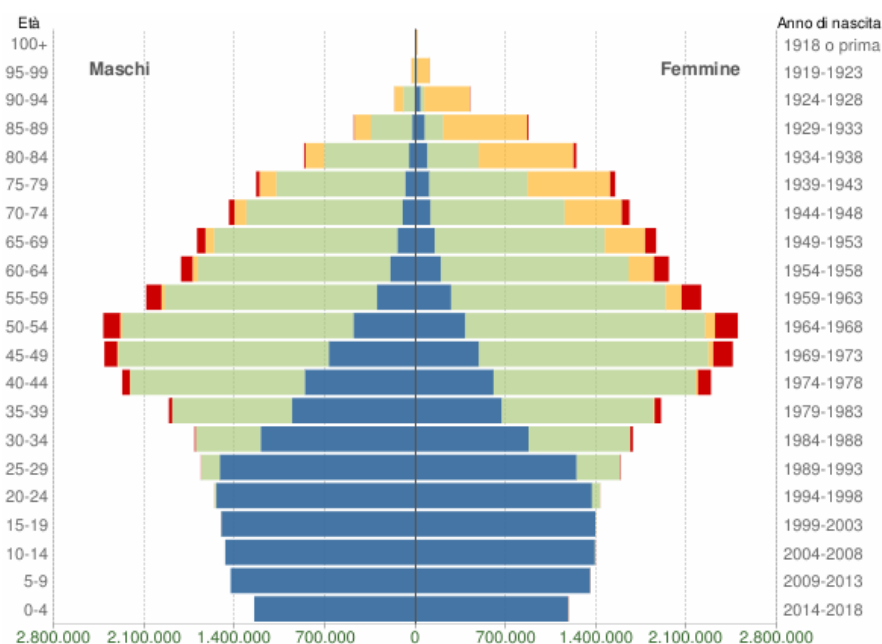
In each partner country, a thorough analysis will be created through data gathering and research over more than 20 months. This will provide a look at the evolution of the situation and the direct impact of the curriculum. Additionally, those national analyses will be brought together in a comparative study assessing among other issues the applicability of the model in other countries.

The present research is carried out by the Italian partner Cometa Formazione Società Cooperativa Sociale and focuses on unemployment in Italy with a focus on youth and people with disabilities, Italian legislation on disability, national and international support mechanisms offered to this target group.

# 1. Unemployment in Italy

Italy counts 60,359,546 residents (December 31<sup>st</sup>, 2018)<sup>1</sup>, over 124 thousand less than in 2017, over 400 thousand less than in 2015. A demographic decline in the resident population in Italy that began in 2015. This phenomenon can be observed in the graph below, called the “Pyramid of Ages”, which represents the distribution of the population residing in Italy by age at January 1<sup>st</sup>, 2019<sup>2</sup>. On the left of the graph the figures represents males and on the right females. The majority of the population is between 40 and 60 years old, while young people are much less. The 30-34 year-old age group, central to the job market in ten years, is about one million units lower than that of the current 40-44 year-olds<sup>3</sup>. On average in Europe there is a 7% decrease in the population of young adults (30-34 years) compared to the class today at the peak of working life (40-44 years); in our country the drop is 26%.

Graph 1: Italian Pyramid of Ages - January 1<sup>st</sup>, 2019



Source: ISTAT Data, January 1<sup>st</sup>, 2019

In addition to a condition of demographic decline, the Italian economy is characterized also by the constant maintenance of a high unemployment rate, and these phenomena are closely connected: the unemployment rate is calculated considering the number of unemployed (numerator) and the total workforce (denominator)<sup>4</sup>.

<sup>1</sup> Il declino demografico dell'Italia è totale, 3/7/2019 - <https://www.ilfoglio.it/dati-e-statistiche/2019/07/03/news/il-declino-demografico-dell-italia-e-totale-263611/>

<sup>2</sup> ISTAT Data, January 1<sup>st</sup>, 2019 - <https://www.tuttitalia.it/statistiche/popolazione-eta-sesso-stato-civile-2019/>

<sup>3</sup> Riccardi F., Lavoro. Un milione di 40enni in meno, l'economia rischia il blocco, 17/10/2019 -

<https://www.avvenire.it/opinioni/pagine/un-milione-di-40enni-in-meno-leconomia-rischia-il-blocco>

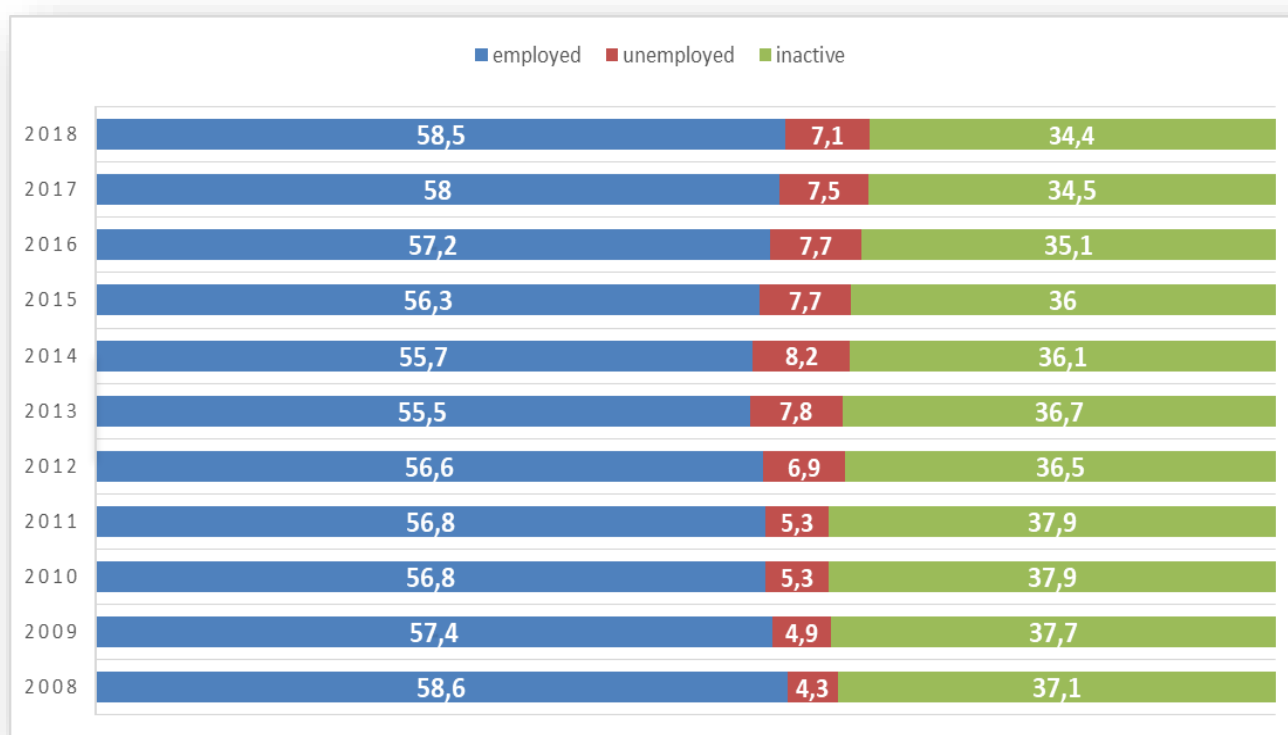
<sup>4</sup> SgROI M., La disoccupazione giovanile e la direzione della demografia, ostinata e contraria, 11/05/2017 -

Workforce is the set of individuals aged 15 to 64, who are employed or are looking for a job. Consequently, unemployment can increase both because the numerator increases and because the denominator decreases: demography plays an important role in unemployment. Our denominator has shrunk over last years. In any case, a drop in the population tends to aggravate the unemployment figure, if the absolute number of unemployed does not decrease.

