The deliverable 2.1 collects the first results of the socio economic analysis and inquiries about the emerging needs of the social targets characterized by PIE condition (young Neets and precarious workers, working poor, migrants, and people under the poverty threshold) and the most relevant experiences of bottom-up welfare. This analysis is carried out after a survey of the most relevant changes in the valorization process, income distribution and labour market. Flexible work increasing has heavily worsened welfare conditions, thereby highlighting the necessity of a new welfare, able to be adequate to this kind of transformations (commonfare).
D2.1 is the main Deliverable of WP2. It focuses on two issues: understanding the emerging priorities of people in the PIE conditions in terms of their social needs; and identifying the individual, collective, common and grassroots positive responses to these needs in the three pilot countries: Croatia, Italy, the Netherlands. The research includes a brief description of the economic, social and cultural situation of each pilot country, and identifies real life experiences through interviews, focus groups and storytelling. Methodologies and tools proposed are flexible, as they needed to adapt to the specific national research contexts involving different groups (young precarious workers, migrants, self-employed, social assistance recipients, unemployed, etc.).

The research has developed an analysis as homogeneous as possible despite the three pilot countries represent very different contexts in terms of history, economic structure and culture. The main objective of the analysis is to enhance the ability of citizens in the PIE conditions and engage them in the design and creation of the PIE News – Commonfare Platform.

Chapter 1 presents a description of the context in the light of the profound structural changes which happened in the transition from Fordism to cognitive capitalism, and describes their effects on the labour market and income distribution. Specific emphasis was given to the post-crisis period. Chapter 2 focuses on the three different welfare systems in the pilot countries, providing a snapshot of the existing institutional welfare measures, and highlights the emerging needs of people collected in a participatory way through interviews and focus groups (involving 186 people). These results provide some guidelines for the definition of the PIE conditions and engage them in the design and creation of the PIE News – Commonfare Platform.

Chapter 3 maps the types of bottom-up welfare, that spontaneously developed in the different countries. The analysis of such experiences demonstrates how social cooperation is already able to provide some answers to the current crisis of the welfare system which struggles between crisis and austerity policies. These findings are important because they lay the foundation of that part of the Commonfare platform which aims to emphasize the existence of such “good practices”, share and spread them, thus favouring a community building process. These experiences and “good practices” can be considered as the seed of the of commonfare that will be more extensively analysed in future deliverables.

In order to better provide support and information for the implementation of the platform, we’d like to stress some points which can impact on the further development of Commonfare:

The first aspect deals with the fact that is unclear how many people in the three Pilot Countries are actually at risk of poverty and social exclusion since the official data show a hiatus by not taking the well-known and documented problematic and/ or risky personal debts into account (this aspect is particularly relevant for the Netherlands). It is also unclear who these debt burdened people are, we just know they are not necessarily people on lowest incomes on welfare level and that a sudden decrease in income is the main cause of personal debts. However, income deficits among freelancers and more in general precarious workers suggests they might form a portion of this group and interviews with welfare recipients also indicate the presence of problematic debts within this target group.

The second aspect highlights that, through literature review and field research into good practice, while social divisions are deepening and negatively impacting solidarity on a national level, new forms of solidarity are emerging. This self-organized form of solidarity by ‘distributed networks’, associations and (citizen) collectives may indicate a reversal of individualization, but at the same time could point towards a ‘new solidarity’ that extends mainly to people with similar interests and a common background, inevitably resulting in others, perhaps less socially skilled or (socially) isolated individuals, to miss out. To our knowledge there is no research data available into the possible causal relationship and/ or correlation between this ‘new solidarity’ and people at risk of poverty or social exclusion in the three countries.

Further research on both topics is recommended and we would like to suggest that the PIE News consortium takes the causes and consequences of debts and the new forms of ‘exclusive solidarity’ into account and develops a constructive narrative on how these could impact the design and implementation of both the platform and the digital currency.
# DOCUMENT REVISION HISTORY

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TABLE OF CONTENTS

EXECUTIVE SUMMARY ................................................................. 2
DOCUMENT REVISION HISTORY .................................................. 3
CONTRIBUTORS ................................................................. 4
ACRONYMS ........................................................................... 5
LIST OF FIGURES ................................................................... 9
LIST OF TABLES ..................................................................... 10

1. THE TRANSFORMATION OF THE SOCIO-ECONOMIC SYSTEM AND THE PIE CONDITIONS ........ 11
   1.1. DIMENSIONS OF THE SOCIO-ECONOMIC CHANGE OVER THE LAST DECADES. .................. 11
       1.1.1 THE IMPACT OF SOCIAL AND PRODUCTIVE TRANSFORMATIONS. .............................. 12
           1.1.1.a The Italian context ................................................................. 15
           1.1.1.b The Croatian context ............................................................. 17
           1.1.1.c The Dutch context ................................................................. 19
       1.1.2 LABOUR MARKET AND INCOME DISTRIBUTION ..................................................... 21
           1.1.2.a The Italian context ................................................................. 21
           1.1.2.b The Croatian context ............................................................. 23
           1.1.2.c The Dutch context ................................................................. 25
       1.1.3 DIMENSIONS OF THE CRISIS AND THE TRANSFORMATION OF WELFARE POLICIES. ...... 27
           1.1.3.a The Italian context ................................................................. 29
           1.1.3.b The Croatian context ............................................................. 33
           1.1.3.c The Dutch context ................................................................. 35
   1.2 THE PIE CONDITIONS: RISK OF EXCLUSION, THE EXPERIENCE OF PRECARIOUSNESS AND UNCERTAINTY OF SOCIA L SUBJECTS ................................................................. 37
       1.2.1 THE EFFECT OF PRECARIOUSNESS ON THE NEW POOR ......................................... 38
           1.2.1.a The Italian context ................................................................. 39
           1.2.1.b The Croatian context ............................................................. 42
           1.2.1.c The Dutch context ................................................................. 44
       1.2.2 THE MULTIDIMENSIONALITY, THE TRANSVERSAL NATURE OF POVERTY, AND THE PERCEPTION OF RISK ................................................................. 46
           1.2.2.a The Italian context ................................................................. 47
           1.2.2.b The Croatian context ............................................................. 53
           1.2.2.c The Dutch context ................................................................. 56
2. THE CHALLENGE OF NEWLY EMERGING NEEDS AND WELFARE STATE SYSTEM .................. 60

2.1a The social protection system, measures available in Italy ........................................ 60
2.1b The social protection system, measures available in Croatia ................................... 60
2.1c The social protection system, measures available in Netherlands ........................... 63

2.2 PEOPLE EMERGING NEEDS .................................................................................. 63
2.2a Emerging needs in Italy ......................................................................................... 63
2.2b Emerging needs in Croatia ..................................................................................... 67
2.2c Emerging needs in Netherlands ............................................................................. 70

3. OVERTURNING THE PIE CONDITIONS: STORIES AND EXPERIENCES OF COMMUNITIES .......... 73

3.1 BOTTOM-UP WELFARE: NATURE AND IMPACT OF GRASSROOTS PRACTICES ........................................... 73
3.1a Bottom-up Welfare in Italy ................................................................................... 75
3.1b Bottom-up Welfare in Croatia ............................................................................. 78
3.1c Bottom-up Welfare in the Netherlands ................................................................. 81

3.2 GOOD PRACTICES: STORIES OF REPRODUCIBLE AND EFFECTIVE EXPERIENCES ......................... 84
3.2a Experiences in Italy ............................................................................................. 84
3.2b Experiences in Croatia ......................................................................................... 91
3.2c Experiences in the Netherlands .......................................................................... 93

BIBLIOGRAPHY .......................................................................................................... 98

ANNEXES .................................................................................................................. 105

ANNEX 1: THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN ITALY ............................. 106
ANNEX 2: THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN CROATIA ......................... 121
ANNEX 3: THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN THE NETHERLANDS ............ 136
## LIST OF FIGURES

<table>
<thead>
<tr>
<th>FIGURE</th>
<th>TITLE</th>
<th>PAGE</th>
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</thead>
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<td>Second PIE News design workshop</td>
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<td>Italian focus group in Rome</td>
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<td>10</td>
<td>Participants of the Dutch PIE News good practice URBANIAHOEVE - see page 92 for more information</td>
<td>25</td>
</tr>
<tr>
<td>11</td>
<td>Entrance of the Italian PIE News good practice Ambulatorio Medico Popolare - see page 88 for more information</td>
<td>29</td>
</tr>
<tr>
<td>12</td>
<td>Croatian focus group</td>
<td>32</td>
</tr>
<tr>
<td>13</td>
<td>Students of the Dutch PIE News good practice ThuisPoli Foundation - see page 94 for more information</td>
<td>35</td>
</tr>
<tr>
<td>14</td>
<td>Children from the Italian PIE News good practice Associazione Soprasotto - Associazione culturale Medionauta - see page 86 for more information</td>
<td>39</td>
</tr>
<tr>
<td>15</td>
<td>Croatian focus group during the second PIE News design workshop</td>
<td>41</td>
</tr>
<tr>
<td>16</td>
<td>Trainees and staff from the Dutch PIE News good practice HEILIGE BOONTIES - see page 95 for more information</td>
<td>44</td>
</tr>
<tr>
<td>17</td>
<td>Italian focus group in Milan</td>
<td>50</td>
</tr>
<tr>
<td>18</td>
<td>Croatian focus group</td>
<td>54</td>
</tr>
<tr>
<td>19</td>
<td>The dining room at the Dutch PIE News good practice Guerilla Kitchen Amsterdam - see page 91 for more information</td>
<td>57</td>
</tr>
<tr>
<td>20</td>
<td>General Assembly from the Italian PIE News good practice Spazio di Mutuo Soccorso - see page 89 for more information</td>
<td>59</td>
</tr>
<tr>
<td>21</td>
<td>Outside the Italian PIE News good practice RI-MAFLOW - Fabbrica recuperata - Cittadella dell'altra economia - see page 85 for more information</td>
<td>64</td>
</tr>
<tr>
<td>22</td>
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<td>68</td>
</tr>
<tr>
<td>23</td>
<td>SPKaagl antenna at the Dutch PIE good practice Wireless Leiden - see page 93 for more information</td>
<td>70</td>
</tr>
<tr>
<td>24</td>
<td>Entrepreneurs from the Dutch PIE News good practice Lucas Community - see page 95 for more information</td>
<td>72</td>
</tr>
<tr>
<td>25</td>
<td>Gym from the Italian PIE News good practice Palestra Popolare San Lorenzo - see page 84 for more information</td>
<td>25</td>
</tr>
<tr>
<td>26</td>
<td>Croatian focus group during the First PIE News design workshop</td>
<td>78</td>
</tr>
<tr>
<td>27</td>
<td>Promotional image with the manifest by the Dutch PIE News good practice Amsterdam Energie - see page 94 for more information</td>
<td>81</td>
</tr>
</tbody>
</table>
# LIST OF TABLES

<table>
<thead>
<tr>
<th>TABLE</th>
<th>TITLE</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Overview of social protection expenditure by function</td>
<td>60</td>
</tr>
</tbody>
</table>
1. THE TRANSFORMATION OF THE SOCIO-ECONOMIC SYSTEM AND THE PIE CONDITIONS

1.1. DIMENSIONS OF THE SOCIO-ECONOMIC CHANGE OVER THE LAST DECADES

The Great Transformation

Over the last forty years, we witnessed a new "great transformation". On the one hand, we witnessed a deep change in the modes of production with the shift from the Fordist-Taylorist standardized system, characteristic of the modern large-scale factory and the centralised public administration, to post-Fordism which is characterised by the decentralisation and delocalisation of production processes facilitated by globalisation and the development of new information and communication technologies (ICT) of the so-called "informational capitalism". On the other hand, we witnessed the rise of process automation in what is being outlined as the digital revolution of technology platforms, Big Data, Internet of Things, and artificial intelligence.

The shift led to a radical change in work-life balance, as Manuel Castells explains in his work The Information Age: "Overall, the traditional form of work, based on full-time employment, clear-cut occupational assignments, and a career over the life-cycle is being slowly but surely eroded away". This process has been largely described by the sociological narrative defining the forms of Post-Fordist, precarious, intermittent, flexible, temporary work as well as the self-employed workers of second and third generation. Besides the impact of technological advances on global production, which makes scholars speak of a third industrial revolution, there have been radical changes in working conditions. In fact, relational, communication, cognitive-intellectual skills, and the ability to mutual exchange information and knowledge have become predominant in carrying out a job where the "immaterial" component is often essential. It is a change that had already been investigated in the late 1950s by Peter Drucker in his report on the new "post-modern" world where he coined the term knowledge workers.

Two processes started during the 1970s were decisive in this great transformation which has particularly affected western society: "the massive entry of women into the labour market, […] exactly when, following the productive and technological changes, a gradual transformation of labour law regulations also occurred (flexibility policies)", which will lead many analysts to speak of a first "feminisation of labour".


8 This is the reconstruction contained in the so-called Supiot Report, see A. Supiot, Au-delà de l’emploi. Transformations du travail et des acteurs du droit du travail en Europe, Flammarion, Paris, 1999.

Radical changes in society and in the forms of life of post-Industrial societies in the Northern Hemisphere – particularly in work-life balance – were produced by the technological, information and communication revolution, the entry of women into the labour market, the development of the “advanced tertiary” sector and support service activities carried out by knowledge workers, the transformation of labour relations and labour law towards greater labour flexibility in terms of employment contract and intermittent employment.

This “revolution” has changed the spaces, times, and forms of work as well as the lifestyles and social relations to the point that “education-training activities, household work, caring activities, community and social activities” have become actual “non market activities” carried out during “free time of non traditional work”. As a result, they must be now considered “actual working activities”, and thus they must be paid10.

The radical “crisis of the wage-based society” results from the great geopolitical changes occurred from the 1970s onwards. In that decade, a long cycle of financial crises, caused by the oil price shock of 1973 and the subsequent period of stagnation, occurred in the Western world. On top of that, processes of globalisation of the financial and economic systems of the different macro-regional areas took place resulting, by the end of the 1990s, in the Western world gradually losing its centrality (in its Euro-Atlantic orientation), and drastically reducing its capacity of economic growth experienced in the previous three decades. The countries which benefited from this radical change were the Asian Tigers (Hong Kong, Taiwan, South Korea, Singapore), and successively the BRIC countries (Brazil, Russia, India and China).

Especially in Europe, this has resulted in a shift to a “post-industrial society”, based on the service economy and advanced tertiary sector, where there has been a progressive and relentless inability to provide for the welfare, protection and security of people through the three main pillars that used to ensure social integration in the wage-based society where national citizenship matched up with the national-social state: family, work, Welfare State. Besides, in the 1960s and 1970s the civil rights and social movements reclaiming democratic participation and social justice caused serious problems of governance in the public institutions of the USA and Western Europe as they were unable to include a large portion of society in the Welfare systems11.

The crisis of the Welfare State in Europe described so far is further encouraged by public policies resulting from the advent of neo-liberalism (or neo-laissez-faire) in the late 1970s whose most important acolytes were Margaret Thatcher and Ronald Reagan. They both implemented retrenchment policies and adopted “ordoliberalism” as a tool of social regulation in a market-oriented system based on competition between companies, institutions and the citizen who were mainly regarded as a “consumer and an entrepreneur of himself” blackmailed by the financial market volatility12. After all, those were the years when “some contradictions of the modern Welfare State” exploded, particularly with regard to its excessive bureaucratisation, to the role it played in controlling and “repressing” social disadvantages, and therefore to its “inefficacy and inefficiency” in terms of providing universal social protection13. As a consequence, from the 1980s and 1990s an extremist reading of the Anglo-Saxon doctrine of New Public Management took place within the financial and large Corporations revolution leading to changes in the public sector management by «Integrating Financial Management and Performance Management»14. Therefore, the global trend was to reduce state interventions by changing the way public services were financed, organised, and provided while encouraging the privatisation of existing social welfare systems with the hope of making them more efficient and effective but with the entailed risk of leading to more expensive and therefore less accessible services15.

1.1.1 THE IMPACT OF SOCIAL AND PRODUCTIVE TRANSFORMATIONS

The process of privatisation of the social welfare system which occurred in Europe over the last thirty years has produced a radical and progressive increase in inequalities resulting in the impoverishment of living conditions, particularly in those countries, such as Italy, where the social protection systems were mainly based on the interactions between family, work and public social welfare institutions – in the absence of any universal welfare provision. In fact, in this new kind of society – that in the mid-1980s some already called risk society16 – precisely those more bureaucratised and less universal social welfare systems have reached peaks of inefficiency and inadequacy in terms of social integration, thus generating new poverty and unprecedented forms of social exclusion. There has been an increased food and housing insecurity, and the risk of vulnerability and social exclusion which single-income families can occur with regard to unexpected expenses has increased, too.

The picture is getting worse: economic uncertainty for children and adults; the condition of marginality experienced by migrant workers; the existential insecurity experienced by young people who are neither working, nor following education or training (the NEET generation), as well as more general conditions of underemployment and/or illegal employment; the unemployed and job seekers without any unemployment benefit or allowance; the homeless; precariously working at risk of social exclusion; the different types of working poor, workers over 40 and 50 expelled from the labour market but who cannot access their retirement pension yet; women often divided between unpaid care work and wages far below those of their male counterparts; impoverishment of the middle class affecting both middle class traditional jobs and new and old self-employed jobs.

The solution for this “new” poverty does not seem to be the artificial and toilsome creation of jobs. “Thinking that the increase in employment automatically generates poverty reduction can be indeed an illusion if one does not carefully consider what kind of job it is and who will most likely benefit from an increase in the demand for labour”.

These changes occurred in recent years in the labour market have resulted in an increasing individualisation of social risks by unloading social security and insurance costs onto the individual person without the previous mediation of trade unions, public institutions and businesses that were partly liable for workers’ protection. The individualisation of risk and its privatisation generates a risk of social exclusion, including the creation of an urban underclass in the global cities. There is a shift “from the system of standardised full employment to the system of flexible and pluralised under employment”. This trend was further radicalised by the gradual emergence of web based platforms able to create occasional odd jobs that are increasingly becoming a dominant form of work for the mass of Internet users who are both producers and consumers (prosumers), who did not find their first ‘proper’ job yet and lack basic social protection schemes.

This is the great challenge we are facing, even in terms of social inclusion, while we are floating in limbo between the Corporate Sharing Economy, “platform capitalism”, collaborative economy, and “platform cooperativism”, and between corporations of digital capitalism extracting wealth from social networking and public institutions currently unable to think about a new citizenship and probably even more unprepared to face the next robot revolution related to artificial intelligence.

In this way, the space of social citizenship has shrunk and the boundary between exclusion and inclusion has become increasingly blurred. New forms of poverty, which have been further radicalised by the great global crisis of the last decade, particularly in the Old Continent, have emerged. In 2007, the citizens at risk of poverty were about 79 million (17% in the EU-27) of whom 32 million lacked adequate resources to meet their basic needs (materially deprived), while in 2012 Eurostat reported that “about 124 million people – 24.8% in the EU/28 – were at risk of poverty or social exclusion”. This index was around 24.4% in 2015, and it does not seem to drop.

The risk of being working poor has increased, thus confirming the general deterioration of living and working conditions particularly for workers with low basic skills, basic education, or employed in sectors characterised by low-paid jobs. Specifically, this risk increases for young people and women as they are most affected by labour market distortions. Taking entry-level jobs and staying in low-wage jobs for a prolonged period of time lead them to “poverty traps”. In fact, low-paid jobs are no longer (or they are less and less) a stepping stone to more stable and better paid jobs but they rather represent how worker’s human capital is likely to deteriorate. Therefore, not only the contents, organization and transitions in the labour market but also the personal biographies and strategies have changed.

From Post-Fordism to cognitive capitalism

After the crisis of Fordism, many social scientists – sociologists, economists, and those dealing with urban studies - have defined a new stage of capitalism as Post-Fordism. It refers to a social model whose modalities of production are no longer dominated by hierarchically organized forms of accumulation or by the negotiation of wealth distribution carried out by representatives of collective bodies and supervised by the State. On the contrary, the so called Post-Fordist model is characterized by forms of


flexible accumulation that can integrate and connect highly diversified modes, times and places of production. After the global economic crisis of the first 1990s, it is possible to acknowledge the dominance of a new socio-economic paradigm, which is able to capture many of the characteristics of the new organizational and labour processes entailed by Post-Fordist stage. Two main aspects arise as dominant and partially homogeneous in different economic structures and areas: the role played by knowledge in the accumulation process and the centrality of financial markets as source of finance of innovative activity (especially, those based on knowledge), and of income distribution as substitutive of declining national welfare systems. Therefore, in the Nineties, it is better to use the term “Cognitive Capitalism”. The hypothesis of Cognitive Capitalism leads to the end of the Post-Fordist age and it better captures the links between the exploitation of knowledge and the accumulation of surplus.

The starting point of Cognitive Capitalism is a radical critique of new liberal theories of knowledge-based economy. This critical perspective is clearly indicated by the two terms that compose our object of analysis, namely Cognitive Capitalism: “the term of “capitalism” underlines the permanence of the structural invariants of the capitalist mode of production: in particular, the driving role of profit and the wage relation, or more precisely the different forms of dependent labour upon which the extraction of surplus labour rests; the term “cognitive” emphasizes the changed nature of the capital-labour relation and the forms of property upon which the accumulation of capital depends”.

In the cognitive capitalism, finance, knowledge, and relations are the motor of accumulation. Finance is the pulsating heart; knowledge is the brain; relational activities are the nervous system. Biocognitive capitalism is a single body, inside of which knowledge is the brain; relational activities are the nervous system; finance is the pulsating heart; in biocapitalism, the productive sphere is subsumed into the biopolitical device that aims to take more control over life, distorting the traditional separation between productive and unproductive work, production and reproduction, therefore between life-time and work-time. In this transition, we see the ability to absorb subjectivity and differences (not only related to gender but also to skills, attitudes, sensitivity) as well as reproduction (according to Marx’s definition of use value) into work. Considerations on “women’s domestic and biological reproductive work”, which is disowned by capital and carried out for free, met with insights into socialised precarious work (which we also call social reproduction work) in new capitalist accumulation processes based on language, relationships, and affects. Work reorganises itself, it is subsumed into the biopolitical device that aims to take more control over life, distorting the traditional separation between productive and unproductive work, production and reproduction, therefore between life-time and work-time. In this transition, we see the ability to absorb subjectivity and differences (not only related to gender but also to skills, attitudes, sensitivity) as well as reproduction (according to Marx’s definition of use value) into work.

Therefore, the concept of contemporary work is increasingly expanding to include the reproductive dimension, meant as socialised work, which is strengthened by a set of activities,
exchanges and human relations. This modified reproductive dimension upsets and hybridises relations between production and reproduction, leisure and work-time, traditional workplaces and life spaces (factory/office-home), and it expands far beyond work in terms of time and remuneration, thus showing some interesting similarities with the traditional pattern of women's reproductive work (for free).

Women's participation in the labour market has always been intermittent, relying on "precarious" relationships, i.e. intermittent works (because of care and reproductive needs), characterised by multiple career paths of entries into and exits from the labour market, interruptions and re-entries, part-time jobs and the domestication of labour (the growing resemblance of domestic and working life). This type of pattern has definitively gone beyond the boundaries of gender as it embodies today's generalised precarity.

The "feminisation of labour"

The concept of feminisation of labour or labourisation of women – including the increasingly innovative features of feminisation of work in contemporary biotechnology industry – cannot be reduced to a single vision. What has been mainly investigated is the potential linked to the greater participation of women in the labour market, the mystique of mothering – with the exaltation of W factor (woman) or even M factor (mum) – within organisations and as a vehicle for GDP growth, and the role played by the body and the subjectivation processes in the new production dynamics.

This process takes the form of women's history – a metaphor for the fragmented nature of employment and the complexity of the forms of dependence/subsumption –, and it becomes useful to understand the objectives and modes of operation of the neoliberal processes of accumulation and contemporary valorisation.

Feminisation of labour stems from these assumptions and above all from the evolution of Western capitalism. To summarise, we highlight the three axes which the concept is based on:

- Job insecurity as the way contemporary work is organised – beyond the separation of gender and sexual division of labour;
- The exploitation of soul and body, namely, of corporeal and cognitive dispositions – from sexuality to social capability, from education to affection – within the production processes that are simultaneously processes of social reproduction made productive and therefore transformed into production per se;
- Participation/identification of the subjects to their job ("subjectivation of work"). In this sense, precarious forms of employment and a general lack of collective and long-lasting labour rights represent a form of extraordinary pressure.

Feminisation of labour is an ambiguous process where, to some extent, the prototypical subject is the woman, and particularly the precarious woman. In order to clarify the phenomenon, we can add some more features highlighted by Manuel Castells:

- women are paid less than men although, on average, they are more educated;
- they have multiple skills and the ability to do more things simultaneously, in line with the bio-cognitive capitalism demands of being multi-tasking;
- they are very flexible, that is a universal example of non-standard work. Historically, women's work supplemented male labour supply. It was regarded as being complementary to it. In fact, women represent the majority of non-standard workers.

Feminisation of labour, which in the last decades has become a paradigm for everyone, men and women indiscriminately, is rooted in this framework. Labour becomes feminised, i.e. precarious evoked by women becomes the dominant framework adopted by capitalism for controlling over labour regardless of gender composition of the workforce. Precarity, therefore, has a generational specificity rather than representing gender segregation.

Meanwhile, new processes of inequality and marginalisation take hold, telling us about further and new unexpected exclusions, displacements, and redundancies. Basically, they tell us about a masculinisation of exclusion that is the actual objective of the present times, the real cornerstone of the end of wage-based society, and of the generalisation of work for free. The originality of contemporary capitalism lies in making male role fragile rather than in attempting to subsume the female one.

1.1.1. A THE ITALIAN CONTEXT

To understand the dynamics of the main transformations of the Italian economy it may be very useful to proceed with a comparative analysis at the European level. We should start by identifying the different historical periods within which Italy and Europe differed in terms of GDP trends starting from the crisis of the Fordist paradigm to date. We can identify four periods:

- from the early 1970s to the early 1980s, during which Italy maintained a strong growth rate of above 0.3% every year compared to the EU countries;
- from the early 1980s to 1996, during which Italy's economy started sinking slowly until it reached the decline stage with an average loss of 0.22% per year;
- from 1997 to 2007, where the entire phase of the global economic and financial speculation developed;
- from 2008 to 2014, during which new trends – though still weak – arose to overcome the international crisis, and nevertheless they resulted in an increase in the negative gap for Italy's economy.

Therefore, it is thanks to the growth occurred in the first period – from 1971 to 1982 – that the total value of the Italian GDP, in terms of GDP per capita, reached the level of GDP of the most developed European countries. This positive trend reversed from the early 1980s, when the Italian GDP was lower than the rest of the EU. With the development of the financial economy and its related

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speculation processes until the outbreak of the international crisis of 2007, this difference rises by over one percentage point a year. From 2008, the annual percent change in Italian GDP drops by an average of -1.26% per year, while it is around zero for the UE countries, thus signalling the presence of the international financial crisis whose nature and extent are to be found in those “forms of reckless financial adventurism” already highlighted since 1981 (Federico Caffè).

The 1980s–2000s: the Italian Post-Fordism

In Italy, the 1980s and 1990s were characterised by social and productive transformations as well as changes in the forms of work and business enterprise in terms of Italian Post-Fordism, highlighting two trends:

a) the molecular capitalism of the “Third Italy” made up of a vast number of small and medium-sized enterprises scattered across the north-east areas, Marche, Emilia Romagna, and Tuscany that develop local and global economic and industrial networks as alternative options to cope with the crisis of the large Fordist factory, thus producing a further divide between the industrial north and the traditionally agricultural south. It is the Italian post-industrial transition where both the private and public sector have little inclination to invest in innovation and research;

b) the development of second-generation forms of self-employment (Sergio Bologna and Andrea Fumagalli) engaged in cognitive and knowledge work, advanced tertiary sector, technological innovation, communication, costumer services, graphic design production, art production, television industry, etc. that will always be floating in limbo between the overcoming of the traditional subordinate employment, intermittent pay, flexible forms of work, and lack of social protections: flex-insecurity that turns into precariousness.

In the Italian context, these two transformations resulted in an increase in informal and fragmented employment, and undeclared work that hardly can be described as self-employment or subordinate work, and that sometimes can even be semi-servile work. These two trends have been deteriorating over the last twenty years. On the one hand, varied micro-enterprises (with fewer than 10 employees) have spread around the country accounting for about 95% of Italian entrepreneurial activity that employs 80% of the total workforce in the private sector. On the other hand, the crisis of subordinate employment, which is characterised by full-time workers with permanent contract upon which the social protection system had been built, has become permanent. The economic, social and technological changes intersect here with labour market and labour policy reforms started in the mid-1990s (Law N. 196/1997), which will be discussed later, without being able to extend the social protection and social security system to the different forms of self-employment, and flexible, intermittent, temporary, precarious work. In those twenty years, the widespread condition of job insecurity and intermittent work turns into the working poor phenomenon, thus contributing to increase social exclusion in the years of the current crisis.

Household wealth and debt

The wealth of Italian families was quite high, compared to the international context, and at the end of 2013 it was 9.6 times greater than the disposable income. In this twenty years, savings and wealth of Italians have not succumbed to the “mania” of financial trading, which in 2013 was about one third of the entire households’ net wealth (while it was 36% in 1995), and have remained anchored to investments in traditional sectors (land, house, etc.). As regards the individual and family debt in terms of mortgage loans for the purchase of a property, it increased from 51 billion in 1995 to 379.8 billion in 2014 (42% of total debt). Also, we witnessed the outbreak of finance companies specialised in granting installment credit (to buy motorcycle, cars, TV, etc.) that rose by +1.232%.

However, the wealth growth rate is mainly due to unequal distribution, which generates increasing inequalities, resulting in half of the country’s total net wealth (46.6%) owned by 10% of households, while the average income of remaining 90% of


42 Banca d’Italia, La ricchezza delle famiglie italiane. Anno 2013, Supplementi al Bollettino Statistico. Indicatori monetari e finanziari, Nuova serie Anno XXIV, Numero 69 – 16, Dicembre
households dropped to 7.3% in 2012, compared to the previous two years, with 26.1% of households that were in the red on their bank accounts.

Between August 2014 and August 2016, Italy entered deflation several times negatively affecting the entire economic cycle, despite the expansionary policies of the European Central Bank. It is the entire economic and social system that faces a difficult transition, and which is increasingly affected by the international context. From 2011 to 2015 the first, although weak, signals that could potentially overcome the international crisis arose. However, in 2013 there was a relapse of the crisis and consequent uncertainty in the following years that resulted in a further differentiation of the annual variation of Italy’s GDP that was over 1.5% lower than the EMU (European and Monetary Union) countries.

Statistics show that until the end of 2015 the variation of Italy’s GDP expressed in terms of value created per hour worked was not only lower than that of the EMU countries, but it tended to increase over time. Quarterly data for the first two quarters of 2016 confirm these trends, too.

It should be noted that the progressive trend of declining growth, in terms of GDP per capita, has already caused Italian citizens to lose almost 4,000 Euros per capita, in ten years as compared to the EU citizens. The poor distribution of these individual income losses should be further investigated as, in terms of growth, it is the main negative source of the poor distribution of wealth. Furthermore, the weakness of Italy’s recent economic growth cannot be balanced – as it happened in the past – with export dynamics because analysing the share of export trade performance of Italy one can see that it experienced a greater reduction compared to that of the EMU countries. On the basis of the success achieved in the 1980s and 1990s, the choices made in terms of public policy and private investment in Italy have underestimated the great global transformations, thus increasing the distortions in the productive specialisation and in the size structure of enterprises. A fact that can synthesise this condition is represented by Research and Development (R&D) expenditure in relation to GDP: the gap with advanced countries (except for Spain) is so large that can not be bridged in few years and without planning extraordinary interventions. In fact, in 2014, Italy’s national spending on R&D in relation to GDP was 1.29% compared with 2.84% for Germany, and an average rate of 1.94% for the EU countries.

The low expenditure on R&D and the small sized-enterprises thus define a production structure, in manufacturing and in the tertiary sector, characterised by a higher share of employment and production in the most backward and traditional sectors, i.e. those sectors which are lower value-added. The sectors which are clearly higher value-added (information and communication services, advanced services to enterprises and households, financial and insurance activities) are less present in Italy’s economic structure.

Although at the end of 1970s Italy could compete with the most technologically developed countries in leading manufacturing sectors (aerospace technology, information technology, automotive industry, machine tools, durable goods), today it is completely absent in some sectors such as telecommunications, biotechnology, nano-technology, biogenetics, artificial intelligence, biorobotics and highly computerised logistics, social media. Furthermore, between 2008 and 2013 Italy’s industrial production declined by almost a quarter (-23.9%\(^4\)). Positive flows were recorded in the tourism industry, particularly in hospitality that grew at an average annual growth rate of 2% since 2009, and especially in the luxury sector from 2001. Another very important sector is the textile and fashion industry, the so-called “Made in Italy”, whose turnover was approximately 52.4 billion Euros in 2015. This sector employed over 400 thousand employees, and recorded a trade surplus of over 8.5 billion Euros a year, making Italy the third largest exporter of textiles and clothing in the world (behind China and Germany).

In this way, Italy’s production structure has become dependent on international, cheap subcontracting, thus facilitating the spread of job insecurity and low-paid jobs, and consequently suffering from low productivity in an increasingly vicious circle.

1.1.1.1.B THE CROATIAN CONTEXT

The transition from Fordism to Post–Fordism in Croatia has to a large extent coincided with the transition from socialism to capitalism, the latter proceeding in parallel to the breakup of Yugoslavia (1991) and the war in Croatia that followed it (1991–1995). Although the Socialist Republic of Croatia as a republic of former Yugoslavia shared many socio-economic characteristics with the Republic of Croatia of today, tremendous social changes that have occurred in the past quarter of a century require focusing on the period from 1991 until today, while referring to the past socio-economic system where necessary. However, a common characteristic in terms of macroeconomic governance is that it has been less and less autonomous starting from the stabilisation programme of the 1980s onwards. That meant weak capability of adaptation to enormous societal changes and challenges that have occurred since.