The country's overall employment rate, one of the lowest in the Euro Area, was 59.2% in August 2019. The rate of inactive people in August 2019 was 31.3%. The seasonally adjusted unemployment rate in Italy fell to 9.5% of the population in August of 2019. It was the lowest unemployment rate since November 2011.

In October 2019,<sup>5</sup> the unemployment rate in Italy increased to 9.7% and the employment rate increased by 0.1 percentage points to 59.2%. The variation concerned both men and women and, in particular, Italians over 35 years.

Graph 2: Percentage of employed, unemployed and inactive people in Italy – 2008-2018



Source: Openpolis, 2019<sup>6</sup>

<https://www.econopoly.ilsole24ore.com/2017/05/11/la-disoccupazione-giovanile-e-la-direzione-della-demografia-ostinata-e-contraria/>

<sup>5</sup> Gagliarducci C., Italia: disoccupazione in calo, ma di quanto? 29/11/2019 - <https://www.money.it/italia-disoccupazione-ottobre-2019>

<sup>6</sup> Openpolis, Che cosa si intende per occupati, disoccupati e inattivi, 17/04/2019 - <https://www.openpolis.it/parole/che-cosa-si-intende-per-occupati-disoccupati-e-inattivi/>

According to the European Statistical Office (Eurostat), the Italian unemployment rate recorded in September places our country in the third-last place in Europe, surpassed only by Greece (16.9% in July 2019) and Spain (14.2%)<sup>7</sup>. After the employment growth recorded in the first half of the year and the peak reached in June, starting from July the employment levels are slightly but steadily falling, with the loss of 60 thousand employed between July and September.

Finally, on an annual basis, the main trends can be summarized as follows: occupation: + 0,9%, inactivity: -0.4%, unemployment: -9.7%<sup>8</sup>.

Observing the unemployment rate data broken down by age group, a very uneven situation emerges, which sees older workers in a much better condition than younger ones<sup>9</sup>. In fact, the unemployment rate in the 15-34 age group is equal to 17.8 percent: almost double the national figure. In the 35-49 age group, it reaches 8.7 per cent (just below the national figure) and, in the 50-64 age group, it even reaches 5.5 per cent. In short, the unemployment rate of young people under 35 is double, compared to that of the 35-49 age group and more than triple that of over 50.

Regarding the geographical variations, Istat shows that the unemployment rate in the North is 5.7%, in the Center 7.3 % and in the South 16.2 %. In short, while North and Center have a lower figure than the national average, the South has an almost double unemployment rate.

## 1.1 Youth unemployment

Measuring job seekers between 15 and 24 years old, the youth unemployment rate in Italy increased from 27.60% in August to 28.70% in September 2019. In Italy, the average youth unemployment rate from 1983 to 2019 is 28.89%, reaching an all-time high of 43.50 % in July 2014 and a record low of 19.40% in February 2007.<sup>10</sup>

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<sup>7</sup> Istat, Lavoro, a settembre la disoccupazione risale al 9,9% dal 9,6%, 31/10/2019 - <https://www.ilsole24ore.com/art/lavoro-settembre-disoccupazione-risale-99percento-3percento-ACe01nv>

<sup>8</sup> Gagliarducci C., Italia: disoccupazione in calo, ma di quanto? 29/11/2019 - <https://www.money.it/italia-disoccupazione-ottobre-2019>

<sup>9</sup> Pagella Politica Di Agi, I numeri della disoccupazione in Italia, 20 dicembre 2019 - [https://www.agi.it/fact-checking/tasso\\_disoccupazione\\_lavoro\\_giovani\\_italia-6769043/news/2019-12-20/](https://www.agi.it/fact-checking/tasso_disoccupazione_lavoro_giovani_italia-6769043/news/2019-12-20/)

<sup>10</sup> Trading Economics, Italy Youth Unemployment Rate 10/2019, <https://tradingeconomics.com/italy/youth-unemployment-rate>

Graph 3: Youth Unemployment Rate in Italy



Source: Trading Economics, 2019

At the beginning of January 2019, the Excelsior bulletin, produced by Anpal and Unioncamere, recorded that 31% of companies find «difficulty in finding employees» for 1.2 million contracts scheduled in the first three months of 2019. A figure that makes an impact, considering that the youth unemployment rate remains - firmly – just below 30%.<sup>11</sup>

The possibility of employment is linked to the educational qualification: as the level of educational qualifications increases, the risk of being trapped in the area of unemployment decreases. Generally, graduates are able to react better to changes in the labor market, having more adequate cultural and professional tools. In fact, graduates enjoy important employment advantages compared to school graduates of secondary level during the working life.

Regarding school graduates of secondary level, one year after the diploma, the unemployment rate is 19.4% overall: a significant value, which is slightly reduced between technical graduates (18.2%) and high school students (18.4%), but it reaches 24.5% among professional graduates. Values certainly not comforting, but still better than those recorded in 2017, at national level, for the youth population aged 15-24 with a secondary school diploma: the unemployment rate reached 35% (Istat, 2017b). Three years on from the title, the unemployment rate is 13.3% overall (-8.9 points compared to the 2016 one-year survey), fluctuating between 11.2% of technical graduates and 15.2% of high school students.<sup>12</sup>

<sup>11</sup> Il sole 24 ore, Perché i giovani fanno fatica a trovare lavoro in Italia, 03/02/2019, [https://www.ilsole24ore.com/art/perche-giovani-fanno-fatica-trovare-lavoro-italia-AESVfiKH?refresh\\_ce=1](https://www.ilsole24ore.com/art/perche-giovani-fanno-fatica-trovare-lavoro-italia-AESVfiKH?refresh_ce=1)

<sup>12</sup> AlmaDiploma, Indagine sulla Condizione occupazionale e formativa dei Diplomati, 2019, [http://www.almadiploma.it/info/pdf/scuole/occupazione2018/Rapporto\\_Esiti\\_AD\\_2019.pdf](http://www.almadiploma.it/info/pdf/scuole/occupazione2018/Rapporto_Esiti_AD_2019.pdf)