In terms of the French régulation theory, Croatia went from an investment-oriented Yugoslav Fordist model to an incoherent Post–Fordist model of today’s Croatia, unable to produce any developmental leaps. While the former was characterised by high growth rates from the early 1950s until the beginning of the 1980s, which was the decade of macroeconomic stagnation, the latter produced almost no growth on average. The growth in the socialist period was due in particular to a huge increase of industrial production (see Miljković, 1986: 73–75). This was a period of stable labour relations based on self-management, macroeconomic planning and an economy that was to a significant extent oriented towards markets, with dominant big enterprises. In the social sphere this went hand in hand with low unemployment and high levels of social protection, while in the period after 1990 stagnation prevailed. In 2014, GDP\(^4\) was only 5.1% higher than the GDP in 1990 (UNSTATS, 2016), and from 2009 until 2014 the growth was negative, due to the consequence of the Great Recession and its impact on Croatia.

The overall macroeconomic framework since the Stabilisation programme began in 1993 has been that of a rigid monetary policy controlling inflation predominantly through the nominally

43 http://www.confindustria.it/ancong.nsf/e76648fb0e20206dd4125665ee0041af32/c61494c89a7747aabc1257c5004644c71/$FILE/Comunicato%20CSC%20Produzione%20Industriale___19520Gennaio%202014.pdf

44 in constant 2005 prices in national currency
almost fixed exchange rate thereby allowing for real exchange rate appreciation and hence favouring imports over exports. Fiscal policy has tended to be pro-cyclical, and Croatia has been pushed towards fiscal consolidation by the EU’s economic governance framework (i.e. by the Excessive Deficit Procedure) not long after it entered the EU, due to high public debt to GDP and deficit to GDP ratios. This macroeconomic framework prevents any large public investment projects that are needed.

The socio-economic model of Croatia has been marked by deindustrialisation on the one hand side and financialisation on the other (cf. Becker, 2011). Many institutions supporting the market economy were missing at the time when privatisation was conducted and markets were developing (cf. Cvijanović and Redžepagić, 2011). “Many critical transition processes, including privatization, occurred without appropriate legal frameworks. The laws governing market competition, takeovers, investment funds, establishment of the Securities Commission were all enacted between 1995 and 1997, i.e. when a significant part of privatization had already been finished. Such conditions invoked voluntarism based on power relations, and undermined the sense of justice and social legitimacy of the nascent system.”

Deindustrialisation quickly unfolded creating enormous social costs due to rising unemployment and early retirement. Financialisation has been enabled by an aggressive strategy of foreign banks that have penetrated the domestic market targeting population with credits denominated in foreign currencies, most notably euro and Swiss frank. With the onset of the crisis and sharp appreciation of the Swiss franc, such credits proved toxic for many households that could not pay back the loans anymore.

Despite having an extremely low labour market participation rate as well as high (youth) unemployment rate in comparison with other EU countries, social benefits and services are not suitable to help people get out of poverty and social exclusion.

A general trend of the Croatian labour market institutions has been one of flexibilisation of labour relations. Croatia diverges from the EU average particularly strongly in one indicator - temporary employees as percentage of total number of employees in categories of both 15-29 and 15-64 years of age, which have also witnessed a tremendous rise in recent years.

Since 1996, Croatia changed the Labour Act six times, as well as passing other legislation affecting working conditions as well. The main purpose of the legislation was, to either harmonise it with the EU acquis or to contribute to further flexibilisation of the labour market. Due to the crisis from 2009 on there has been a rise in fixed-term employment and agency work. In terms of unionisation, the labour market is highly segmented with strong trade unions in the public sector, and weak ones in the private sector. However, the data show a recent fall in the membership in trade unions. Furthermore, collective bargaining is not properly organised in that it does not cover neither the whole country, nor all sectors, and sometimes it is organised at the level of particular enterprises. Hence it is not possible to coordinate the level of rights or wages at the country level. The workers in the private sector are therefore especially vulnerable and exposed to market uncertainties, due to their weak individual bargaining power that is only amplified through stagnant macroeconomic conditions.

In an overall difficult social situation in Croatia young people and women are facing special difficulties. Social consequences of the crisis that has struck Croatia in 2009 can be seen from Eurostat’s (2016) data: the unemployment rate sprang from 9.2% in 2009 to 16.3% in 2015, while the youth unemployment rate stood at 43%; the employment rate at 60.5%; and the percentage of people at risk of poverty or social exclusion at 29.3% in 2015.

Early childhood care remains inadequate and poses an obstacle...
to greater participation of women in the labour market. Social institutions also fail to provide proper long-term care, further burdening their family members, mostly women.52

### 1.1.1.3 THE DUTCH CONTEXT

The Dutch economy has gone through several transformations since the 1970s that nonetheless happened within a relatively stable context. The Dutch economy can be characterised as a small and open economy that is very active in import and export, as well as in investments abroad. In this respect, the Netherlands have profited tremendously from the European integration by becoming the gateway to other European countries for, among others, products from Asian countries. By 2015, the Netherlands has the highest account surplus in the entire Euro region (though this is partly due to lack of domestic investment and rise in household savings)30 and is ranked the fifth most competitive economy in the world. By comparison, Italy is ranked at forty-three and Croatia at seventy-seven54.

Post WWII Dutch society is typically characterised by the term ‘pillarization’ in which there is not only a strong institutionalisation, but also a very present government that directly influenced the economy by offering support and subsidies to companies in times of economic decline. The relatively large number of multinational companies active in the Netherlands was also playing an important role both because of their contribution to the GDP and their high numbers of employees. The economic crises of the 1970s, that hit the Netherlands in the early 1980s set great transformations in motion.

The economy and the labour market weakened after the first oil crisis in 1973 and the second one in 1979 with an economic contraction of 1.2% and a decrease in labour volume of 2.4% as a result in 198255. Government expenditure rose vastly due to the bigger appeal on unemployment benefits, sickness benefits and disability benefits. This crisis not only marked, but also partly caused some significant transformations for the Dutch economy. The Keynesian-model, named after the British economist John Maynard Keynes, which is based on a national, institutionally organised economy was abandoned. From now on, free marked forces were entrusted with the recovery from disruptions of the economy. With this the Netherlands followed the American and British example and shifted in the direction of neoliberalism with open competition, a focus on short-term profits and a perceived rational market behaviour.

The easiest way to cut government expenditure was through coalition agreements. Support and subsidies for companies were partly dismantled, access to social benefits became increasingly difficult, public sector wages – mainly those of teachers – were cut and employment in the public sector was reduced. As of 1983 the GDP began to grow again by an average of 3% and as of 1985 the labour volume also rose again. The increase in the labour volume was almost entirely due to the increasing participation of women56. This went on until the stagnation of 1993-1994.

Another important event that transformed the nature of the relationship between government, employers and employees was the Wassenaar Agreement that was forged in 1982. This will be discussed more comprehensively in the next chapter, but it is important to note at this point that from that moment forward part-time work, flexible work and self-employment were actively promoted. In 2015 there were 1.022.000 self-employed workers in the Netherlands, 1.767.000 part-time workers and 4.046.000 part-time workers compared to little under 4.2 million full time workers on a labor force of 8.2 million people57. The Netherlands has the highest percentage of part-time workers in the euro zone: 74% of the women work part-time versus 20% of the men in 201658.

A third important transformation can be found in the nature of the work. Up until the 1970s, the large industrial firm was the biggest employer in the Netherlands. From the seventies onward, a large increase in employment in the service sector can be witnessed. This applies to both the commercial service sector, for example financial and business services, as to the non-commercial service sectors such as care. This trend can also be observed in other sectors, such as declined employment in agriculture, fishery and construction and increased employment in trade, hospitality and repair, and transport sector. The fact that this was mostly part-time work however must be taken into account. Interesting note is the continued increased employment rate in the government, despite the abandonment of the Keynesian-model and the announced smaller, more efficient government. As of the 1990s, the government also withdrew itself from the economy as a producer by privatising state enterprises such as the post (PTT) and railway (NS) and later the energy companies. Policy was aimed at promoting technological innovation, another great transformation, and stimulating growth sectors.

Though the wider adaptation of computers for technical and administrative automation in the eighties did not immediately translate into higher labour productivity, mostly due to a lack of understanding of the potential role of this new technology in the production process, or great economic gains because of the investments that had to be made, the introduction of the internet in the early 1990s transformed the nature and the scale of the international activities in the Netherlands. Not just the big multinationals such as telecom companies profited from this trend; small and medium enterprises also gained access to the international markets and the trade in intermediary products rapidly grew. For banks this meant being able to trade in a whole new variety of products, such as interest rate derivatives and mortgage packages. ‘Flash Capital’, large sums of money moving digitally around the world for short-term, often speculative transactions, was increasingly entering and exiting Netherlands. In the early 2000s, the Dutch economy was hit by the global bursting of the Internet bubble with GDP growth rates dropping to 0.1% in 2002 and 0.3% in 2003. Recovery was setting in around 2005 and lasted up until the financial crisis of 2008; the consequences of which we are still experiencing today.


53 H. Rojas-Romagosa et al., Causes and policy implications of the current Dutch account surplus, CPB Netherlands Policy Brief, The Hague 2015


57 http://statline.cbs.nl/Statweb/publication/?DM=SLNL&PA=83066ned&D1=0&D2=0-1,3-5,7-8&D3=0-1,3-5,7-8&D4=0&D5=62&HDR=G3,G1&STB=G4,G2,78&WV=7 Last accessed on 14.03.2017

58 L. Schipper, De man heeft een baan, zijn vrouw een baantje, Financieel Dagblad 20.05.2016
Household income, debt and purchasing power

Between 2008 and 2013 the standardized disposable income in the Netherlands was more or less stable around 23.3 thousand Euros per year. In 2014 this number increased to 24.1 thousand Euros per year, showing signs of recovery from the financial crisis. The number of people with an income per household also remained the same at 1.7 just like the size of the household was unchanging at 2.2 persons. After four consecutive years of declining purchasing power, there was a small increase of 1.5% in 2014. With a severe material deprivation rate of 3.2% and an at-risk-of-poverty rate of 11.6% in 2014, one can say that poverty in the Netherlands is low. With 10% of the top households owning 61% of the total net wealth, the top 20% owning 88% and the lower 60% owning only 1%, one can also conclude that wealth concentration and inequality is high. Added to that, wages at the top have risen from more than 30 times the minimum wage in 1990 to 52 times in 2013.

In 2008 the average household wealth was 47 thousand Euros, in 2012 this was 27 thousand Euros and in 2013 this figure dropped to 19 thousand Euros. Also when privately owned homes with underwater mortgages are not taken into consideration, the household wealth declined. In 2014 the average household wealth stabilised at 19 thousand Euros. By the end of 2015, after seven years of austerity policies, Dutch households were the most indebted households in the entire euro area, with an outstanding residential mortgage debt twice as big as the total disposable income earned by households. House prices rocketed up in 2008 and as a consequence of the financial crisis fell by 21% in 2013 only to recover slowly to about 15% in 2015. As a result, 30% of the homeowners in the Netherlands have a negative equity capital (‘underwater mortgages’).

The most important consequences of this negative housing equity are a real household consumption in 2015 of about 5.5% below pre-crisis levels, scaled back residential investment activity and a household saving rise of 9% compared to approximately 6% before the crisis hit.

The European Commission writes in its annual report on the Netherlands: “Given the high stock of household debt in the Netherlands, one would expect more households to apply for consumer bankruptcy. However, debt rescheduling applications and debt discharge remain low. [...] According to Statistics Netherlands, 1.5 million households held negative housing equity in 2014. Despite this still high number, the consumer insolvency procedure is not so attractive for holders of negative housing equity, because debt discharge may not be granted. [...] When Wsnp (Wet schuldsanering natuurlijke personen, debt restructuring under the law covering natural persons) debt restructuring is launched, a period of good conduct is imposed, generally three years, but possibly up to five years. During this period the debtor has to work and is granted an income comparable to the minimum wage by the rescheduling administrator. Other earnings and any income from foreclosed property flow into debt repayment. The administrator directly receives and checks all of the debtor’s mail during the first 13 months of the period of good conduct. […] The procedure has no clear-cut rules on the treatment of housing property. In 2012, the national advisory body Recofa recommended that any property above value should be sold, while undervalued housing should be treated on a case-by-case basis. Hence, debtors with negative housing equity may have their house excluded from foreclosure. This means that even after three years of good conduct, the remaining debt may not be eligible for discharge, so creditors’ outstanding claims remain valid and can be enforced. Hence, the debtor’s situation may potentially be worse after debt rescheduling, as the residual housing debt remains, despite the period of good conduct. This feature of the Wsnp makes the consumer bankruptcy procedure very unattractive to those with negative housing equity.”

This very severe debt- restructuring scheme in the Netherlands has led to self-imposed austerity measures and thus to Dutch households prioritising debt repayment and saving for yet another rainy day over consumption. A popular choice within the context of the on-going euro crisis.

59 M. Kremer et al., Hoe ongelijk is Nederland? Een verkenning van de ontwikkeling en gevolgen van economische ongelijkheid, Amsterdam University Press 2014 complimented with up to date datasets from Eurostat, CBS and OECD.
1.1.2 LABOUR MARKET AND INCOME DISTRIBUTION

The European labour market. Brief statistical notes

The main trends in the European labour market indicate a widening employment gap between Central and Northern European countries and Mediterranean and Eastern European ones. This dualism reflects also other indicators, such as the unemployment rate and youth employment. The employment trend for women shows a progressive growth rate in the EU28, which is also confirmed in the Mediterranean countries although it is not a homogeneous trend at the European level. On the contrary, the casualisation of labour is growing at an alarming rate in almost all European countries. Besides, the ongoing economic recession has increased the European divide revealing a two-speed and two-faced Europe.

The statistical data released in 2015 confirmed a slight recovery in the labour market of the EU. The number of employed persons aged 15 and over reached about 2.4 million, while the employment rate for people aged 15–64 rose to 65.6% (an increase of 0.8 percentage points). However, it should be noted that the number of employed people remains below pre-crisis levels of 2008 (about 2.2 million), while those employed in the EMU (Economic Monetary Union) are about 3.2 million less than in 2008. The number of people in part-time employment increased by 513,000 (+1.1 percent) in the last year and by 4.7 million (+11.5 percent) compared to 2008; full-time employment increased by 1.1% in 2015 but decreased by 3.8% compared to 2008. Part-time employment rate rose from 17.5 to 19.6 percent between 2008 and 2015. Male part-time employment rose from 9.6 million to almost 12 million (+24.1 percent), while the female one rose from 30.8 million to 33.1 million (+7.6 percent).

In 2015, fixed-term employees rose by 723,000 (+2.8 percent) in Europe. Permanent employees rose by 1.3 percent in the last year, although they remain 0.5 percent below the 2008 level. Self-employment has remained stable between 2014 and 2015 but it decreased by 219,000 compared to 2008 (+0.7 percent). Within this category of employed persons there is, however, a difference between self-employed without employees, that increased by 574,000 (+2.5 percent), and self-employed with employees, that decreased by 793,000 (-7.9 percent).

The increase in fixed-term employment shows that precarious employment is growing, reaching the highest levels since 2000.

Poverty and income inequality in Europe. Brief statistical notes

The at-risk-of-poverty rate (after social transfers) in the EU-28 has remained almost stable between 2011 and 2013, falling from 16.9% to 16.7%. Between 2013 and 2014 the at-risk-of-poverty rate has increased by 0.5 percentage points, reaching 17.2%. This percentage, calculated as a weighted average of national data, conceals significant differences between the EU Member States. In six Member States, namely Romania (25.4%), Spain (22.2%), Greece (22.1%), Bulgaria (21.8%), Estonia (21.2%), and Latvia (21.2%), more than a fifth of the population was considered at-risk-of-poverty. Similar statistics have been reported in Serbia (25.4%), and the former Yugoslav Republic of Macedonia (22.1%). Among the Member States the smallest proportion of people at-risk-of-poverty was recorded in the Netherlands (11.6%) and the Czech Republic (9.7%); Norway (10.9%) and Iceland (7.9%) also reported relatively low shares of their respective populations as being at-risk-of-poverty. Some social groups are at a higher risk of monetary poverty. In 2014, the share of both men and women at risk of poverty (after social transfers) followed a similar path in the EU28: according to the most recent data it was 16.7% for men and slightly higher for women (17.7%).

The difference between poverty rates increases when the population is classified according to working conditions. In the Fordist era, the levels of poverty were highest among such social groups as elderly pensioners (who had no proper pension provision) and the unemployed, namely those who were outside the labour market. On the contrary, today the terms of work contracts can influence the risk of being affected by poverty despite being in work. The unemployed, however, represent the preponderant share: in 2014 almost half of the unemployed (47.2%) in the EU28 were at risk of poverty, with the highest rate in Germany (67.4%), while in other eight EU Member States (the three Baltic States, the UK, Hungary, Romania, Bulgaria and Luxembourg) at least half of the unemployed were at risk of poverty. The share of pensioners at risk of poverty has decreased in the last years: in 2014 about one in eight retirees (12.7%) was at risk of poverty in the EU28. Rates recorded in Estonia (35.6%) and Latvia (29.4%) were more than double the EU28 average.

It is rather alarming that the risk of poverty has increased significantly among those who participate in the labour market. The incidence of poverty among full-time permanent employees is 9.5% in the EU28. The proportion of employed people at risk of poverty was relatively high in Romania (19.6%), and to a lesser extent in Greece (13.4%), Spain (12.5%), and Estonia (11.8%), while in Luxembourg, Italy, Portugal and Poland more than one in ten employees were at risk of poverty in 2014.