Regarding university graduates, in 2018, the employment rate (which also includes those who are engaged in paid training activities) is equal, one year after graduation, to 72.1% among first-level graduates and 69.4% among graduates second level in 2017. The comparison with the previous surveys shows an improvement in the employment rate. In 2018, five years after graduation, the employment rate is 88.6% for first-level graduates and 85.5% for second-level graduates. These rates tend to increase. Among the two-year master's degree graduates of 2013 interviewed five years after graduation, there are significant differences between the various disciplinary groups. Engineering graduates from the economic-statistical group and those from the health professions show the best occupational performance, since the employment rate is above 89.0% everywhere. The employment rates of graduates from the legal, literary, geo-biological and psychological groups are instead below average: the employment rate is less than 80.0%. Even among single-cycle graduates, interviewed at the age of five, there are important differences between the disciplinary groups: the graduates of the medical group have the highest occupational performances, registering an employment rate of 92.4%. Below the average, however, the graduates of the legal group, where the employment rate stops at 76.7%.<sup>13</sup>

Although the Italian economy was severely hit by the world economic crisis, the economic system of Lombardy, one of the richest regions in Europe, has recovered in 2016 to the level reached before the crisis in 2008, thanks to its strong orientation towards export. Lombardy's production system is still one of the most developed in Italy and Europe and, in 2018, the regional employment rate was 67.78% vs. national and the EU average of 58.58% and 68.8% respectively. In the same period, the regional unemployment rate was 6% (Eurostat, 2019), far below the Italian and European average (10.6% and 6.9% respectively).<sup>14</sup>

## 1.2. Unemployment of people with disabilities

### Definition of disability

According to the Law 104/1992<sup>15</sup>, art.3<sup>16</sup>: “A handicapped person is a person with a physical disability, psychic or sensory, stabilized or progressive, which is the cause of difficulties in learning, relationships or employment and such as to determine a process of social disadvantage or of marginalization. The disabled person has the right to receive the benefits established in its favour in relation to the nature and consistency of the reduction, to the overall individual residual capacity and the effectiveness of rehabilitation therapies.”

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<sup>13</sup> Almalaurea, XXI Indagine (2019), Condizione occupazionale dei Laureati, [https://www.almalaurea.it/sites/almalaurea.it/files/docs/universita/occupazione/occupazione17/almalaurea\\_occupazione\\_rapporto2019.pdf](https://www.almalaurea.it/sites/almalaurea.it/files/docs/universita/occupazione/occupazione17/almalaurea_occupazione_rapporto2019.pdf)

<sup>14</sup> European Commission, <https://ec.europa.eu/growth/tools-databases/regional-innovation-monitor/base-profile/lombardy>

<sup>15</sup> Law 104/1992, art.1-3 in Italian: <https://www.gazzettaufficiale.it/eli/id/1992/02/17/092G0108/sg>

<sup>16</sup> Ibidem.



Previously, art.1<sup>17</sup> establishes that: “The Italian Republic guarantees full respect for human dignity, the rights of freedom and autonomy of disabled people and promotes their full integration into the family, school, work and society; prevents and removes the invalidating conditions that prevent the development of the human person, the achievement of the maximum possible autonomy and the participation in the life community, as well as the realization of civil, political and property rights; pursues the functional and social recovery of the person affected by physical, mental and sensory impairments and ensures services and performances for the prevention, treatment and rehabilitation of disabilities, as well as the legal and economic protection of the disabled person; prepares interventions aimed at overcoming states of marginalization and social exclusion.”

## Unemployment figures

From 2015 in Italy, a recovery of employment was recorded, previously reduced due to the economic crisis; in addition to put social and health services at risk for people with disabilities, the crisis led to a drop in their chances of working integration. In 2014, job insertion of people with disabilities increased, after a significant drop to 18.295 units in 2013, the historic minimum since the introduction of the law 68/1999. This recovery was due to the introduction of many reforms that affected labour policies. For more details, see chapter 2.

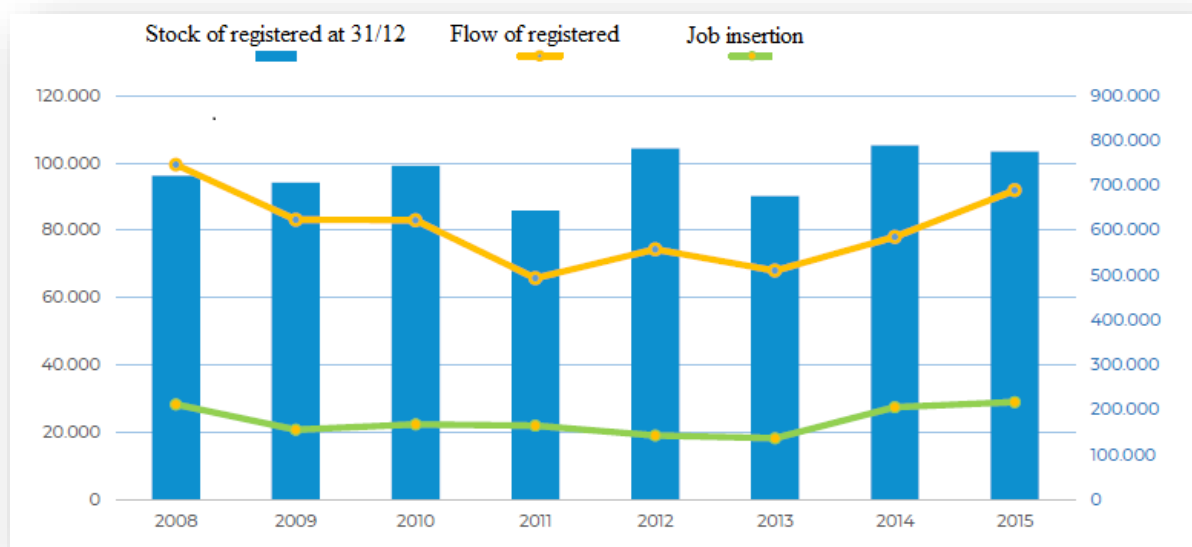
In 2014-2015, approximately one every three disabled people registered at the Targeted Placement (for details see 3.Supporting mechanism) found a job, an improvement on the previous two-year period, in which the ratio was 1:4. The number of registered grew 8.4% in 2014 compared to 2013, reaching around 789 thousand units. In 2015, instead, the total number of people with disabilities registered in the single lists decreased to 775,000 units.<sup>18</sup>

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<sup>17</sup> Ibidem.

<sup>18</sup> IRS (Istituto per la ricerca sociale), Il collocamento mirato – quaderno, 2019

Graph 4: Disabled registered at Targeted Placement– 2008/2015 school years



Source: IRS elaborations on data V, VI, VII and VIII Report to Parliament on the state of implementation of the law laying down rules for the the right to work of the disabled (Article 21, paragraph 1, Law 68/1999)

Data on recruitment by private and public employers registered a significant increase in the two-year period 2014-2015. The majority had a fixed-term contracts; however, the use of permanent contract increased. This increase could be linked to the possibility for employers to use incentives cumulated with the three-year contribution exoneration for permanent contracts concluded in 2015.

With reference to the cases identified by art.3, c. 5 of Law 68/1999, due to contingent difficulties, employers can request a temporary suspension from obligations to hire people with disabilities.<sup>19</sup>

The analysis that Angelo Catanzaro, regional manager of the Disability Office of the UILP Piemonte, did on 9 April 2019 at the European Parliament in Brussels during the conference on tourism and accessible work, is alarming<sup>20</sup>. According to him, the rules exist and Italy is at the forefront of this subject, but the rights are only on paper.

In Italy 80.3% of people with disabilities of working age are unemployed, while in Spain there are 32.2% of unemployed people with disabilities and 28.7% in France. In 2013, the European Commission sued Italy in front of the EU Court of Justice, for the incomplete transposition of Directive 2000/78 on the fight against discrimination at work, discrimination that continues to exist. 20 years after the entry into force of the law 68/99, the picture is far from positive. According to Angelo Catanzaro, among the reasons, there is the low level of schooling of people with disabilities<sup>21</sup>: in fact, in Piemonte, where he is regional manager of the disability office,

<sup>19</sup> Ibidem

<sup>20</sup> L'Italia è sul podio europeo per il maggior numero di disabili disoccupati, 12/04/2019 - <http://www.nuovasocieta.it/litalia-e-sul-podio-europeo-per-il-maggior-numero-di-disabili-disoccupati/>

<sup>21</sup> Ibidem

only 2.9% of people with disabilities are graduates, while 7.5% has only the high school diploma. This situation is reality in all the country.

Exclusion from the world of work is one of the main causes of disadvantage and marginality, it is one of the most evident demonstrations of how much stigma, prejudice, omissions, and delays still condition policies on disability, services, and the productive context. Exclusion from the world of work, in fact, affects women with disabilities, people with intellectual disabilities or relationships, even more in the South than in the North. It does not affect only the recruitment in private companies, but also in the Public Administration.

## 2. Disability laws

An overview on the laws related to the inclusion of disabled people in the school system and the laws that deal with their inclusion in the world of work is presented below. To have a proper vision on future system developments of the inclusion, the two fields of application, school and work, are recommended to be considered and analysed together as closely related: successful education measures could bring positive effects on employability rates.

### Italian Laws dealing with the school inclusion of disabled people

At the core of the Italian school system is a full integration of students with disabilities. The Italian Ministry of Education, Universities and Research provides resources to encourage the integration, such as support teachers, additional specialized staff, financial support to projects, activities and refresher courses, in order to transform the school in a welcoming community and to provide a successful education to everybody. The Italian educational system, based on the idea of inclusion, acknowledges pupils' differences and transforms them into resources, driving change and innovation processes of teaching methodology and structure. The approach towards the students has to be "individualized": a personalized educational path is provided, participated by multiple institutional players.

The list of the Italian regulator process about the inclusion of students with disability is presented below<sup>22</sup>:

- Guidelines on the integration of pupils with disabilities - 2009  
Italy adopts inclusion as an irreversible process, opening up “normal” classes so they could become "common" classes for everyone.
- UN Convention on the rights of persons with disabilities (ratified by the Italian Parliament through Law no. 18/2009): signatory states have to provide for models of integration in ordinary classes.
- Guidelines on the right to education for pupils and students with Specific Learning Disability (SLD) - July 2011, (enclosures to Minist. Decree no. 5669, enforcing Law no. 170/2010).  
The document abounds with methodology and teaching indications, aimed at delivering an effective intervention for pupils affected with dyslexia, dysgraphia, dysorthography, dyscalculia at various degrees of development.  
As claimed by currently and scientifically substantiated researches, specific learning disability (SLD) has a neurobiological origin. In Italy the Personalized Learning Plan is mandatory for SLD students: this document explains the specific measures to be implemented towards students with particular needs, not

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<sup>22</sup> Ciociola C., Inclusive school, the key to successful education, June 2016

related to disability, and it shall include detailed information, such as personal data, type of disorder, individualized educational activities, personalized teaching activities, compensatory instruments, provisional measures, individual forms of verification and evaluation<sup>23</sup>. The compensatory instruments (speech synthesis, recorder, video-writing programs with spell-checker, calculator...) facilitate the student during the required performance, whereas the cognitive activity is not facilitated. The provisional measures (scheduled tests, more time, dictionary...) do not let the student perform difficult activities, that don't increase his learning process.

As it is claimed by the regulator process, even for disabled students the main teacher has to implement what is written into the Personalized Learning Plan (PLP), in which educational and didactic goals are described yearly, by defining methods and evaluation criteria<sup>24</sup>. In primary and secondary schools, the program is valid for the promotion of the student, even if it is differential. In fact, the student evaluation is based on his PLP: if the student passes the final exam, he/she gets his/ her diploma, even if the tests are differential. Conversely, in high school, there are two possible PLP: a simplified one and a differential one. The first one leads to a regular qualification, while the second one leads just to an attendance certificate.

- Directive MIUR “Active measures for pupils with Special Educational Needs (SEN) and community organizations for inclusion” - December 2012.

Pupils needing special attention, present in every class, are not limited to the evident presence of an impairment certified as per Law 104/92. The area of the disadvantaged includes situations with specific learning disorders, specific developmental disorders, attention deficit and hyperactivity disorder, difficulties caused by belonging to different cultural or language circles. Over the past few years the conventional word for “integration” was progressively replaced by the term “inclusion”, referring to a multi-way and mutual relationship whereby all elements differ from one another and still are engaged in a relationship.

## Italian Laws dealing with the unemployment of disabled people

The employment and social inclusion of people with disabilities are fundamental objectives that Italian institutions have tried to implement over the last few years.

In Italy, the Law n.68 from 1999<sup>25</sup> promotes the insertion and integration of disabled people into the labour market through targeted support and placement services. Targeted placement means "technical and support tools that allow to properly assess the working capacity of people with disabilities and to insert them in the right job".

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<sup>23</sup> MIUR, I principali dati relativi agli alunni con disabilità, a.s.2017/2018

<sup>24</sup> Ibidem

<sup>25</sup> Law 68/1999 in Italian: <https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:legge:1999-03-12;68>

The system inserts people with disabilities into a workplace that has work and quality requirements compatible with the tasks and qualifications attributable to the person. The disabled worker is no longer seen as "a tax to be paid", but as a resource that can fully and profitably become part, even if with support, in the organization chart of the company or the Public Administration. The spirit of the law enhances the specificities of each disabled person by combining the interests of the employer with the interests of the employee so that he/she is an active part and obtains greater dignity as a person and as a worker. The slogan with which the law n.68/1999 was publicized was "the right person in the right place".

In fact, the main objective of Law n.68/1999 is to consider disabled people as people with different skills to be enhanced in the work context. For this reason, the law focuses on personalized insertion tools that take into account the particular needs of this category of workers and allow them to be adequately assessed in their working skills in order to include them in suitable jobs.

Recipients of the legislation are public and private employers, even non-entrepreneurs, as well as political parties, trade unions and non-profit organizations that operate in the field of social solidarity, assistance and rehabilitation. In particular, employers are obliged to respect a certain number of workplaces for people with disabilities.

Persons with disabilities who intend to make use of the legislation on targeted placement are registered in a special list held by "competent offices" that manage the rankings of the beneficiaries of Law 68/1999 and the insertion into the job. Employers hire people by applying to the competent offices or by stipulating agreement.