Among the precarious and underemployed (not fully employed), however, data show that, on average, one in four are at risk of poverty, with percentages higher than average EU28 in the countries of southern Europe and in Great Britain and Sweden: at European level, we see an increase of over 20% since the beginning of the crisis (2008). It follows that, in the last years, the increase in precarity rate in Europe is one of the main causes of the increase in the number of those who are at risk of poverty.

1.1.2.A THE ITALIAN CONTEXT

In recent years, the labour market in Italy has been one of the laboratories, at the European level, for experimenting a new labour regulation that has based its rationale on the link "more flexibility-more job opportunities". The transformations of the Italian labour market in the name of flexibility and precariousness have deep roots. The first important package of reforms (Law 196/97 "Pacchetto Treu" 1997) introduced, among other things, "temporary work". Since then, the Italian government issued several legislative measures to reform the labour law. However, the two major labour market reforms were the Fornero Reform in 2011 that introduced the liberalisation of individual dismissals, and the Jobs Act in 2014 that introduced the liberalisation de facto of standard permanent contracts, thus institutionalising precariousness. These reforms have structurally changed the Italian labour market, redefining a new social-political governance based on neoliberalism.

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65 Interim work (from the Latin, provisional), through private temporary employment agencies, was introduced by the “pacchetto Treu” - the “Treu package” – (named after the Minister of Labour, Tiziano Treu) in 1997, and it was then repealed and replaced by the new term “staff leasing” introduced by Law 30/2003.
If we observe the effects of such policies on the Italian labour market we note that in the pre-crisis period (2002-2008) the number of employees increased by 1.164 million. At the same time, the number of unemployed fell by 366,000. These data could be positively interpreted, and they could be seen as a direct result of the flexibility process of the labour market generated by the first legislative measures in this field. However, a more detailed analysis shows some important elements. Firstly, the decomposition of aggregate data shows that what have increased were the Equivalent Work Units (ULA) (797,000), while the employed (367,000) accounted for about one third (32%) of this increase.

Furthermore, the ULA are particularly present in the advanced tertiary sector. In fact, nearly 50% of registered increase is in the segment “financial intermediation, real estates and business activities” (Source ISTAT). In manufacturing, the number of ULA even decreases, despite an increase of 67,000 employed. Secondly, it should be noted that between 2002 and 2008 two amnesties have legalised just about 250,000 illegal migrants who thereby became visible also for the official statistics. As a result, without these “additions”, employment growth is moderate and particularly connected to the advanced tertiary sector where self-employment and precarious work have always been impressive.

Thirdly, analysing the dynamics of value added at current prices during the whole period it can be observed that manufacturing grew by 12%, while the advanced tertiary sector grew by over 30%. As a result, the dynamics of employment is more closely related to the dynamics of value added (the former grows more where the latter has a greater increase), and it is independent of an increase in labour flexibility. Furthermore, the discrepancy between employment trends and ULA is a symptom of the fact that the increasing casualisation of labour by legislative measures has fostered a process of replacing standard work with non-standard work.

In the most recent period, between 2009 and 2014, already in full recession, employment growth - which we considered necessary to evaluate in the light of the reasoning conducted under 1. - has not only stopped but it has visibly declined, in line with GDP growth, recording a loss of almost 1.5 million jobs.

The process of casualisation of the Italian labour market has been completed by several legislative measures introduced between 2014 and 2015 by the government of Matteo Renzi better known as The Jobs Act, which is the acronym for Jumpstart Our Business Startups Act. If we test the effects of this reform on the labour market in statistical terms we can see that in 2015 the number of precarious workers in Italy is about 4 million people (more than 20% of the total workforce). They are most heavily concentrated in the service sector, and their average wage is about 1,000 Euros per month, that is it is lower by 25.3% compared to that of permanent workers who are employed in the same position.

The situation has not improved with the introduction of new labour contracts such as the “permanent contract at increasing protections”. Data from INPS show that from the 1st of January 2016, after tax incentives for businesses that used the “contract at increasing protections” have expired, the number of people hired in 2015 (+38,4%) has quickly declined (-32,9%) up to record figures lower than those of 2014 when this type of contract was not yet in force (805,168 permanent contracts in 2016 against 866,735 in 2014).

In 2016, the decrease by 32,9% of the contracts at increasing protections has matched with an increase in fixed-term contracts (+2,5%) and apprenticeship work (+18%). Simultaneously, the trend of replacing fixed-term contracts with permanent contracts sharply declined (-35,4%) compared to previous year. This data must be analysed in the light of the sharp rise in individual dismissals allowed by the contract at increasing protections (+18,4%, INPS data).

Therefore, if we observe the hiring trends in 2016 we can see that out of a total of 3,782,043 people hired on a fixed term, apprenticeship, and seasonal contract, 464,347 people have been recruited on a permanent full time contract (including also the contract at increasing protections, which is not characterised by

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66 See Banca d’Italia, Relazione annuale 2009, elaborated on ISTAT data, Table 8.2, Appendix

67 The Work Unit (i.e., ULA – unita’ di lavoro/anno or work unit/year) is a unit of measurement used by ISTAT. The work units are defined as a measure of how much work, as a factor, contributes to the national productivity within a specific length of time. So, work units are calculated by converting the working positions held in full time units by each person employed in the period of reference. Such conversion assumes that each individual works an amount of hours which equals the hours effectively worked in that specific sector of economic activity and in that professional full time position.

stability), equal to 12.3%. In the same period (January–August) of 2015, this percentage was 17.6%. It follows that, despite the labour reform was intended to tackle the increasing job insecurity, the outcomes are of opposite sign.

In a nutshell, we can say that today precariousness is the standard condition of the Italian labour market. Besides, we may add that, from an economic analysis point of view, labour flexibility policies have been detrimental to the production system of the country, as shown by the unconvincing performance of Italy’s GDP.

The most value added sectors are those of the advanced services industry (as confirmed by data on value added) and the sources of productivity lie in the enhancement of the knowledge and network economy, which are precisely economies requiring continuity of employment, income certainty, and investments in technology. It follows that, in Italy “the average labour productivity is below the Euro zone average and it has been dropping for 15 years due to: a) a progressive impoverishment of the human capital in strategic sectors for the country’s future (low spread of scientific and ICT expertise, reduced foreign languages skills, inadequate investment rates in research and development that generate a permanent net loss of highly qualified human capital); b) structural qualitative characteristics of the market (size of companies, barriers to market access for goods and services, and professional activities)”

The Italian labour market from a gender perspective

Women’s situation in the Italian labour market is a paradigmatic case of what, in general terms, we have called the “process of feminisation of labour”. Given women’s historical disadvantage, female employment growth stayed fairly constant from 1995 to 2008, with an increase of 1 million 700 thousand in all sectors and professions. The advent of the crisis has partly changed this trend, although women have withstood the impact of the financial crisis for female employment is more concentrated in the services sector and less in the manufacturing and construction one.

The gap between women and men remains certainly wide: data from 2015 ISTAT report reveal that the male employment rate is 65.5% while is 47.2% for women (the European average rate is 60.4%), thus showing the persistence of a “Mediterranean model” where the gender division of labour remains strong. In Italy, between 2004 and 2012, the phenomenon of women exiting the workforce after having children has progressively increased, and it has involved almost 1 in 4 mother, compared with 11.8% recorded in 2005, showing a non fortuitous coincidence between their choice to quit and cuts to public services caused by austerity policies. However, the Italian context is divided and multifaceted: the female employment rate is relatively high in Northern and Central Italy, but it has been declining in the South where it does not exceed 30%.

The INPS Observatory on precariousness shows that, at national level, between 2014 and 2015 the number of workers, women included, who have permanent contracts has increased, rising from 318,706 in 2014 to 439,995 in 2015. However, these new hirings were simply a result of the “incentive effect” related to tax relief for businesses introduced by the Jobs Act, as highlighted in the previous section, and it is therefore not surprising that they sharply dropped to 289,021 in 2016 as soon as such incentive effect ended. Conversely, fixed term contracts have been progressively increasing between 2014 and 2016. In conclusion, between 2004 and 2014, also among women part-time job is the only form of work constantly on the rise, even during the years of crisis, while full time jobs have shrunk considerably.

The processes of casualisation as well as the inadequacy of care services do not foster the entry and permanence of women in the labour market, thus showing a complete lack of foresight of Italy’s employment policies.

1.1.2. The Croatian Context

Crucial in shaping labour market conditions in Croatia were shocks caused by war (1991-1995). With the onset of transition Croatia started to lose not only foreign markets, but also inner ones, as a large part of its territory was occupied. Difficult social, humanitarian and economic circumstances reflected themselves in a huge slump of GDP and hyperinflation at the beginning of the 1990s. While the Stabilisation Programme of 1993 managed to stabilise the economy, it was a conservative monetary policy that led to high interest rates and caused illiquidity in the economy.

At the end of the period of ownership transformation (1991-1992), whose goal was to assign ownership of previously socially owned enterprises, there were 329,426 workplaces less. In the period from 1995 until 2015, the share of industry value added (as a percentage of GDP) fell by 18.9% from as high as 32.3% in 1995. In those conditions, the labour market could not thrive. The fact that union density in Croatia is higher than the average of the EU is a result of labour market segmentation. As the effects of deindustrialisation and decline in employment were not equally distributed, the result was a segmentation of the labour market along the line of public sector – private sector, with the employees in the former enjoying higher benefits, and the employees in the latter lower. The employees in the public sector and certain state owned enterprises are more likely to enjoy the benefits of

69 The contract at increasing protections is formally included among stable permanent contracts even though basically for the first three years it is a very precarious contract as it includes the possibility of dismissal without just cause at a much reduced cost for businesses (2-6 months’ salary).
70 http://www.cnei.it/10/shadow_comunicati_stampa=3254
75 The World Bank at http://data.worldbank.org denotes industry as follows: “Industry corresponds to ISIC divisions 10–45 and includes manufacturing (ISIC divisions 15-37). It comprises value added in mining, manufacturing (also reported as a separate subgroup), construction, electricity, water, and gas”.
unionisation and collective bargaining protecting their rights. Ineffective judiciary makes it hard for those employees left out of such institutional arrangements to defend their rights in courts\textsuperscript{77}. Difficulties in the labour market in general can be measured by the extent of employment and unemployment as well as by how much labour relations have been flexibilised. With an unemployment rate of 16.3\%, youth unemployment rate of 43\%, and an employment rate of 60.5\% (all data for 2015, from Eurostat), Croatia is ranked in the bottom half among EU member states. According to the European Commission Country Report for Croatia in 2017: “Limited availability of attractive job opportunities may have discouraged labour market participation and contributed to increasing migration outflows. Indeed, the share of ‘discouraged’ workers (jobless people available to work but not seeking employment) amounted to 5\% of the total population (15-74) in 2015, which is more than double compared to the EU average and has increased significantly since 2008 (3\%). Skills deficiencies, care responsibilities as well as multiple pathways to early exits represent further barriers to labour market participation. Going forward, the still high number of the long-term unemployed poses an additional risk to labour market participation rates due to their declining employability over time\textsuperscript{78}. Furthermore, flexibilisation of the labour market relations was noticeable from the 1990s on, with less employees on permanent contract, and more on fixed and temporary ones, while the duration of the latter was shortened\textsuperscript{79}. The Eurostat data shows that Croatia had the fourth highest incidence of atypical forms of work in the EU in 2015 (the last year reported). The percentage of temporary employees rose significantly between 2005 and 2014, and was well above EU28 average in 2014. Moreover, the latest recessionary period produced an increase in both fixed-term employment and agency work\textsuperscript{80}. There has recently been a rise in both expenditure on and number of participants in active labour market policies. However, these policies remain relatively fragile because of the deficient administrative structures and a lack of financial sources other than those from the EU funds. Furthermore, active labour market policies are only to a small extent targeted at long-term unemployed and older workers\textsuperscript{81}, two groups facing an especially high risk of not finding another job. In addition, public expenditure on labour market policies as a percentage of GDP are quite small in comparison with most other EU member states, and so is the number of participants in labour market measures relative to the population, and the number of participants in labour market policies per hundred people willing to work for the last year (2014) available on Eurostat. All of the aforementioned suggests low relevance of labour market policies for the prospects of the labour market. Women face difficult conditions and outright discrimination on the Croatian labour market. Conservative social values heavily burden women with household and caregiving responsibilities, whiliste the structure of work contracts are such that women are disadvantaged as opposed to men\textsuperscript{82}. In addition to their lower employment rate and higher unemployment rate than those of men (as the Eurostat data shows), women are paid less then men. In 2014 31.9\% of employed women and 21.9\% of employed men had a higher education degree, and yet women received only 88.7\% of men’s average monthly gross salary\textsuperscript{83}. (2016), “The rise of the dual labour market: fighting precarious employment in the new member states through industrial relations (PRECARIR) Country Report: Croatia, CELSI Research Report No. 15, available at www.celsi.sk/media/research_reports/15_CELSI_RR_2.pdf, accessed 16 November 2016, p. 16, 23. 81 Stubbs, P. and S. Zrinščak (2015), “ESPN Thematic Report on Social Investment – Croatia 2015”, Europea-Commission, available at http://ec.europa.eu/social/lib/libServlet?docid=13818&langId=en, accessed 16 November 2016, p. 13-14. 82 European Commission (2017), “Country Report Croatia 2017 Including an In-Depth Review on the Prevention and Correction of Macroeconomic Imbalances”, Commission Staff Working Document SWD(2017) 76 final, available at https://ec.europa.eu/info/file/96682/download_en?token=k-4wwF_K, p. 31. 83 Croatian Bureau of Statistics (2016), Women and Men in Croatia, Zagreb: Croatian Bureau of Statistics, available at http://www.dzs.hr/Hrv_Eng/menandwomen/men_and_women_2016.pdf, accessed 2 March 2017, p. 41,43.

80 Butković, H. and V. Samardžija (in cooperation with I. Skazlić and I. Ćavar)
The above mentioned characteristics of the labour market and porous social safety nets have contributed to a rise in income inequality\textsuperscript{44}. Another factor is lower taxation of capital than of labour. Data\textsuperscript{45} shows that the Gini coefficient of equivalent disposable income (although without missing data for income accrued from assets) has increased sharply from 1987 to 2015.

1.1.2.C THE DUTCH CONTEXT

"There is no other country in Europe that has so many self-employed, temporary employment and part-time jobs as the Netherlands.\textsuperscript{76}

Guy Ryder
Director General of the International Labour Organisation

Labour law in the Netherlands and the drive towards flexibility 1970-2016

The origins of the Polder Model

After the Second World War ended, the need for national reconstructions in order to restore the Dutch economy was high. Government, trade unions and employer’s organisations decided to collaborate closely and this resulted in the origins of what is now oftentimes referred to as the ‘Polder model’; a model for dealing with labour and employment issues by unions and employers. Government and the social partners at that time decided to keep the wage levels low, not only to boost the economy, but also to establish a national security system with a high level of protection.

When workers started to demand higher wages that were more in line with the economic growth in the 1960s, the system gradually weakened. Although some form of national coordination remained, the social partners freely determined the wage levels in collective bargaining agreements. In the 1970s automatic compensation of inflation in the wages was introduced into collective bargaining agreements. The economy and the labour market declined after the two oil crises in the seventies with rising budget deficits, high unemployment rates, high dependence on benefits and rising levels of social security costs as a result. In 1981-1982 there is a crisis.

The Wassenaar agreement 1982

In response to the crisis in the early 1980s, in 1982 in the village Wassenaar near The Hague, a historic agreement was reached between the leaders of the biggest trade union and the most important employer’s organisation – preventing the government from interfering with wage provisions - of which the impact on the development of labour law and labour relations has been felt up until today. Automatic compensation of inflation in the wages was ended and it was decided to start using working time reduction to fight unemployment. The working time reductions would not be a general working time reduction for all; rather it would be implemented with flexibility.

Following the Wassenaar agreement, during the economic uncertain period of the 1980’s, the government started to promote part-time work and many employers started to use multiple forms of flexible work such as fixed-term contracts, temporary workers hired through an agency, freelance contracts, and on-call–contracts. It is important to note that in case of longstanding ‘flexible’ labour relations, workers were still protected by the strict dismissal regulation typical for the Netherlands and based on the post war idea that the stability of a country was best guaranteed by secure employment relationships.

The 1990s: Flexibility and Security

The development towards more flexibility set through in the nineties and flexible labour relations became rather popular. Unions gradually became more accepting of flexibility in employment contracts in order to reduce unemployment and felt the pressure for a change in the law on dismissal.

In 1996 the Foundation of Labour (an advising body regarding social-economic matters) presented the report ‘Flexibility and Security’. This report can be read as a package-deal agreed upon by the social partners. In return for moderate pay rise claims, employers agreed that the dismissal law for regular contract workers remained more or less the same though some flexibility was introduced. Trade unions agreed to more flexible work contracts and employers in turn agreed with a stronger position of workers dependent on flexible work. Government changed legislation following the lines set out in the Flexibility and Security report and The Act on Allocation of Workers by Intermediates entered into force on July 1st 1998 and in January 1st 1999 the Flexibility and Security Act followed.

In the late 1990s, while many European countries entered a period of severe unemployment, in the Netherlands, unemployment rates were reduced drastically. This has been referred to as the Dutch miracle\textsuperscript{57}. However it should be noted that the rate of part-time work was extremely high. In 1998 only 56% of the workers had a regular full-time job. At the same time, the amount of people receiving disability benefits skyrocketed to nearly one million individuals, which may be an indicator of hidden unemployment. Consequently, the Dutch policy reforms of the 1990s have been called ‘nothing more than a shell game’\textsuperscript{76}.

Recent developments

In 2007 the Dutch government proposed to further increase flexibility on the labour market, by changing the legislation regarding the dismissal of employees, with the said intention of getting more unemployed persons back to work. When it is easier to fire workers, it is easy to hire workers was the logic behind this. After several rounds of political consultation with the social partners, who held opposing views regarding the proposal, the government withdrew it.

In April 2013, the Dutch government and the social partners did come to a new social agreement. In it, measures are agreed upon to adapt the labour market to the changing labour relations in society. Based on this agreement, the Work and Security Act (Wet Werk en Zekerheid, WWZ) came into being. The Act is intended to put an end to the advanced flexibilisation of the Dutch labour market and to strengthen the legal position of flexible workers, but at the same time makes dismissal simpler, faster and cheaper for employers. The new law has been gradually implemented in 2015 and 2016. The first inventory of the results of the new legislation shows that: the courts have denied almost 50% of the dismissals

84 Geometar Nejednakosti. Nejednakost.cms.hr
86 J. Leuwen, Nederlandse flexibilisering is voorbode voor Europa, Financieel Dagblad 08.12.2015
87 J. Visser et al., A Dutch miracle: job growth, welfare reform and corporatism in the Netherlands, Amsterdam University Press 1997
against 10 – 20% under previous legislation; fixed contracts are hardly given and work through temp-agencies is on the rise. The recent decline in the unemployment rate in the Netherlands can be attributed fully to an increase in the number of people employed on temporary worker contracts and the self-employed.

Women and migrants’ entry into labour market, education level and an age-ing population between 1970-2016

Women

The employment rate declined slightly from 1970 to the mid-eighties. From the second half of the eighties, however, the employment rate show a steady upward trend. This increase is almost entirely attributable to the increased employment of women. The proportion of women active on the labour market increased from 34% in 1985 to 64% in 2008 and 65.1% in 2015 (CBS). Because of this strong increase, the difference in employment rates between men and women has narrowed in recent decades. Of these women, 75.2% worked part time in 2015 (OECD) which goes hand in hand with high financial dependency of women – only 48.4% was economically independent in 2014 - indicated by high gender gaps in pensions and overall earnings.

The huge increase in women’s employment has a number of causes. Firstly, due to the decreased role of the Church in society among others, the working woman has become socially accepted in recent decades. Policy has also played an important role. Mainly the flexibilisation of the labour law which allowed for instance for fixed-term contracts and part-time jobs. The strong growth of the service sector also made the labour market more flexible. In sectors such as business services, hospitality, government, education and health, part-time work was possible. Particularly women ‘benefited’ from this. Furthermore, Welfare State provisions such as parental leave, child care and child support contributed to increased female employment rate.

Migrants

The gross labour participation rate of non-Western immigrants is historically lower than that of the native Dutch. In 2003 the employment rate was 56.8%, 62.5% in 2008 and 59.9% in 2015 compared to 68.8%, 72% and 74.2% for natives. It is notable that the employment rate of western immigrants in the period 1981-2008 is approximately the same as with natives. It is mainly the non-Western immigrants (including Turks, Moroccans, Surinamese and Antilleans and Arubans) participating relatively little in the labour market. This is partly to do with education. The average educational level of native Dutch and Western immigrants is higher than among non-Western immigrants.

In all ethnic groups the employment rate showed an upward trend. This increased participation primarily attributable to an increase in women who enter the labour market. Still, the gap in employment rates between non-Western immigrants and natives has only become slightly smaller recent decades.

Education level

The employment rate for almost all education levels increased significantly throughout the period between 1981-2008. For highly educated with a college degree, employment increased from...
66% in 1981 to 82.2% in 2008 and declined to 81.4% in 2015. The employment rate among highly educated with a university degree increased to 87.5% in 2015. Out of the people with a low education almost 42% participated in the labour market in 1981. This percentage increased to 59.4% in 2008 only to decrease again to 57.4% in 2015. The employment rates of people with only primary education were the only ones to decrease in this period, from 45% to 41.4% and 41.9% in 2015. Less educated people are less active in the labour market than highly educated people. However, since the employment rate of highly educated people increased more than that of low educated people, the differences between the two groups have widened97.

Ageing population

With the exception of young people, employment rates among all age groups increased significantly between 1980 and 2008. Among the 25- to 45-year-olds the employment rate increased from 67% in 1985 to 89.4% in 2008 and decreased to 88% in 2015. The large increase in the employment rate in this age group is primarily due to the increased number of women that entered the labour market at that time. The number of middle-aged men, who are active in the labour market, was in fact already high. Among the 45- to 65-year-olds employment increased from 59% to 69.7% in 2008 and 77.1% in 2015. The employment rate for 55 to 65-year-olds started rising in the nineties, to 43% in 2003, 52.8% in 2008 and 67.1% in 201598. Older workers could leave the labour market earlier before the nineties, often with favourable financial arrangements. As a result of the aging population, however, it was perceived as necessary to encourage older workers to work longer. With this goal in mind, many policies have been written.

1.1.3 DIMENSIONS OF THE CRISIS AND THE TRANSFORMATION OF WELLFARE POLICIES

Dimensions of the crisis

In the attempt to categorise the extent of these transformations and their material effects, we recall a passage by Nancy Fraser: “It seems to me that this social system is in a very deep, multidimensional crisis – a crisis at once economic, ecological, social, and political – and that something will have to give, as was the case in the 1930s. So I would say that the question is not whether this capitalism will be transformed, but how, by whom and in whose interests.” The transformation is underway in the interests of the few but affecting all people.

Since the end of World War II, Europe has been the only continent to have one of the best social models, which has led over time to a drastic reduction in poverty, has promoted redistributive policies, has increased prosperity of many citizens by extending to a drastic reduction in poverty, has promoted redistributive policies, has increased prosperity of many citizens by extending guaranteeing social protection for people both inside and outside the labour market. In the first 15 years of the new millennium, the set of reforms and austerity policies carried out have led to many setbacks, causing an increase in poverty in Europe that has affected even the middle class. Today, in the EU there are about 123 million people at risk of poverty99, figures that undermine the principles of the European social model. In 2015 Oxfam Report estimated that “15–25 million people are facing the prospect of living in poverty by 2025 if austerity policies continue”100. These figures are important as they tell us that, at the dawn of the third millennium, Europe risks to become the continent of our discontent101.

The integration process at the continental level has failed for nearly a decade: either for the different Euro-zone crises that affected individual countries (Ireland, Portugal, Spain, Cyprus, Italy, Greece) jeopardising the common currency system, or for the conflicts within the EU28 with the Visegrad Group (Poland, Czech Republic, Slovakia and Hungary), particularly in the aftermath of the Brexit vote held on 23 June 2016102. Before this devastating picture, several unprecedented hypotheses have emerged: the renewal and relaunch of a new idea of coexistence within the old continent, the concept of a two-speed or multi-speed Europe (particularly, North and South), the creation of a political space only within the Euro-zone led and dominated by Germany (which is particularly stronger after Brexit); a shift to a neo-nationalist agenda; the proposal of economic policies that currently do not seem to promote social inclusion at the continental level103.

The very concept of human dignity in terms of respect of universal social rights is at stake, with a particular differentiation between Northern European and Mediterranean countries. Almost 50 million people live with severe material deprivation, without enough money to heat their homes or cope with unforeseen expenses. Between 2009 and 2013 an additional 7.5 million people, across the EU-27 countries, were classified as living with severe material deprivation, with 19 countries registering an increased level. In many countries unemployment remains very high, even as many of those lucky enough to have work see their incomes stagnate or fall to poverty-wage levels104. In 2014, UNICEF revealed that more than 30% of children in Romania, Italy, Spain, Lithuania and Latvia live below the poverty line, and the same is true for over 40% of children in Greece105. Even those who have a job are


97 Ibidem; supplemented with more recent data by opendata.cbs.nl
98 Ibidem; supplemented with more recent data by opendata.cbs.nl
101 Ibidem
104 S. Gobetti, L. Santini, Il reddito garantito tra i diritti dell’Europa 2.0, in Quaderni per il Reddito n°4 AAVV, a cura del BIN Italia, Roma settembre 2016
struggling to survive because of the drastic reduction in real wages causing an increase in both family and child poverty. In fact, between 2009 and 2013, the number of children in poverty has increased by 1 million. In 2013 almost 28% of children in Europe lived in poverty, equal to over 26 million girls and boys.

However, women are hit twice as hard as men by the crisis. In fact, 6 million women earn 60% less of the income men earn. This results in an average gender pay gap of 16% at the continental level, but it reaches 30% in some countries such as Estonia. There is another element stressing the impact of the crisis on people's life: the rise in youth poverty compared with previous generations.

In Europe, who live in poverty or most at risk of poverty are therefore young people, along with migrants. In fact, while the percentage of people born in the EU who are at risk of poverty is between 10% and 23%, the percentage of migrants or people born outside the EU exceeds 40%.

From welfare to workfare

In almost all European countries, the jobless growth has led to an interpretative review of social policies that characterised the traditional Welfare State systems. Thus, an increasing share of the economically active population who is excluded from the labour market led to the emergence of a “new social question”.

In the three decades after World War II, the welfare system was designed to provide protection against social risks during the Fordist era (unemployment, illness, old age, invalidity) for specific social groups (employees, single-income families, etc.). Income distribution was family-based and benefits were always work-related, notwithstanding the differences that characterised the creation of the Welfare State in Western Europe of the late twentieth century. Therefore, in Europe there were different Welfare State models: from the liberal Anglo-Saxon model characterised by a basic universal protection (from the Beveridge Report of 1942), to the social democratic Scandinavian one based on social solidarity within society, to the Ordoliberal German model based on the mediation of capital-labour conflict through agreements between employers and trade unions and the provision of benefits for people in need.

The legislative system of social protection, mainly focused on the work-related, notwithstanding the differences that characterised the creation of the Welfare State in Western Europe of the late twentieth century. Therefore, in Europe there were different Welfare State models: from the liberal Anglo-Saxon model characterised by a basic universal protection (from the Beveridge Report of 1942), to the social democratic Scandinavian one based on social solidarity within society, to the Ordoliberal German model based on the mediation of capital-labour conflict through agreements between employers and trade unions and the provision of benefits for people in need.

The legislative system of social protection, mainly focused on the fight against structural unemployment, particularly in Southern Europe, is causing an increasing polarisation between those who benefit from the Fordist system of guarantees and those who are not entitled to those provisions. Nevertheless, in many countries the reforms of income support schemes, which took place from the mid-1990s, exclusively aimed at financial balance and job placement in order to curb social spending. Therefore, many countries gave greater emphasis to active policies shifting the bulk of public spending from the provision of social rights and measures to protect individuals to their placement in the labour market. It is the public policy of employability that accompanied the establishment of the European Employment Strategy (EES) in the Luxembourg process (November 1997). The EES aims at strengthening the coordination of national employment policies. Its main objective is to involve Member States in a series of common objectives and targets, focused on four pillars, namely employability, entrepreneurship, adaptability and equal opportunities.

In the last twenty years, this strategy has been pursued following in the footsteps of the Lisbon Agenda and Agenda 2020. It aimed to promote social inclusion of vulnerable subjects and categories (particularly young people, workers expelled from the labour market, women) facilitating their access to employment through very conflicting measures adopted by the various EU Member States including atypical, flexible and precarious contracts, zero-hours contracts, mini-jobs, and workfare policies. All these measures contradicted the prospect of “being in work greatly reduces the risk of poverty” and created a mass of working poor in the heart of the EU.

As a consequence, the rates of unemployment benefit and income support have reduced significantly in many EU countries as these measures have been adapted depending on the age of beneficiaries and the reasons for claiming them. “Generally most Member States envisage these measures as being predominantly short-term support, thus taking specific measures to limit time on such schemes.” The incentives in activation programs, which aim to encourage and reward employers who recruit workers that are recipients of income support payments, play a significant role in changing and reducing the hitherto known measures. The trend is to abandon the idea that the State has an obligation to ensure that all citizens enjoy decent living conditions. On the contrary, the new idea is that people have an obligation to re-enter the labour market by accepting any kind of job available.

It is exactly in the 1990s that the shift from welfare to workfare takes place. The UK and Denmark were the first countries to carry out this change and then, albeit in a different way, France and Germany followed. Between 1987 and 1990 almost 200 reforms to the pension, unemployment benefit and employment protection schemes were carried out.

Twenty years after this shift from welfare to workfare, the UK faced social unrest and street protests when thousands marginalised young people poured onto the streets to express their discontent and outrage exacerbated by social exclusion. In August 2011, approximately a thousand young male were arrested and charged

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108 Eurostat (2015) http://ec.europa.eu/eurostat/statistics-explained/index.php/Unemployment_statistics In 2013 the employed population was 211 million, of whom 78.9% was at risk of poverty.
110 Ibidem.
In the London riots. The most of them belong to that generation which cannot afford University because of increased tuition fees, do not have any "true" job opportunity, has seen its social welfare payments reduced and was obliged to accept any low-respected job in order to survive and not to lose the right to benefits\textsuperscript{120}. Even according to the OECD (Organisation for Economic Development), "the UK has worse social mobility record than other developed countries"\textsuperscript{120}.

These reforms included significant changes in social protection expenditure and in many cases the privatisation of social welfare services. All European countries, therefore, began to change their social welfare systems, particularly as regards income support payouts, as highlighted by many international studies\textsuperscript{120}, in order to contain social spending.

Regulatory reform measures adopted seem to want to address the issue of expenditure reduction (through eligibility criteria or the obligation to accept any job so as to encourage the exit from safety net programs as soon as possible) rather than governance issues (the redistribution of wealth and the relaunch of the European social model). On the contrary, when the activation policy imposes compulsions (the beneficiary is sanctioned in case he/she refuses a job offer) it is likely to shove welfare recipients into low-skilled and low-paid jobs as pointed out by many experts of the topic\textsuperscript{123}. The Global Employment Trends for Youth 2011 report published by the International Labour Organisation (ILO) explains that young people in developed countries suffer a "dangerous combination of unemployment, increasing precarious employment, and persistent risk of poverty"\textsuperscript{122}.

The critical issues related to constraints on access and conditionality of measures such as the minimum income are also highlighted by the European Anti Poverty Network (EAPN):

"It seems that the only purpose is to reduce the statistical unemployment rates and the costs of social interventions"\textsuperscript{122}.

Similarly, OCSE points out that "strict eligibility conditions resulted in the fact that families excluded from the benefit can face much deeper poverty. Overly-strict eligibility conditions and rigorous gate-keeping can also have negative consequences for the effectiveness of employment-oriented policies"\textsuperscript{124}. At the same time, the studies and indications coming from the EU remind that "promoting inclusive labour markets, ensuring adequate income and access to quality services are dealt with separately in most cases [...] Several countries have taken steps to ensure that the purchasing power of minimum income beneficiaries is maintained. But it remains essential to design better links between out-of-work benefits and in-work support in order to ensure adequate income support and prevent in-work poverty"\textsuperscript{125}. The new century, therefore, brought along strategies that are reshaping the social contract between labour, solidarity and social protection. This scenario calls into question the once-consolidated Welfare State systems and dismantles them, albeit in different ways, in all European countries. This process involves the system as a whole. Speaking of welfare, in fact, does not mean to refer to the provision of services targeting disadvantaged groups but to the social contract that provides the basis for the operation of society as a whole\textsuperscript{126}.

With the persistence of the great economic and financial, political-institutional, and socio-cultural crisis of the Old Continent, the failure of the European social model has become increasingly evident in terms of developing a new social citizenship, and different state models\textsuperscript{127}. The vicious circle between macro-systemic crisis and continental austerity policies, and the absence of a uniform, shared and universal European social model leads to question perhaps the most important shared value of the Old Continent, that was "not to leave anyone behind" by promoting a social-economic model based on social protection and universal access to education, training, healthcare, civil and social rights: global model that many regret\textsuperscript{128}. Because now more than ever the risk of social exclusion in Europe affecting the middle class is closely related to the shift from welfare to workfare, in a time when finding a traditional job is a pipe dream, the technological revolution has completely transformed the concept of employment and the spaces of collective protection against social risks (as reported in 1.1.1 The impact of social and productive transformations).

1.1.3. A THE ITALIAN CONTEXT

In Italy, expenditure on social protection relative to GDP does not differ significantly in relation to the EU average. However, breaking down total expenditure by functions, large differences emerge.

In fact, Italy earmarks most of resources for the elderly. The items of expenditure on old age benefits (including survivor benefits) amount to about 17% of GDP, and account for over 60% of total social spending (while the European average is around 45%).


\textsuperscript{119} N. Power, There is a context to London’s riots that can’t be ignored, in The Guardian, 11 August 2011: https://www.theguardian.com/commentisfree/2011/aug/08/context-london-riots.