The tool that carries out the targeted placement is the so called "Technical Committee" that is also the technical body responsible for the concrete identification of the job placement path. The technical committees operate at placement offices and are composed of experts from the social sector, experts on work placement and medico-legal placement and bodies identified by the regions in the framework of the organization of the regional system. For each person with a disability registered in the list, the Technical Committee draws up a specific form where the work abilities, skills, competences and inclinations are noted<sup>26</sup>.

To facilitate the employment of people with disabilities, the legislation has also provided incentives for companies that hire disabled people (Article 13) (recently amended by Legislative Decree 151/2015 Jobs Act). Furthermore, the legislation has created regional funds for interventions in favour of employability and for adapting workplaces to the needs of disabled workers.

The law 68/1999 has finally established the possibility for companies to sign agreements with public services for the targeted placement of disabled people.

The law, in short, applies:

*a) to people of working age suffering from physical, mental or sensory impairments and people with intellectual disabilities, which involve a reduction in work capacity of more than 45 percent,*

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<sup>26</sup> Fondazione Cariplo, Il collocamento mirato e le convenzioni ex-art.14. Evidenze e riflessioni <http://www.fondazionecariplo.it/static/upload/il-il-collocamento-mirato-quaderno-30-low.pdf> pag 11,12, 13

- b) disabled persons with a degree of disability of more than 33 per cent,*
- c) blind or deaf people,*
- d) disabled persons of war, civilian invalids of war and disabled for service with handicaps.*

The law provides that "public and private employers are required to employ workers belonging to the categories referred to in Article 1 in the following measure":

- a) 7% of employees, if the company employs more than 50 people;*
- b) 2 workers, if they employ 36 to 50 people;*
- c) 1 worker, if they employ 15 to 35 people.*

The law specifies that in this case all employees hired with an employment contract are to be considered employees, while disabled workers, contracts up to six months, cooperative members, managers and other special contractual forms are not counted.<sup>27</sup>

In addition to support economically people with disabilities and their families, the recognition of civil invalidity entitles the disabled to benefits proportional to the severity of the invalidity and other specific conditions<sup>28</sup>. The benefits can be:

- *ordinary disability allowance;*
- *disability pension;*
- *accompanying allowance;*
- *accompanying allowance for minors;*
- *monthly attendance allowance.*

In the following table, a brief summary of the assistance rights, based on the degree of disability:

Table 1: Assistance rights for disabled

<i>Degree of disability</i>	<i>Degree of disability welfare rights</i>
34%	Free of prosthesis, aids and orthoses
46%	Targeted placement
60%	Inclusion of disabled people during employment
67%	Partial exemption from the health ticket
74%	Monthly check

<sup>27</sup> Rif. law 68/1999

<sup>28</sup> Esenzioni per invalidità: chi ne ha diritto?, 29/09/2016 – <https://www.altroconsumo.it/salute/diritti-in-salute/speciali/esenzioni-invalidita#>

75%	Recognition of notional social security payments
80%	Reduction of the retirement age
100%	Civil disability pension
100% + accompanying allowance	Accompanying allowance
Minor	Attendance allowance

Source: Esenzioni per invalidità: chi ne ha diritto?, 29/09/2016<sup>29</sup>

## 2.1 Key problems of law implementation

The main difficulties to implement the legislation related to the employment of disabled people in companies are:

### 1) Prejudice<sup>30</sup>

The prejudice that disabled people are not suitable for the labour market has to be counted: the disabled person is still considered sick and unproductive. Companies obliged to hire disabled should take the low risk of being sanctioned, rather than hiring a worker, who is hypothetically less productive than his "skilled" colleagues, and being forced to invest money to make the workplace accessible<sup>31</sup>. This is a demonstration of how leveraging only legal obligations and money - understood both in terms of fines for those who commit infractions and as incentives for those who hire - means acting only on the legal and economic level and it is not enough.

### 2) Inefficiency of the employment centres

The employment centres cannot correctly carry out checks at public and private companies, because understaffed and with obsolete IT equipment<sup>32</sup>: in fact, only 17% of placed people with disabilities declare that they have found work thanks to the targeted placement. Currently, there are 145 thousand vacancies for protected categories, but 775 thousand are enrolled in the targeted placement lists (an ever-increasing number)<sup>33</sup>.

Almost half of the companies required to fulfil the legal obligations regarding the hiring of workers belonging to protected categories do not respect them or do so only partially<sup>34</sup>. Yet in Italy there are good laws that protect the right to work for disabled people, primarily 68/99, but employers prefer to run the risk of penalties for those who violate the legislation rather than comply. Probably this also happens because they know that the danger of undergoing checks is very low, due to the scarcity of the staff and the tools assigned to carry out the checks. The

<sup>29</sup> Ibidem

<sup>30</sup> Belotti A., Poche persone disabili assunte, l'ultimo spreco italiano, 14/12/2019 - [https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh\\_ce](https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh_ce)

<sup>31</sup> Ibidem

<sup>32</sup> L'Italia è sul podio europeo per il maggior numero di disabili disoccupati, 12/04/2019 - <http://www.nuovasocieta.it/litalia-e-sul-podio-europeo-per-il-maggior-numero-di-disabili-disoccupati/>

<sup>33</sup> Belotti A., Poche persone disabili assunte, l'ultimo spreco italiano, 14/12/2019 - [https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh\\_ce](https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh_ce)

<sup>34</sup> Ibidem



proceeds should feed the regional funds for interventions in favour of the employment of disabled people and support measures, but the fewer penalties are paid, the less money comes to distribute: the national employment fund - another critical indication - is not financed enough<sup>35</sup>.

44.9 percent of the 95,467 companies required to comply with the regulatory obligation is not yet in order<sup>36</sup>. According to statistics provided by the Ministry of Labour and Social Policies, it has not complied with the full coverage of its "reserve share". Almost half of the companies that would be obliged to do so, at least on paper, do not hire disabled people or not all those required by law. "The most critical issues - the dossier always highlights - are nestled among the largest structures with over 50 employees, where the share of discoveries is 64.5% (also in 2018), against 39.3% of companies with 15-35 employees and 36.9% of those with 36-50 employees". In the public sector, it is not much better. State and local governments are out of law in one in three cases (33,1%), because they do not recruit all disabled workers who should or employ fewer workers than required by law.

### 3) Economic crisis of 2008<sup>37</sup>

Another reason is the general economic crisis that has weighed on the labour market for years and consequently lowered the employment level.

## 2.2. Challenges of education and labour market

According to the McKinsey & Company report of 2014, entitled "Studio ergo Lavoro. How to facilitate the transition from school to work to structurally reduce youth unemployment in Italy"<sup>38</sup>, the Italian labour problem arises from the difficult relationship between the school system and the real needs of the Italian production system. This misalignment between human capital and current and prospective needs of the economic system would have the following causes, among others:

1) The quantitative imbalance between the demand for businesses and the choices of young people. In Italy, when choosing the school path, there is a tendency to put the "future employment" factor in second place, mainly following personal interests. From this, it follows that Italian companies struggle to find young workers suitable for the tasks to be performed, primarily due to the lack of young people trained in certain areas and with adequate skills.

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<sup>35</sup> Pleuteri L., Disabili e lavoro: la legge resta sulla carta, 09 12 2019 - <https://www.donnamoderna.com/news/i-nostri-soldi/lavoro-disabili-italia>

<sup>36</sup> Ibidem

<sup>37</sup> Belotti A., Poche persone disabili assunte, l'ultimo spreco italiano, 14/12/2019 - [https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh\\_ce](https://www.lettera43.it/persone-disabili-assunzioni-categorie-protette/?refresh_ce)

<sup>38</sup> McKinsey & Company, La ricerca McKinsey "Studio ergo Lavoro", 22/01/2014 - <https://www.mckinsey.it/idee/la-ricerca-mckinsey-studio-ergo-lavoro>

2) The lack of skills appropriate to the needs of the economic system. Italian companies consider that young people who have just entered the world of work unfit to perform the tasks required.

Linked with the points already expressed, the phenomenon of the brain-drain has to be taken into consideration, as it largely characterizes the Italian labour market. In fact, in 2017, approximately 115 thousand Italians emigrated and of these more than half (52.6%) have a medium-high educational qualification: it is about 33 thousand low-graduates and 28 thousand high-graduates according to Istat. Starting from 2008 until today, 420 thousand young people left Italy to find better opportunities abroad.<sup>39</sup> These Italian students could have bridged the gap of young and skilled resources required by the world of work, but Italy does not offer the same work conditions as other countries like Switzerland, Germany, United Kingdom etc. Unemployment and job insecurity does not allow Italian graduates to set their adult life in their own country and they are obliged to move abroad: not being able to give youth a coloured future, Italy loses the resources it invested in education. This human capital, whose education was paid by Italy, will contribute to the development of other countries. According to the Italian Ministry of Economy, it costs 14 billion of euros every year (about 1 point of GDP)<sup>40</sup>: being human capital formed in Italy, the public resources invested in the education of these individuals who do not contribute to our production system.

Italian governments have adopted various measures to deal with the emigration phenomenon:

- granting tax relief to expatriate graduates who return to Italy. This measure does not seem to have contributed significantly to stopping the bleeding of talent in recent years;
- increase the number of foreign students attending a study course in Italy, as it can be a first step for them to remain working in Italy.

There is the need to rebalance the side of active policies, with interventions that enhance the intersection between supply and demand and synergies between all the parties involved<sup>41</sup>. A path of assistance for companies should be offered, required to proceed with targeted hiring, a shared plan for the insertion of men and women protected by law. The most important thing, then, is not to abandon the firms that hire: it is important to work alongside workers and businesses to develop a deeper sensitivity for these issues.

To solve the youth unemployment issue, Italy should focus not only on supporting for investment and work (in particular to reduce the tax and social security contributions of companies and workers), but also on providing

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<sup>39</sup> Fuga di cervelli: cosa ci riserverà il futuro? 20/10/2019 - <https://ilquotidianoinclassa.quotidiano.net/inchiesta-508/fuga-di-cervelli-cosa-ci-riservera-il-futuro/>

<sup>40</sup> Il vero deficit? La fuga di talenti italiani e la scarsità di cervelli stranieri, 9/8/2019 - <https://www.econopoly.ilsole24ore.com/2019/08/09/fuga-cervelli/>

<sup>41</sup> Pleuteri L., Disabili e lavoro: la legge resta sulla carta, 09 12 2019 - <https://www.donnamoderna.com/news/i-nostri-soldi/lavoro-disabili-italia>

initiatives that facilitate the meeting between human capital leaving the education system and the actual needs of the economic system<sup>42</sup>:

- Establish a closer collaboration between school and work (with young people and teachers in the company and employers in schools); involve companies and employers in defining the skills to be created. Companies must get involved and collaborate with schools and universities to define useful programs to bridge the highlighted skills gaps, also by making the most of existing mechanisms (e.g. technical-scientific committees). Align the training offer to the demand for work, defining a perspective view on the quantity of resources necessary for the economic system and the skills trained, relaunching the technical-professional training that offers better job prospects than is commonly believed.
- Provide orientation services for students and activate a large-scale communication plan to guide the choices of students and families on their study paths.
- Improve the effectiveness of the channels for placing young people on the market. A modern, necessarily multi-channel, placement system must be created in which public employment centres; private agencies and the web operate synergistically. The intervention program must include legislative and regulatory adjustments.

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<sup>42</sup> Lancellotti R.e Todaro L., Sei mosse contro la disoccupazione, 13/02/2014 - [https://st.ilsole24ore.com/art/notizie/2014-02-13/sei-mosse-contro-disoccupazione-064302.shtml?uid=ABNqwFw&refresh\\_ce=1](https://st.ilsole24ore.com/art/notizie/2014-02-13/sei-mosse-contro-disoccupazione-064302.shtml?uid=ABNqwFw&refresh_ce=1)

### 3. Supporting mechanisms

In each Italian Region, the Ministry of Labour and Social Policies has the administrative functions and tasks for managing the employment services in its territory, including targeted placement and the establishment of a new figure of an “insertion manager” (art .1 of Legislative Decree 151/2015).

Therefore, each region defines the organizational structure of its services, to better meet the needs and requirements of its territory. In fact, the full integration requires that it is the context, which is prepared to accept and to adapt to the needs of the people with disabilities (and not vice versa).

In Lombardy, it is the regional law 13/2003 that promotes access to work for disabled and disadvantaged people, identifying the competent offices described in Law 68/1999 (article 6) in the Provinces and preparing operational guidelines to identify support initiatives for the employment of disabled people (art.8, c.7).<sup>43</sup>

The law aims to promote and support:

- *Dependent, autonomous and self-entrepreneurial forms of employment for people with disabilities;*
- *The culture of integration and social inclusion through the creation of a coordinated system of actions, aimed at favouring the employment and stabilization of disabled people in the workplace;*
- *The coordinated organization of the network of services in charge of job placement and of the social-assistance, educational and training services operating in the area.*

To achieve these objectives, Lombardy Region provides the realization of:

- *Initiatives of training, internship, orientation, transition to work, as well as retraining, also through educational recovery paths, in conjunction with the education system; an integrated system of services for work, social rehabilitation, training and education, including tutor support in the workplace;*
- *Forms of support for employers in the fulfilment of the requirements of Law 68/1999.*
- *A regional fund for the employment of the people with disability that aims at financing the initiatives and actions mentioned above was also established (article 7).*

Furthermore, in Lombardy Region exists the system of endowment (dote lavoro) foreseen for people with disabilities. It aims at favouring the insertion of disabled people in the labour market and supports those who have been inserted. In addition, the endowment gives access to services.

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<sup>43</sup> Fondazione Cariplo, Il collocamento mirato e le convenzioni ex-art.14. Evidenze e riflessioni. <http://www.fondazionecariplo.it/static/upload/il-/il-collocamento-mirato-quaderno-30-low.pdf>, pag 14

## 3.1 Internal national mechanisms

### 3.1.1. Support mechanisms on a national level which enhance the employment of young people

#### *Employment Centres*

An employment centre is an office of the Italian public administration, which is responsible for managing the labour market at the local level. The employment centres depend on the regions and operate at the provincial level. Among the tasks assigned to the regions, those relevant to this analysis are: • regarding the placement of workers; • regarding disabled workers, so-called mandatory placement pursuant to Law 68/1999; • pre-selection and meeting between job demand and supply; • planning in the field of labour market, disadvantaged subjects, internships.