\textsuperscript{121} “Today in the Netherlands we have the so-called Work First, which is a work activation program to ensure that people do not receive the minimum wage, I am totally opposed to this program because many people are forced to accept even stupid jobs just to be able to meet the criteria for access to benefits...actually you find unskilled jobs...even the young people trade union, the organization I work for, is against it because we know that it is useless, you do not get access to regular jobs, but they force you to accept flexible and precarious jobs” Rutger Groot Wassink, a policy advisor for the FNV, the largest Dutch Trade Union Confederation, and counsilor in Amsterdam, based

\textsuperscript{122} OECD, Immervoll H. (2010), Minimum-Income Benefits in Oecd Countries: Policies And Challenges.


\textsuperscript{124} B. Bertin, Crisi e processi di cambiamento dei sistemi di welfare, Dip. Economia, Università Cà Foscari, Venezia

\textsuperscript{125} D. Cohen, Trois leçons sur la société post-industrielle, cit., pp. 74 et seq.

This depends on the fact that, due to structural limitations of the welfare system, Italy has used the pension system to cope with social assistance and unemployment. On the contrary, other countries (particularly in Northern Europe), in case of an early exit from the labour market, deliver generous disability or unemployment benefits, which are not included in social security spending even though they serve as old age pensions.

The excessive proportion of total social expenditure spent on pensions has been adjusted by three reforms, introduced from 1996 to date, which have heavily increased the retirement age and have changed the methods of calculation of pension entitlement so that pension spending will be significantly reduced in the future. In addition, it should be highlighted that the Italian insurance system against other contingencies is quite deficient; Italian spending on healthcare and disability benefits is slightly below the EU average, and in relation to other areas of social spending Italy spends far less than the EU average. Furthermore, Italy is at the bottom of European ranking in terms of housing assistance and combating social exclusion.

Disharmony in the composition of Italian social spending has large effects in terms of efficacy.

One of the most striking features of the Italian welfare system (usually included in what is called “Mediterranean model”) is that family plays a greater role in the redistribution of income and in welfare provision than the State does; the various existing welfare measures are extremely fragmented and work-related, thus negatively affecting those excluded from the labour market.

The range of contingencies (old age, illness, unemployment) – traditionally covered by the welfare system – results in different measures that are not connected to each other, thus generating an incoherent and chaotic regulatory framework that has been built around the pileup of specific regulatory interventions without envisaging a homogeneous action plan.

The connection between the economic and political dimension and the features of the Italian welfare system in its expansion phase put workers rather than citizens at the centre of welfare policies, thus providing social protection to specific work-related categories. Social protection and social assistance measures that are not linked to work are virtually non-existent.

For instance, maternity benefits are heavily imbalanced in favour of working mothers, while mothers who do not work receive only residual and extremely modest maternity benefits. Even family income support measures are inequitably skewed toward employees and their dependants who can benefit from family allowances, i.e. salary supplements funded by general taxation. In fact, such a measure does not exist for self employed, precarious workers or inactive population who can only benefit from very weak, poorly public funded, and not at all universal measures, which in addition are delivered only in case of extreme poverty and are inadequately targeted, fragmented and complex.

The lack of a “welfare for citizens” that was not linked to work requirements resulted in an increase in the number of people living in poverty and in the number of “working poor”, thereby increasing the number of those excluded from any form of social protection due to the deterioration of working conditions of precarious workers.

Furthermore, it must be taken into account what has become almost a commonplace in the Italian debate, namely that “Italy and Greece are the only two EU Member States without a national guaranteed minimum income scheme”. In 2008, the

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130 See MISSEC: Mutual Information System on Social Protection. MISSEC Tables provide detailed, comparable and regularly updated information about national social protection systems. MISSEC is coordinated by the European Commission.


133 F. Abidah, Trasformazioni del welfare e lotta per l’egemonia post-crisi in Italia, in Effimera 15 ottobre 2016

134 U. Ascoli (edited by), Il welfare in Italia, Il Mulino, Bologna 2011

135 C. Saraceno, Il lavoro non basta. La povertà in Europa negli anni della crisi, Feltrinelli, Milano 2015

European Commission\textsuperscript{142} called on Member States to implement income support measures based on “the right of individuals to adequate resources and social assistance as part of consistent and comprehensive efforts to fight social exclusion”. Despite these recalls Italy has never taken serious steps toward any form of guaranteed minimum income for people living in material deprivation and experiencing economic difficulties as well as forms of unemployment benefits for all those who lost their jobs.

Over the years, only some fragmented and without continuity guaranteed minimum income experiments have been proposed and implemented both at national and regional level. In 1996, some of the proposals from the Commission on poverty and social exclusion, promoted by the Prime Minister, were adopted. The report proposed to overcome the various existing welfare measures in favour of a universal measure of guaranteed income based on an actual subjective right. It is striking after so many years reading some passages in the report: “our country will have to learn from the experience of other countries\textsuperscript{138} as mobility in the labour market will be higher than in the past decades” and “polarisation between those who can successfully change careers and those who will experience long periods of unemployment will turn into an overall social polarisation that could lead to a more unequal income distribution\textsuperscript{139}.

The work of these two Commissions led to the so-called Reddito Minimo di Inserimento – RMI (Minimum Insertion Income) introduced experimentally in Italy in 1998. This pilot scheme was tested initially for two years in 39 municipalities, and subsequently in 2001\textsuperscript{140} it was extended to 300 municipalities\textsuperscript{141}. RMI was conceived as a measure to contrast poverty and social exclusion. It was targeted only to male breadwinners with an income below a pre-defined poverty threshold, and it was complemented by integration programs meant to tackle social exclusion. In addition, this pilot project was carried out in territories experiencing difficulties and that sometimes were on the verge of collapsing\textsuperscript{142}. The tortuous experimentation with RMI came to an end in 2002 when it was arbitrarily considered failed. The so-called “Pact for Italy” (Patto per l’Italia), signed by the government, the enterprises and trade unions led to a change in social policies by restricting tasks and competencies at the national level. Basically, it put an end to the experimentation with RMI and allocated public resources only for work-related measures and pensions.

In the following years, some minimum income schemes were established at the regional level\textsuperscript{143} thanks to the reform of Title V of the Constitution that conferred more powers and functions on the Regions, and as a result of an increase in material deprivation and economic problems experienced by many citizens. In fact, Missocc\textsuperscript{144}, the system for mutual information on social protection coordinated by the European Commission, pointed out that: “Italy can not be classified among the Member States with a guaranteed minimum income scheme since the country is acquainted with various schemes at a regional or local level\textsuperscript{145}.

The fact that two bills\textsuperscript{146} have been submitted to Parliament in 2013 and that in 2016 the Italian government is considering the introduction of income support measures to combat poverty\textsuperscript{147} (even though they are restricted in terms of funding, forms of intervention and goals) are definitely proof that a guaranteed minimum income scheme is necessary.

The anomaly of the Italian welfare system is that it still lacks a minimum income instrument (Minimo vitale, minimum living standard) as a safety net for all. National schemes introduced to lessen households’ hardships have to do with forms of income support with no prospects for the beneficiaries future such as the so-called “social card”. The “social card” is a prepaid shopping card, which amounts to few tens of Euros, concerning persons aged over 65 and families with children aged 0-3 to lessen food and diaper costs for the poorest. In addition, only few million Euros have been allocated for this measure.

The two labour market reforms introduced since 2013 have created new forms of employment contracts and social welfare benefits. In particular, the reform know as the Jobs Act (Law 183/14) introduced by the Renzi government brought about new unemployment benefits\textsuperscript{148}. Although referring to the principles of flexicurity\textsuperscript{149},

\begin{itemize}
  \item Missocc, Mutual Information System on Social Protection. Missocc Tables provide detailed, comparable and regularly updated information about national social protection systems. Missocc is coordinated by the European Commission.
  \item 145 Missocc Analysis 2011, Guaranteed minimum resources, for the European Commission DG Employment, Social Affairs & Inclusion May 2011.
  \item 146 The bill on “citizenship income” proposed by Movimento 5 Stelle (5 Star Movement), and the draft law on “guaranteed minimum income” proposed by the left party Sinistra Ecologia e Libertà (Left Ecology and Freedom)are both being discussed in the Senate Committee on Labour. In particular, the draft law on “guaranteed minimumincome” has been promoted by over 170 social organisations and associations that in 2013 started a campaign to collect signatures throughout Italy asking for the approval of the citizens’ legislative initiative for a universal guaranteed minimum income. This proposal has been supported by Sinistra Ecologia e Libertà in the months following the signature campaign in order to speed up the parliamentary debate on the bill.
  \item 147 The two proposals submitted by the government are called SIA (Sistema di Inclusione Sociale – Support to Active Inclusion) and REIS (Reddito di Inclusione Sociale – Social Inclusion Income). The former is geared toward people in severe material deprivation, and the latter would be the “natural evolution” of SIA. These measures willbe implemented only on an experimental basis, and the resources allocated for them are very limited so thatmany associations fighting poverty have challenged these proposals. In fact, the beneficiaries of these measures would be people (with dependants) who earn less than 3,000 Euros per year. Furthermore, these proposals foresee a central role for the Third sector and the social enterprises that will act as “mediators” between the delivery of the income support measure and active inclusion programs. In fact, these private bodies shouldinclude the beneficiaries in their social projects and “check” their active participation and inclusion in the labourmarket. Thus, these two proposals are very different from the various guaranteed minimum income schemes in the European countries as well as from the bills promoted by Movimento 5 Stelle and Sinistra, Ecologia e Libertà.
  \item 148 Some of these measures are reported in the tables on the existing welfare system in Chapter n. 2 of this research.
  \item 149 Flexicurity is a term used to identify some income support measures for those who enter into or exit from the labour market because of labour flexibility. Flexicurity intends to support workers facing periods of unemployment rather than work itself. For a detailed discussion on the Common Principles of Flexicurity see AAVV, (edited by) BIN Italia, Reddito minimo garantito un progetto necessario e possibile, Edizioni Gruppo Abele, 2013 p. 97.
\end{itemize}
these new unemployment benefits do not have a universalism approach but they are still based on a mutual-insurance logic. The logic is to support "workers with most significant contributory careers". In the pre-reform unemployment benefit (even though it was targeted only to some categories of workers) the duration was established by law (12 and 18 months for workers aged under 55 and older, respectively), that is the unemployment benefit was paid for longer periods to those workers considered to have a greater need, thus fulfilling a "solidarity" function. With the new reform this logic is completely abandoned particularly as regards the duration of the benefit that corresponds to half the number of weeks for which social contributions were paid in the four years before the start of unemployment. The new unemployment benefit, therefore, provides longer protection to those who paid more contributions rather than to those in greater need. It follows that, the duration of the benefit increases significantly for those who have been employed on a continuous basis in the four years before the start of unemployment, while the prospects can be totally opposite for casual and intermittent workers.

As some scholars reported, the great attention paid to the government balance budget has affected also the way the benefit amount is calculated. In fact, the amount of unemployment benefit payable is computed on the basis of the average wage of the last four years before the start of unemployment rather than of the last two years as occurred before the reform. The effect of these changes will affect the retirement protection scheme more severely than in the past. The reform of social shock absorbers - the schemes which cushion the effects of redundancies and restructuring in some sectors - introduced by the Jobs Act includes for the first time an unemployment benefit for quasi-subordinate workers, the so-called Dis-Coll. Unfortunately, this measure has been implemented only on an experimental basis (thus, it is not certain that it will be funded again after 2017), and its maximum duration can not exceed 6 months. However, even in case this measure will be confirmed it must be noted that it does not cover the whole range of temporary workers but only a small part of them. The reform in question has also introduced a new social assistance measure called Assegno di disoccupazione (Asdi - Unemployment Allowance) payable to the beneficiaries of the unemployment benefit (Naspi) once their entitlement to Naspi has expired and they did not find a new job yet. It is certainly an innovative measure for the Italian welfare system, nevertheless, its restrictions negatively impact the overall safety net system. In fact, the number of beneficiaries is very low, and the resources allocated for this measures are very limited. The amount of the unemployment allowance is equal to 75% of the last unemployment benefit payment, its maximum duration can not exceed six months (and a total of 24 months in 5 years), and it is targeted to workers who have dependent children or are close to retirement age. Thus, this measure is unlikely to meet the emerging social needs. In addition, self-employed workers and freelancers do not benefit from any income support measure yet, even in case of involuntary unemployment. In short, the lack of a universal approach seems still to characterise the modernisation process of the Italian welfare system.

Besides, the current economic downturn and the consequent outbreak of the European sovereign debt crisis in 2008, resulted in austerity policies aimed at containing the States’ debt, have had a great impact on welfare systems as cutbacks in government spending on social policies have formed the vast majority of these austerity measures. In addition to austerity measures, we also witnessed a new phase of privatisation of public services and welfare systems, so that many observers highlighted the increasingly growing trend of financialisation of social policies.

As for Italy, it should be underlined that for-profit social service providers – in childcare, services to support older people or people with disabilities – have been increasing. The growth of the for-profit sector resulted in the so-called “welfare mix”, namely a system in which welfare is produced and allocated between state, market and the third sector that is able to ensure reduced costs by employing volunteers or project workers.

Childcare can show a good example of the situation: in the mid 2000s in Sweden 83% of childcare is provided by the public sector, 7% by non-profit organisations and the remaining percentage by for-profit organisations; in France more than 60% is provided by the public sector, 40% by non-profit organisations and for-profit organisations are almost irrelevant; in Italy 5% of childcare is provided by the public sector, and 60.5% is provided by for-profit organisations. This single example shows that, as in the Italian case, the lack of public facilities has actually generated an increase in for-profit organisations, and as a result the costs of social services provided are exclusively paid by beneficiaries. Also, it should be mentioned that there is a trend of implementing welfare conditionality that increasingly reduce, suspend or end access to social benefits, and that is enforced through penalties or sanctions for not taking part in training and retraining programs that the claimant agreed to attend when he/she signed a document called “personalised service pact” with the employment centre. It is clear that such choices are imposed by economic and budgetary reasons rather than the will to fight against frauds.

The third sector plays an increasingly important role in the “activation” of beneficiaries. In fact, one of the last measures proposed by the Government, the so-called SIA (Sostegno di inclusione attiva – Support for Active Inclusion), foresees that third sector organisations are authorised by municipalities to design individualised plans aimed at promoting active inclusion, reducing poverty and social exclusion.

The beneficiary will be disqualified from receiving this benefit if he/she does not take part in the plan. One can foresee (although

150 Law 183/14, art.1, lett.b, points 1 and 2
152 Ibidem.
154 We refer here to those private organisations that work in the social services sector. The so-called third sector is neither directly linked to public services nor directly linked to classic activities of the labour market and production.
156 Art. 20 and 21, Legislative decree 150/15
any procedure has been developed yet in this sense) that among the behavioural conditions there may be engaging in semi-work activities (that is, semi-voluntary) for non-profit organisations or attending training courses in private institutions. Evidence of this trend is the agreement achieved in January 2015 between the Ministry of Labour and the Third Sector Forum, which bears the following title: “Memorandum of understanding to promote the dissemination and implementation of initiatives on experimental basis aimed at involving beneficiaries of income support schemes in voluntary work associated with social utility in municipalities or local authorities”. Therefore, we witnessed the implementation of a framework for institutional collaboration based on conditional welfare arrangements associated with activation of the beneficiaries, on the one hand, and on welfare mix where social policies are managed and delivered by private bodies, on the other hand.

A novelty in the general overview of welfare models. Basically, given the cuts to public administrations funding (particularly municipalities), the idea is to “use” those who lost their jobs or are at risk of poverty to carry out tasks and jobs that usually are under the jurisdiction of the public administration in exchange for a minimum economic support.

In conclusion, the fact that the Italian welfare system does not include universal income support measures, and the worsening social and economic conditions not associated with an effective social protection system contribute to an increase in the number of people at risk of poverty.

1.1.3.B THE CROATIAN CONTEXT

In Croatia total expenditures on social protection as a percentage of GDP are much lower than the average for the European Union’s 28 countries (EU28). While the former stood at 15.7% in 2014, the average value for EU28 in the same year was 19.4%, as the Eurostat data show.

Interesting results are obtained when the data for expenditures on social protection are broken down into different categories found on Eurostat. What follows is a comparison between Croatia and EU28, respectively, for the year 2014, in percentage of GDP. For ‘sickness and disability’ Croatia spent substantially more (5.0%) than the EU28 (2.8%), and only somewhat more in the ‘social protection n.e.c.’ category (0.4% vs. 0.3%). Croatia underperforms EU28 most significantly in the social expenditures category ‘old age’, as it spent only 6.7% of GDP as opposed to the EU average of 10.3% of GDP. The same is true for social expenditures for ‘unemployment’, which amounted to only 0.4% of GDP in Croatia, and almost four times as much in EU28 (1.5%). Furthermore, Croatia did not record any social expenditures on ‘housing’, while these accounted for 0.5% of GDP in EU28. The difference can also be found in the category ‘social exclusion n.e.c.’ (0.3% vs. 0.8%). In the ‘survivors’ category of social expenditures Croatia lies precisely at the EU average with expenditures as high as 1.4% of GDP. Expenditures on ‘family and children’ (1.5% of GDP) are just below those of the EU28 (1.7% of GDP). The above mentioned data can best be understood in the context of the evolution and main characteristics of the Croatian social security system. As Croatia declared independence from Yugoslavia in 1991 and was internationally recognised in 1992, its socio-economic system started to emerge in the context of war (1991-1995) and nation-state building.

The social welfare system has not changed independently of the external actors though. While in the 1990s those actors were the World Bank and the International Monetary Fund later on it was the negotiations for the EU membership that shaped policy processes. Croatia had inherited a welfare system that soon proved unable to adequately correspond to new demands. Poverty became a huge problem very early on, and in 1993 a programme for poverty alleviation was initiated, with the principal target group being war victims, whereas all the other social groups suffering from poverty conditions were disregarded. Only in 2002 did Croatia start to partially implement a programme against poverty and social exclusion. Labour market policy was likewise dependent on the already existing institutions, but has again proved to be inadequate in an environment characterised by severe economic and social difficulties. The pension system was partially privatised in the late 1990s, with half of it being the pay as you go system that

159 Ibid, p. 128-129.
160 Cf. ibid, p. 129-130.

![Fig. 12](image-url)
had previously been the sole one in existence. According to the European Commission Country Report for Croatia in 2017: “Pension adequacy is low for most of the population, also reflecting short working careers. This creates a high risk of poverty and social exclusion in old age, especially for women”161.

It can be said that the political capitalism of the 1980s, while Croatia was still a Socialist Republic of former Yugoslavia, has been replaced by a Croatian clientelistic variety of capitalism162. In terms of the importance of family for the Croatian welfare regime, alongside with accompanying feeling of solidarity between family members, Croatia could be classified as belonging to the Mediterranean welfare model163. However, due to a variety of influences, including most notably Bismarckian foundations of social insurance, liberalism pushed through by the World Bank as well as the aforementioned clientelism, it could be thought of as a hybrid Welfare State164 or regime165.

The main characteristics of the Croatian social security system in the past quarter century have been opaqueness and preference for certain interest groups. As for the former characteristic, the social security system offers numerous benefits at the local, regional and national levels of government that are yet to be completely enumerated, which has enabled widespread fraud. The latter characteristic meant greater social policy support and other benefits most notably for war veterans rather than for other civilians. To an extent, some pensioners have been preferred to others in terms of both the level of pensions and the rights connected to it. In the latest Country Report, the European Commission writes: “It has been estimated that about 5% of the state budget (or ca 1.8% of GDP) is devoted to the specific group of war veterans and their families, with the highest share spent on pensions. Given that a range of legal provisions govern the rights and cash benefits of this group, the functioning of the system is not very clear. For the time being, the fiscal impact and the dedicated resources have not been assessed in the context of other social expenditure items, nor in terms of labour market effects. At the same time, significantly higher budgetary resources have been allocated in 2017 for this group and a new law is under preparation with the aim to extend the rights to a larger number of beneficiaries”166.


168 Ibid.

169 Ibid.


long-term care. Early childhood education and care gives priority to children who have both parents working. Due to an inadequate system of early childhood education and care, alongside societal discrimination, women are disadvantaged at home and in the labour market. There are also other examples of discrimination against women in the labour market, for example when women are either pregnant (and their contract is not renewed after pregnancy), when they have children or when they are simply asked about these aspects of their private lives – including the marital status – in a job interview. Furthermore, long-term care has not been properly regulated, and that vast majority of dependent persons are not being able to rely on institutionalised care.

As regards the social policy measures addressing socially marginalised groups and those excluded from employment, they have generally been either weekly conceived and/or inadequate. While unemployment benefits are paid out to a small percentage of unemployed due to restrictive regulations, the active labour market measures have only recently been expanded, but their sustainability is questionable. Some social assistance schemes have either been poorly targeted and/or inadequate, while some other social services are yet to be properly evaluated. That is all the more problematic as labour relations have tended to become more flexible, while the share of industry has been in a steady decline ever since the transition process began, with manufacturing taking the hardest hit.

In conclusion, Croatian welfare system has for the past quarter of a century not managed to function as a system that would adequately correspond to often very difficult social and economic conditions. It has rather proved to be a patchwork of institutions that has left many socially marginalised groups in society to struggle while preferring some others.

1.1.3.C THE DUTCH CONTEXT

"Due to social developments such as globalisation and an ageing population, our labour market and public services are no longer suited to the demands of the times. [...] The classical Welfare State is slowly but surely evolving into a ‘participatory society.’“

King Willem-Alexander: September 17, 2013 (king’s speech)

Grounded in the philosophy of solidarity and shared risk, the social security system of the Netherlands is shaped after the so-called Nordic model and based on a very simple principle, namely that all members of society must be able to exercise an equally active role in society in order to be able to exercise their political and civic rights. Furthermore, the Dutch system is divided in two types of provisions: social insurances and supplementary (family) income support provisions. Social insurances, such as child benefits and pensions, apply to all residents of the Netherlands and the benefits are not per se dependent to someone’s salary. Income support provisions, such as unemployment benefits and disability benefits are related to the pay last earned. The local authorities are mainly responsible for carrying out national policies regarding social welfare. The tax authorities automatically calculate and provide some additional allowances. Welfare rates are linked to the legal minimum wage.

Like most other European countries, the Netherlands has been transforming its social security system since the 1980s when government spending on social security skyrocketed under the pressure of the relocation of industrial labour to low-wage countries and the oil crises. The efforts were aimed at flexibility and the individualisation of labour market relations. Though government spending on social security dropped, the number of benefit claimants continued to rise, thus in the 1990s several new measures were taken. These measures can be summarised as the privatisation of the Welfare State, encouraging participation in the labour force and increasing all involved parties interests in reducing social security claims. This has created a social security system that combines income protection with activation, and private companies managing reintegration trajectories and disability risks. The latter has led to the frequently heard comment that Netherland that everyone can make money off the poor, except the poor themselves. To address the issue of the ageing population, early retirement was made fiscally unattractive by law in 2005 in the Netherlands. It has also no longer been possible to build fiscally facilitated early retirement since then. Stage pension age is gradually being increased to 67 years and 3 months in 2022, after which it will be corrected based on life expectancy.

In 2014 the Netherlands spent 30.9% of its GDP on social protections, which is above the EU28 average of 28.7% and ranked fourth on highest expenditures behind France, Denmark and Finland. 2.2% of the GDP (7.7% of total benefits) was spent on disability, 1.6% of the GDP (5.6% of total) on unemployment, 12.3% of the GDP (42.5% of total benefits) on old age, slightly below the EU28 average. All numbers are more or less comparable to the EU28 average. When we look at earmarked money for family and children benefits – 0.9% of GDP (3.1% of total benefits) we notice that this number is significantly lower than the EU28 average of 8.5% of total benefits. Money allocated towards housing and social inclusion benefits sums up to 1.9% of the GDP (6.4% of total benefits) which is higher than the 3.9% EU28 average of total benefits. In general, the spending on social security in the Netherlands compared to GDP is in line with the Nordic model.

At this point it should be noted that the social security system is designed to foster long-term employment. The biggest risers in the labour force, the temporary workers and the self-employed, are exempt from certain forms of social insurance schemes and the second pillar of the pension system. For a variety of reasons, employee positions are being transformed into temporary worker positions and self-employed positions. This is enhancing the
system, has become shaky pillar of the Dutch Welfare State with the lower incomes spending 39% of their income on housing expenses\textsuperscript{180}. And not only has the state pension entitlement age been increased, but also on January 1st 2015 the new Work and Security Act (Wet werk en zekerheid - Wwz) and the new Participation Act (Participatiewet), announced in advance in the king’s speech of 2013, both partially took effect to be implemented further over the next couple of years.

The Work and Security Act, intended to put an end to the flexibilisation of the labour market, addresses three areas: rules on flexible employment, dismissal law and unemployment benefits. Measures regarding flexible labour were implemented on January 1\textsuperscript{st} 2015. Changes in the law on dismissal and successive fixed-term contract took effect on July 1\textsuperscript{st} 2015. Changes in the Unemployment Security act were partly implemented on July 1\textsuperscript{st} 2015 and January 1\textsuperscript{st} 2015. The first two have already been briefly discussed in the previous chapter. The latter is more relevant in this context, as it has to do with the social safety net.

The two most important changes are the tightened definition of ‘suitable work’ and the limitation on the duration of unemployment benefits. Firstly, prior to the implementation of the Work and Security act, a recipient of unemployment benefits was allowed to focus on employment on the same level of the job they just lost. After six months, work for which a lower education is required is regarded to be suitable work as well. After one year of receiving unemployment benefits, all work is considered as suitable. With the new law in place on July 1st 2015, after a period of six months, all work is deemed suitable, no matter the level of education required or the salary. Secondly, between January 1st 2016 and July 1st 2019, the maximum duration of unemployment benefits will gradually be shortened by one month per quarter, from the present 38 months to 24 months. Additionally, the accrual of employment benefits entitlement changed. Under the previous law, each year of employment history leads to one extra month of unemployment benefits entitlement. Under the new law, each year of employment history leads to one extra month of unemployment benefits entitlement. Under the new law, the accrual of employment benefits entitlement changed. Under the previous law, each year of employment history leads to one extra month of entitlement to unemployment benefits. Under the new law, this will still be the case for the first ten years of employment history, but, after that, each subsequent year will lead to only half a month of unemployment benefits.

Over the past couple of years, Dutch citizens have witnessed mayor transformations within their social security system. Housing policy, once embedded in the wider context of the social security

\textsuperscript{180} The International Monetary Fund in its 2016 country report on the Netherlands states that ”The authorities should consider creating alternative pension options for the self-employed, perhaps with partial opt-outs, mandatory sickness and disability insurance with pooling of risks to control costs, and more equal tax treatment between employees and the self-employed.” See publication here:https://www.imf.org/external/pubs/ft/spr/2016/04/160416.pdf last accessed on 15.03.17

\textsuperscript{181} Private company IMK Intermediair is actively involved in the implementation of the BBZ (Self-employed assistance act), but its role is controversial. Over two third of the Dutch municipalities responsible for the BBZ are their clients. https://www.imk.nl/
The Participation Act that was implemented on January 1st 2015 replaces the Work And Social Assistance Act (Wet Werk en Bijstand WWB) that supported people who can work but experience difficulties in finding a job and have no other means of income or equity capital, and the Sheltered Employment Act (Wet Sociale Werkvoorziening WSW) that supported people (partly) incapable of work due to a mental or physical disability. It also for a large part replaced the Work and Employment Support for Disabled Youth (Wet werk en arbeidsondersteuning jongegehandicapten WAJONG). This law has further tightened the conditions under which citizens can rely on the social safety net and claim benefits. The starting point is labour. Only when it proven that it is really is impossible for the claimant to generate welfare-level income, a right to assistance is at issue.

Since January 1st, 2015 all welfare recipients are required to comply with the same labour obligations. These consist not only of a job-search requirement, but also of having to engage in semi-volunteer/semi-work activities. Municipalities may give their own interpretation of this legislation, but must cut social assistance to persons who do not meet those labour obligations.

Rotterdam is known for being the strictest municipality in the Netherlands when it comes to executing the Participation Act. In Rotterdam – under penalty of reduction of the benefits received starting at 30% and that can be up to 100% per month – approximately 800 welfare recipients are required, with the intervention of the private company SDW commissioned by the municipality of Rotterdam, to collect garbage on the streets for Roteb (Rotterdam waste collector and processor) under the supervision of paid employees of SDW. This happens not only at Roteb, but also at other institutions and social workplaces where welfare recipients are obligated to fold washcloths, fill boxes, remove stickers and stack dusters etc. The individual approach where welfare recipients are ‘activated’ with individual plans has all but disappeared. Recipients of welfare and those organisations representing them have referred to this policy and its outcomes as forced labour and slavery185.

Since there is in general a period of 8 weeks between applying for welfare and receiving the first transaction, people are at risk of entering their benefit period from a disadvantaged, debt-burdened position. Furthermore, municipalities are responsible for the execution of the Participation Act for which they receive a fixed amount from the state. When the provided amount turns out to be insufficient, the municipalities are required to supplement the shortfall from their own tax revenues. Therefore, municipalities benefit from getting people off welfare as quickly as possible or using welfare recipients as forced labourers. Dutch law is currently pushing the boundaries of what is allowed by standards of international human rights treaties184.

On December 31st 2015, 776,000 people received disability related benefits, 440,000 received unemployment benefits, 497,000 people received welfare and another 3,371,000 people received a state pension on a total population of approximately 17 million. End of March 2016 there were 151,000 vacancies in the Netherlands186. In the ‘participatory society’ foreboded in the king’s speech, citizens will either have to take care of themselves or collaboratively and inclusively work towards civil–society solutions based on the commons in order to provide an answer to shared societal concerns such as pensions, disability, unemployment and welfare in general.

1.2 THE PIE CONDITIONS: RISK OF EXCLUSION, THE EXPERIENCE OF PRECARIOUSNESS AND UNCERTAINTY OF SOCIAL SUBJECTS

Particularly in the last decade we witnessed, therefore, a further paradigm shift. It is the shift from flexibility, meant as a new labour market regulation, to precarity, meant as individual condition of job, wage and existential insecurity. The opportunity of flexible working conditions, which may help people to switch between work and training, free time and professional growth, family and social relationships, turned into precarity with workers aware of not being able to support themselves (and their families) in the short term neither via properly paid jobs nor from accessing social protection programs. The experience of job instability, therefore, turns into uncertainty in the labour market at the individual level.

The precarity condition, therefore, does not only refer to job insecurity and intermittent income but it also permeates the entire existence (affections, relationships, behaviours, perception of the world). Transience, mobility, intermittency, uncertainty, and insecurity characterise labour relations as well as millions of people facing the dismantling of traditional Welfare State systems and labour market instability. This entails an increased fragility and vulnerability of people’s life and social relationships as their existential precarity may be at risk of permanent social exclusion. It is a trap that jeopardises the entire existence humiliating the cultural, social and professional identity of people until undermining family, interpersonal, and social relationships187.

Denizens, stateless people, and excluded from social citizenship

“What needs to happen at the political level because all those engaged in some form of work outside the classical models of employment – temporary work, precarious contracts, or with-out a contract – can remain or become full citizens? How can the fundamental right to enjoy fundamental rights of modernity be renewed before the deregulation and the untraveling of work society?”

More and more people live at the margins of society because of fragmented working and existential biographies. An increasing number of people become “social stateless”, denizens, non-citizens at risk of social exclusion further amplified by the effects of the economic and financial crisis.

“Around the world, more people are being turned into denizens; they are having rights associated with citizenship whittled away, often without realizing it or realizing the full implications. Many are joining the precariat, an emerging class characterized by chronic insecurity, detached from old norms of labour and the working class. For the first time in history, governments are reducing the rights

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183 The Bijstandsbond representing welfare recipients in Amsterdam has started a weekly consultancy dedicated to what they refer to as ‘forced labour’ and Rosa, the Rotterdam Social Allience is an active member of the ‘Dwangarbeid NEE!’ (No to forced labour!) commity.

184 In A.M Zwanenvelt et al., Het pad naar werk… Niet geplaveid, wel schoongeveegd!. Rotterdam 2015 the authors report on several courtcases constituting interesting and convincing jurisprudence for such a claim.

185 Data retrieved form opendata.cbs.nl last accesses on 14.03.17


of many of their own people while further weakening the rights of more traditional denizens, migrants’188.

These stateless persons – denizens – are the puzzle of contemporary social citizenship. The outpost is left outside parliamentary representation, trade union or existing business. It floats in the empty space created by the disappeared balance between secular citizenship and the state, state sovereignty and the authorities that govern their lives in a system formed by national governments, European governance (with Euro-Plus Pact, Fiscal Compact, European Stability Mechanism and so on, in the age of crisis), global economic institutions and Corporations of financial capitalism189.

This huge mechanism of expulsion seems to assume dangerous proportions in the European context, particularly for the atypical workers (part-time, casual, fixed-term, temporary agency workers, self-employed, independent, freelancers or homeworkers and teleworkers, etc.)190 who are the ones facing a higher risk of unemployment and precarity.

The precariousness of social Europe

All this has happened also because many EU Directives have been disregarded at the state level and the “European and national emergency law”191 has been applied as exceptional measure to cope with the great recession caused by the economic and financial crisis. «As a result, it appears that during the crisis, the objectives of the EU Directives on fixed-term and part-time work have been somehow forgotten. These Directives were adopted with the specific goal of integrating atypical workers into the labour market and preventing them from falling into precariousness by trying to place them on the same footing as standard workers»192.

In a nutshell, the European social policy, which was partially established with the Agreement on Social Policy later incorporated into a revised ‘Social Chapter’ of the EC Treaty by the 1997 Treaty of Amsterdam, had been abandoned. Then, the adoption of EU Charter of Fundamental Rights (2000), which became legally binding on the EU with the entry into force of the Treaty of Lisbon (2009), symbolically represented a further step towards a social Europe and “a European Post-Fordist labour law”193. In the last decade, though, this whole process has been put on hold due to the European and national austerity policies. The precarious and insufficient construction of a social Europe has been shelved before the progressive precarisation of European society194.

1.2.1 THE EFFECT OF PRECARIOUSNESS ON THE NEW POOR

The emergence of the PIE conditions

Today, even the salaried workers of the Fordist era, who are engaged in permanent work with employment rights protections, can be included in the sphere of social precariousness and at risk of poverty. In some cases, even unexpected expenses or the lay-off of one of their family members can change the economic situation. This twentieth-century working class, which is diminishing in numbers, is losing the security it once had and is undergoing a progressive impoverishment of the “family wage”. While the working class is shrinking, an increasing number of people tend to enter the sphere of precarious work and especially to experience social precariousness.