As a support mechanism, it is not efficient as it was explained in the paragraph 2.1. In Italy, there are 552 centres, with just under eight thousand employees who had to manage 2.8 million people looking for work in 2016<sup>44</sup>. These numbers are very far from those found in the rest of Europe. Around 2,000 unemployed people pass through each office each month and only 3.4 % of those who use them finds work, some remain on hold for ten years<sup>45</sup>.

Very few companies turn to a CPI for staff recruitment, equal to just 2.2% of national companies; most prefer to use other channels such as temporary agencies, advertisements on websites and, even before, the "knowledge" system.<sup>46</sup>

#### *The Youth Information Service*<sup>47</sup>

In collaboration with its work partners in every Italian municipality, the service has created an orientation path that includes specialized branches and laboratories, to help young people to better understand the reality that surrounds them and how to move to achieve their work objectives.

It hosts information desks, guidance and counseling, workshops and seminars, thematic in-depth meetings on work, professions, training or on topics of social relevance or interest for the youth world. Non-formal education laboratories dedicated to expressive activities, technology and digital, etc. are also held in the space. The

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<sup>44</sup> I centri per l'impiego sono un disastro, 17/10/2018 - <https://www.ilpost.it/2018/10/17/centri-per-l-impiego/>

<sup>45</sup> Loi A., Reddito, un miliardo stanziato per i centri per l'impiego: che sono strategici, ma ancora pochi e inefficienti, 5/10/2018 - <https://notizie.tiscali.it/politica/articoli/centri-impiego-inadeguati/>

<sup>46</sup> Centro per l'Impiego e Agenzie del Lavoro: quali differenze ci sono?, 18/02/2016 - <https://www.vincerealcolloquiodiselezione.it/centro-per-limpiego-e-agenzie-del-lavoro-quali-differenze-ci-sono/>

<sup>47</sup> Informagiovani - <https://www.comune.milano.it/servizi/informagiovani>

activities are carried out in collaboration with private social bodies, youth, student or voluntary associations, foundations and other public or private services or businesses.

### 3.1.2. Organisations helping young people to find job

#### *Employment Agencies*<sup>48</sup>

Employment Agencies are institutions authorized by the National Agency for Active Labour Policies (ANPAL) to offer services related to the demand and supply of labour. Specifically, the agency works to facilitate the meeting between the two parties with the dual purpose of providing companies with tools and selection services, and candidates with support for training and for finding a job appropriate to their skills and aspirations. There are different types of employment agencies, all regulated by the legislative decree of 10 September 2003, n.276. According to these regulations, in order to operate the agencies must be duly registered in the IT Register.

The most important Labour Agency in Italy are GiGroup, Adecco, Randstad and Manpower. Some of these designed a series of initiatives and activities dedicated to the under-30s, to help them take their first steps into the world of work. An example is “Young First”, the program that for five years GiGroup has been dedicating to the youngest.

#### *Almalaurea*<sup>49</sup>

AlmaLaurea is an Interuniversity Consortium founded in 1994: 75 universities are now members and it represents 91% of the total graduates who leave the Italian university system every year. The Consortium is supported by the participating Universities, by the contribution of the Ministry of Education, University and Research (MIUR), by companies and by the bodies that use the services offered. AlmaLaurea is recognized as a Research Body and its Statistics Office has been a member of Sistan, the National Statistical System since 2015.

The services provided by AlmaLaurea include, among others:

- *collects and makes the CVs of graduates (now 2,950,000) available online to facilitate the matching of demand and supply of qualified workers;*
- *supports the consortium universities in job placement activities through a web-based intermediation platform that enables universities to manage the search and selection of personnel by making available the graduates' CVs, the publication of job offers and the organization of events aimed to facilitate the matching between demand and supply of job opportunities;*
- *promotes the meeting between supply and demand for skilled job and carries out research and personnel selection activities through the wholly-owned subsidiary AlmaLaurea srl, authorized by the Ministry of Labor to carry out the research and selection of personnel (registered at the Register of Employment*

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<sup>48</sup> Employment Agencies, <https://www.lavoroediritti.com/abclavoro/agenzie-per-il-lavoro>

<sup>49</sup> Almalaurea, <https://www.almalaurea.it/>

*Agencies section IV - open-ended authorization Prot. No. 0001543 of 01/21/2008) and intermediation activity (registered in the Register of Employment Agencies section III - permanent authorization Reg. Office No. 0010720 dated 15/07/2016).*

In addition to Almalaurea, AlmaDiploma and AlmaOrientati were founded to create a bridge between high school and university and the world of work.

### *Stage and Placement – High school and University<sup>50</sup>*

In some cases, high schools and universities offer their own stage and placement service, through their portal. It is the web contact tool between companies interested in attracting young candidates and students and graduates. Institutions and companies - once the single registration phase is completed - access a dedicated web area, within which they can take advantage of a wide range of support services for job brokerage: publication of job offers, internship and curricular internship, access to CVs, stipulation of the internship agreement, activation of internships and curricular internships. The Cv database of students and recent graduates allows companies to carry out a targeted search online on profiles corresponding to specific recruiting needs.

Moreover, the career service provides students, undergraduates and graduates with tools to orient themselves, to improve their knowledge of the labour market and to start an active search for internship and work opportunities. It is not uncommon that an individual advisory service (CV check) is provided.

### **3.1.3. Entrepreneurial possibilities for young people**

#### *Incubators<sup>51</sup>*

An incubator is the physical and virtual place where a new business can be transformed from a simple idea into an actual production reality.

There are many ways chosen by the incubators to help start-ups, ranging from providing a physical location to new entrepreneurs, to guaranteeing them a non-repayable loan, to inserting them into a fertile and active social and business network, up to making contacts and advice available. The time for which one can "live" in an incubator is generally limited and hardly exceeds 36 months.

Types:

- a. *Incubators: it is the simplest incubator model and it is mainly based on the provision of basic spaces and services;*
- b. *Virtual Incubators: they provide a large amount of services to start-ups through the internet and they help in the intermediation phase with the external environment;*

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<sup>50</sup> Stage and Placement, Università Cattolica del Sacro Cuore - <https://step.unicatt.it/>

<sup>51</sup> Incubators - <http://www.pminordest.it/2012/04/30/che-cose-un-incubatore-per-start-up/>

- c. *Hub: probably the most important type as it has a central office and various divisions specialized in the different service sectors. The Hub also manages to make a network of relationships and business opportunities available to guests.*

The 3 phases of the incubation:

1. *Pre incubation: in this phase, all the activities necessary for the entrepreneur's support in the development of his business idea, in the business model and in the preparation of the business plan to increase the possibilities of reaching the creation of a value start-up are included. The incubators affiliated to the University Institutes are usually pre-incubators.*
2. *Incubation: incubation is the essential phase as the entrepreneur is given all the support (see the 4 key elements above) from the entrepreneurial start-up phase to the actual expansion. This phase usually includes the first three years of activity of the new company.*
3. *Post incubation: the company is finally walking alone and can physically leave the incubator. The new SME will probably need professional strategic consultancy services, ranging from the definition of the business to the establishment of the team, from fundraising to management of any pivot up to the launch of the product on the market. Incubators classified as "post-incubators" can also be called business accelerators. The acceleration program has an average duration ranging from 6 months to a year.*

### *Support for Youth Entrepreneurship<sup>52</sup>*

For young people aged from 18 to 29, services to support the development and improvement of entrepreneurial attitudes and to support the start-up of self-employment or business activities are provided at national and / or regional level.

Qualified Employment Service Operators offer a targeted training path and personalized assistance for young people in the various stages of development of the business project: specialized training courses up to the drafting of the business plan and support for the start-up phase, through access to the tools credit, for worthy initiatives.

The targeted two-stage path:

- *Phase 1: targeted path of specialized training and consulting assistance.*
- *Phase 2: realization of the project thanks to access to financial instruments that facilitate access to credit or to the SELFIEmployment Fund (the Fund finances the launch of entrepreneurial initiatives promoted by young NEETs, through the granting of zero-interest loans) with the support of a tutor for administrative, legal and financial management.*

The actors who will directly or indirectly help the realization of the business idea are: Ministry of Labour and Social Policies, Chamber of Commerce System, Unioncamere, Invitalia, Services for self-employment and self-

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<sup>52</sup> Sostegno all'autoimprenditorialità

<http://www.garanziaiovani.gov.it/ScopriComeFunziona/Sostegnoautoimprenditorialita/Pagine/default.aspx>



employment launched at the competent services at work, Regions and local authorities, with particular regard to SUAPs (One-Stop Shops of Productive Activities) of Municipalities, Trade Associations, Universities, Non-Profit Organizations, AdEPP, National Microcredit Authority.

### 3.1.4 Organisations helping to employ specifically disabled young people

#### *Social cooperatives Type B*<sup>53</sup>

Not all disabled people can enter the ordinary labor market and have a regular contract, but they can enter in protected areas through a training and working period in a social cooperative. These companies welcome disabled people through a personalized project of inclusion. They combine production with respect for the person, their difficulties, abilities and potential. In some cases, the transition to companies has also been promoted and taken care of.

Type B social cooperatives offer:

- *job placement, with the creation of suitable employment areas for disadvantaged or disabled people. Each reality employed no less than 30% of disadvantaged workers, mainly engaged in artisanal, industrial, agricultural, etc. activities;*
- *services for work, with activities such as job training, guidance, management of relocation services, participation in networks and projects with public and private partners, etc.*

The transition of disabled workers from the cooperative to the private company is a complex process and requires the taking on of the person through: the skills assessment and potential assessment; orientation and possible training at work; the search for the private company available; initial accompaniment to work; consultancy to the company. The single cooperative cannot face such complex problems on its own. Any social contradiction can only be resolved with the participation of all interested parties: it is therefore essential to collaborate between the disabled employees, social cooperatives and services accredited to work, so that positive results can be achieved.

The need to recover new work orders is another problem that affects the world of type B cooperative. The economic crisis and technological evolution are radically transforming production processes and companies are increasingly lacking in low-profile assembly and packaging from outsource. Therefore, the cooperatives must find a way to enter the company, to appropriate part of the production and provide attractive services for profit-making companies. In some areas, type B cooperatives are rediscovering or increasing recourse to the conventions provided by Article 14 of Legislative Decree 276/2003. These have proved to be an excellent tool for creating relationships with companies subject to the obligations of Law 68/1999: the law provides that companies subject to employment obligations may assign job orders to type B social cooperatives, in exchange for hiring a disabled worker.

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<sup>53</sup> Bottà M., Inclusionione lavorativa e cooperative sociali di tipo B. Nuovi tempi, nuove strade, 9 ottobre 2018

## 3.2 External international mechanisms

### *Youth Guarantee<sup>54</sup>*

Youth Guarantee, is the plan to promote employment and the inclusion of young people in the world of work, reducing youth unemployment. Funding has been provided to member states of the European Union with unemployment rates above 25%, which will be invested in active guidance, education and training and job placement policies, to support young people between 15 and 29, who are not engaged in a job, nor included in a school or training course (Neet - Not in Education, Employment or Training).

Programs, initiatives, information services, personalized paths, incentives to companies hiring under 30s: these are the measures envisaged at national and regional level to offer opportunities for guidance, training and job placement, in a perspective of collaboration between all the public and private actors involved.

As part of the Youth Employment Initiative, which Italy will continue until the end of the 2014-2020 programming period, the initiatives to combat the "NEET" phenomenon will continue through the implementation of the measures of the new Youth Guarantee. It also includes an additional axis of intervention, Axis 1bis, with a financial envelope of over 497 million euros, made up exclusively of European Social Fund resources.

The following are the measures of the New Youth Guarantee:

- Internships
- Hospitality
- Orientation
- Accompaniment at work
- Civil service
- Extracurricular training in geographical mobility
- NEET disadvantaged interception
- Recruitment and training
- Apprenticeship
- National civil service in the European Union

### *Erasmus for Young Entrepreneurs<sup>55</sup>*

The Erasmus for Young Entrepreneurs program helps aspiring European entrepreneurs to acquire the skills needed to successfully start and / or manage a small business in Europe. The new entrepreneurs learn and exchange knowledge and business ideas with already established entrepreneurs, from whom they are hosted and with whom they collaborate for a period from 1 to 6 months. The program is co-financed by the European Commission and it operates throughout the territory of the participating countries, thanks to the collaboration of local contact centers active in the sector of business support (such as chambers of commerce, support centres for start-up companies, business incubators, etc.).

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<sup>54</sup> Youth Guarantee - <http://www.garanzigiovani.gov.it/Pagine/default.aspx>

<sup>55</sup> Erasmus for young entrepreneurs - <https://www.erasmus-entrepreneurs.eu/index.php?lan=it>

## *Rural Development Program (RDP), 2014-2020, non-repayable prize for young farmers<sup>56</sup>*

The RDP is the programmatic document that every single Italian Region has produced to make the best use of the financial resources allocated by European Union to the modernization of rural areas, to make them more alive and competitive and to improve environmental sustainability. The Sub-measure 6.1 (Business start-up aid for young farmers) provides financial support of € 40,000 (up to € 70,000) for young farmers (aged between 18 and 40) starting a business for the first time. The intervention intends to promote the generational turnover, by favouring the establishment of young farmers with an entrepreneurial role, by paying a premium and by encouraging the establishment and development of competitive, environmentally friendly and integrated businesses in the rural area, through the provision of financial resources. The prize will follow the presentation of the business plan of the applicant company. The beneficiaries are young farmers, as defined by art. 2 par. 1 letter n) of EU Reg. 1305/2013, who settle for the first time on a farm as head of the company and present the necessary subjective and objective requisites, without prejudice to the additional constraints provided.

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<sup>56</sup> Rural Development Program - <http://www.microcredito.gov.it/archivio-news/561-psr-2014-2020,-premio-a-fondo-perduto-per-giovani-agricoltori.html>

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