With the spread of precariousness, therefore, it is the life cycle itself to be more complex and uncertain. For this reason the term precariousness refers not only to job insecurity but also to uncertainty of conditions of life. Those who live a precarious condition must constantly reorganise their life time depending on market demands and its fluctuations. This life time is also an economic time. It is the family that, when it can, meets the economic needs and copes with difficulties and unexpected expenses even though it means extending the risk of poverty to relatives by eroding the private savings that previous generations managed to set aside. In some countries, such as Italy, the social welfare system often involves the intra-family redistribution, thus the grandparents’ savings are used to meet grandchildren’s economic needs as well as those of their sons and daughters who, in turn, will no longer be able to financially support their parents195.

As we have already pointed out Guy Standing describes these new citizens as “denizen”196, i.e. someone who has a more limited range of rights than citizens do. Thus, those who are engaged in precarious work without rights and who are at risk of poverty experience the very same conditions as migrants who are constantly forced to accept any bad job in terms of contents, rights and income. In addition, there has been also a proliferation of irregular employment – black market labour sealed by a handshake agreement – encouraged by the spread of flexible work in the tertiary sector. Employment volatility turned into wage volatility, and the problem of income insecurity has been exacerbated by cuts to welfare benefit payments. The logic of neoliberalism has led, in fact, to the restructuring of fiscal policies and social protection systems, and instead of expanding social

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188 G. Standing, A Precariat Charter. From Denizens to Citizens, Bloomsbury, New York, 2014, see also: https://www.opendemocracy.net/ourkingdom/guy-standing/denizens-and-precarit/The concept of denizen stretches back at least to the thirteenth century. At that time a denizen was an outsider or alien, who was granted the right to settle and to work in a town in his proven occupation. He gained some of the rights of a citizen of the town, but rarely all of them and not necessarily forever. Today this concept is applicable to hundreds of millions of people all around the world who are excluded from social citizenship.


190 See https://www.eurofound.europa.eu/observatories/eurwork/industrial-relat ions-dictionary/atypical-work


192 C. Lang, I. Schömann and S. Clauwaert, Atypical forms of employment contracts in times of crisis, cit.


196 G. Standing, The Precariat, the new dangerous class, Bloomsbury New York USA 2011; AAVV, Atti del Meeting ‘Utopia concreta del reddito garantito’ a cura del BIN Italia, Roma 2011.
assistance provisions in order to reduce income inequality they were deliberately made regressive. As a result, the risk of poverty and the forms of precarity have paradoxically affected also those who benefit from social protection or social welfare benefits as these measures are subject to an increasing use of conditionality and sanctions in case the recipient does not accept any job available. The privatisation of social policies has resulted in an increased number of people falling into poverty traps, engaging mini-jobs, and experiencing unemployment and precarity. Social and economic insecurity is widespread and people living under precarious financial conditions are more likely to become poor, thus enlarging the army of the excluded from fundamental social, cultural and economic rights.

In the context of the Euro crisis, young people, women and migrant workers are the first to be expelled from the production process. Particularly, we witnessed a substantial increase in unemployment rate from 15% in 2007 to 16.9% in 2009, up to 23% in December 2013, back to around 19% in April 2016. There is, though, a strong polarisation of unemployment rates across European regions and countries. Among the Mediterranean countries, the highest rates were observed in Greece (51.4%) and Spain (45.0%), followed by Croatia and Italy (more than 40% in both countries). While in Germany, Poland and the Scandinavian countries the unemployment rate is below 10%.

There is, therefore, a clear divide within the EU between Mediterranean and Eastern European countries and the Central and Northern ones where public employment services are more efficient and the protection system is more effective. On the contrary, in the Mediterranean and Eastern countries there is a lack of such services and systems. The former are still strongly anchored to a family-centred welfare system covering only certain categories of workers and people, the latter are always dealing with modernisation and harmonisation of social security policies. In Mediterranean and Eastern European countries young people seem to float in limbo between flexibility that turns into precarity and alleged employability through activation policies targeting young people who are de facto excluded from education, training and the labour market.


199 ISTAT. 2016, La povertà in Italia – Anno 2015. 200 The definition of “absolute poverty” describes a condition of extreme

307 thousand people\(^{201}\) live in relative poverty\(^{202}\). As a result, a total of over 12 million people have no access, or have difficulties in accessing, to primary livelihood assets. Since 2007, the year before the onset of the financial crisis, there has been a twofold increase in the percentage of poor people, which jumped from 3.1% to 7.6%. Particularly, Southern Italy is facing the most difficult situation: 45.3% of the poor live in this area, 576 thousand jobs\(^{203}\) have been lost from 2008 to 2015. Areas of central and Northern Italy have also suffered a dramatic deterioration, and there has been a twofold increase in the percentage of poor people in only eight years.

Beside the groups already affected by poverty (the elderly and large families with 5 or more members) there are now new groups, such as the working poor, the underemployed, the low-paid workers and the precarious workers who live in absolute and relative poverty. In the working class families (construction workers and factory workers) poverty has risen to 11.7%\(^{204}\). Another variable that is worthy of attention is the age of people living in poverty. There is a “break” with the past, and one could say that poverty is “inversely proportional to age”. In fact, the highest incidence of poverty is registered among minors, those under 18 years old, followed by the 18-34 age group, whereas people over 65, unlike what happened in the early 2000s, have seen their poverty levels remain stable\(^{205}\).

It is estimated that 46% of the total poor population (over 4.5 million) is under 34; we are talking about 2 million 144 thousand people\(^{206}\). Even the studies of the Bank of Italy highlight the gap between young people and the elderly; “in real terms – the Statistical Bulletin reads – the average wealth of families where the head of the household is aged between 18 and 34 is less than half of the one recorded in 1995\(^{207}\)”. The advent of job insecurity and precariousness of life in general has brought with it the risk that children “end up worse off than their fathers”. Italy stands out as the country where the generational upheaval is most strongly manifested\(^{208}\).

New generations entering a vicious circle from which it seems difficult to escape, according to the data published by ISTAT in 2015 revealing that youth unemployment (15-24 years old) is 40.3%.

Before 2007 the trend was almost reversed: the incidence of absolute poverty increased with increasing age. There is no doubt that some social groups such as the elderly who receive a minimum pension still remain in poverty. However, the general trend has now been completely overturned. The elderly have poverty. It refers to a state in which individual lacks the resources necessary for subsistence (water, food, money, clothing, housing, etc.). In order to set the parameters of statistical investigation, ISTAT defines a basket of goods and a lump-sum related to individual and household needs. Those who do not have access to or do not have such assets and money matching the identified parameters are regarded as people living in “absolute poverty”.

201 ISTAT, 2016, La povertà in Italia – Anno 2015.
202 This definition differs from “absolute poverty”, and it refers to the economic difficulties to access basic goods and services (water, food, money, clothing, housing, etc.) included in the basket defined by ISTAT.
204 ISTAT, 2016, La povertà in Italia – Anno 2015.
205 Ibidem.
206 Ibidem.
“better” dealt with the crisis thanks to the protections provided by the pension system or to the fact they own their own home purchased in previous years. On the contrary, the increase in job insecurity, the lack of social protection and income support schemes, and the persistent employment crisis have affected both young people and adults who lost their jobs.

Absolute poverty has changed also in terms of family types. Although in the past families with three children were at risk of poverty, now also families of four with two children live in a deteriorating financial economic position.

Last but not least, in 2015, the index of absolute poverty of migrant families stood at 28.3%, confirming they are the hardest hit. The percentage of working poor is indeed much higher among migrants than natives. According to a study published in the last Immigration Report by Caritas-Migrants, the share of migrant workers classified as working poor is substantially higher than their Italian counterparts: 41.7% against 14.9%.

In order to understand the multidimensionality of new poverty, data elaborated by the “Miseria Ladra” (poverty is a thief) campaign crossed-check ISTAT and Eurostat reports highlighting that poverty and social exclusion have more than doubled since 2008 (8 million 307 thousand people, equal to 13.7% of residents), thus making Italy set the sad European record for the number of people living in "severe material deprivation". Six in ten households have reduced the quantity and/or quality of food purchased in order to cope with financial difficulties. In 2013, 62.3% of households claimed to have cut some foods (meat, fish, etc.), and to resort to hard discount retail chains. The number of people who have turned to Caritas canteens to get free hot meals has increased since the beginning of the financial crisis. The exponential growth is among Italian citizens who represent 33.3% of the total of those who turn to these services. In 2012, over 6 million hot meals have been distributed, equal to an average of 16,514 a day.

**Child poverty in Italy**

The “Report on equitable and sustainable well-being” (BES) published in March 2013 by Cnel and ISTAT discloses that “child poverty and deprivation rates in Italy are the highest in the EU, and they tend to worsen”. The number of children living in absolute poverty increased from 723 thousand in 2011 to about 1 million in 2012 up to 1 million 423 thousand in 2013. In 2016, the new report by Save the Children reports that 1 in 3 children is at risk of social exclusion or is living in relative and absolute poverty. Also, UNICEF report shows that 15.9% of Italian minors (0-17 years old) are living in relative poverty, and 13.3% suffer from severe material deprivation. The report “Bambini Senza. Atlante dell’infanzia a rischio” highlights that child poverty rates have tripled between 2005 and 2014, particularly among families with at least one minor. The elaboration on ISTAT data shows that Italy is (at least) split in two parts: in the South, poverty is more extensive and it is a serious issue mainly among Italian families, while in the North it mostly affects migrants. The phenomenon of children living in absolute poverty is often linked to the family

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210 Ibidem.

211 C. Marra, Italia, un paese plasmato dall’immigrazione in Caritas-Migrantes, XXV Rapporto Immigrazione 2015, Tau editore

212 Gruppo Abele, Libera Contro le Mafie, Campagna Miseria Ladra, Dossier 2014, La povertà ruba la speranza, la dignità, i diritti, 2014

213 ISTAT, 2016, La povertà in Italia - Anno 2015


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215 ISTAT, 2016, La povertà in Italia – Anno 2015

216 Caritas, I ripartenti: povertà croniche e inedite, percorsi di risalita nella stagione della crisi, Rapporto 2012 sulle povertà e l’esclusione sociale in Italia.

217 ISTAT e CNEI, BES 2013 il benessere equo e sostenibile in Italia, Marzo 2013

218 Gruppo Abele, Libera Contro le Mafie, Campagna Miseria Ladra, Dossier 2014, La povertà ruba la speranza, la dignità, i diritti, 2014

219 Save the Children, Atlante dell’infanzia a rischio 2016. Bambini Supereroi, Save the Children, Treccani, 2016

220 UNICEF, Misurare la povertà tra i bambini e gli adolescenti, Maggio 2012

221 Save the Children, Bambini Senza. Atlante dell’infanzia a rischio origini e coordinate della povertà minorili, 2015

222 Gruppo Abele, Libera Contro le Mafie, Campagna Miseria Ladra, Dossier 2014, La povertà ruba la speranza, la dignità, i diritti, 2014
financial conditions so much so that 861 thousand of them live in a household where there is at least one member who works, that is the family wage is not sufficient to ensure an adequate standard of living. In Northern Italy poverty mostly hits young families with children aged between 0 and 6, whereas in Southern and central Italy families facing poverty are those with adolescents. Besides a fragmented social protection system, Italy also lacks a universal financial support for children.

Women's poverty

The increased difficulties associated with precariousness highlighted that the inequality gap between young people and their parents has been widening, and that the former are more affected by inequalities than the latter.

Some “traditional” readings remain unchanged, though. A research conducted by the European Union Statistics in 2015 confirms that 29.6% of Italian women are at risk of poverty and social exclusion.

The analysis of income distribution based on data collected from surveys conducted by Eurostat in 2014 and elaborated by ISTAT shows that gender difference is a key source of inequality in terms of income distribution. For men it is relatively easier to earn more than women either in terms of high income levels or medium and medium-low income levels.

Comparing 10% of male low-wage workers (without children) with 10% of female low-wage workers (without children) we see that inequality is estimated to be 13% (as equivalent to about 3,670 Euros a year).

Female workers, unlike male workers, do not benefit from the presence of children in terms of income distribution. This is due to possible negative effects caused by choosing part-time jobs or intermittent employment in relation to child care tasks.

The increased vulnerability of women is connected to the usual and everlasting problem; namely, women are much more likely to be in precarious jobs than men, and they are adversely affected by the phenomenon of “over-education”. The percentage of women with atypical contracts accounts for 13.9% of female employment (whereas for men is 10.9%), and in 41.7% of cases they have children. 25.1% of women are employed in jobs requiring lower levels of education than those achieved, compared to an overall (women and men) percentage of 23.5%. Therefore, women remain at a disadvantage in the labour market even when they achieved the highest levels of education. The analysis of individual and family characteristics of graduates shows that men are 1.5 times more likely to be employed than women, and that this relative advantage has not changed over time.

Job vouchers, the new form of contract ensuring everlasting precarity and poverty

In recent years, in Italy there has been an increasing use of a new form of contract of employment: the so-called job vouchers. Even though the voucher system was designed to pay intermittent and casual workers (the gardener who trims the lawn of a condo, someone who accompanies an elderly person to medical visits, a steward who works in casual events, etc.), it became a common form of “contract” for many precarious workers. Job vouchers were introduced in 2003 to bring some regulations to the wage payments made to casual workers, and in 2008 around a half million people had used them. In 2009, local public bodies and institutions also began using the job voucher payment system, and between 2010 and 2012 new distribution channels that provide job vouchers were opened all over the country. The sale of this daily wage contract becomes generalised: it can be purchased in tobacconists, bars, banks, and post offices. A research commissioned by INPS in 2016 clarifies that 10 Euros vouchers used to pay occasional jobs often represent the only source of income for many people. More than a quarter of workers paid in vouchers used to be or are employees or quasi-subordinate workers, nevertheless, very few of them have been converted into permanent or temporary workers.

In some regions, like Veneto, for instance, 50% of total “inactive” population (especially women and young people) works only under this form of contract. In many cases, job vouchers have become a form of work in itself. Furthermore, job vouchers confer no ability to earn sick or holiday pay, access social security benefits, and earn unemployment benefits. The labour market reform of 2015, known as the Jobs Act, has made some changes to this payment system by raising the cap on wage payments through vouchers to 7,000 Euros. In 2016, INPS has published a new study that confirms the condition experienced by workers paid in vouchers, and claims that the average net income of these workers never exceeded 500 Euros a year. Workers paid in vouchers are part of those working poor and precarious workers, particularly women and young people, who are definitively consolidating their mere survival condition in the inferior circle of new poverty.

Corruption and organised crime. The poverty business

Forms of organised crime, illegal and underground economy are increasingly gaining control over some social contexts and territories. According to a report published by ISTAT in 2014, the “non-observed” economy (comprising production activities that are illegal and underground) was worth 211 billion Euros, equal to 13.0% of the Italian GDP. The value added of illegal activities corresponds to approximately 17 billion Euros. Between 2011 and 2014, the share of the non-observed economy increased from 12.4% to 13.0%. Black market labour, corruption and corruptibility play an important role in feeding the illegal economy, and place Italy in the top positions in the world rankings. Even before the penetration of the Mafia into the territorial economic activities, the weakening of the social fabric that legitimises illegal labour, tax evasion, and all kinds of “agreement” outside established rules gets worse. Temporary “cash for gold” shops are located near casinos or gambling houses. Money laundering and investment in gold of organised crime have actually increased during the years.
of the crisis\textsuperscript{233}. Those who sell gold are people who face financial problems and need immediate cash.

The practice of usury has now spread across the country. In 2013, the Anti-Mafia reports identified 54 clans practising usury\textsuperscript{233} not only toward people facing hard financial times, but also toward companies and businesses that urgently need cash in order to avoid losing orders and job. The many corruption scandals in Italy involving politics, public administrations and businesses are so frequent that the Transparency International's 2015 Report (the Corruption Perceptions Index)\textsuperscript{235} declares that "Italy is the most corrupt country in the EU after Bulgaria [...] where corruption among political bodies, public institutions and their employees is very strong". The financial crisis and corruption go hand in hand in a vicious circle where they have a cause-and-effect relationship\textsuperscript{236}.

\subsection*{1.2.1.B THE CROATIAN CONTEXT}

According to the latest data from the Croatian National Statistics Bureau in 2015, 20.0\% of the population in Croatia was at risk of poverty in 2015.\textsuperscript{234} While this rate is not exorbitantly higher than the EU-28 average of 17.3\%, the national average is brought up significantly by the city of Zagreb, which represents about one third of national GDP (33.1\% in 2013), and has the best economic and welfare indicators in the whole country. However, when we disaggregate by counties, we see that there are very large inequalities across the 21 counties of Croatia, with predominantly rural counties, and those located in the North-East of the country presenting the worst indicators of well-being. In the last year for which regional data is available on poverty, in the capital city of Zagreb – the at risk of poverty rate was 9.8\%, while this rate was more than three-times higher in Brodsko-Posavska county (35.9\%), in Virivitcko-Podravska region (33.4\%), and Vukovarsko-srijemska county (31.9\%). It is not a coincidence that the poorest counties are located in the North-east of the country which were amongst the most affected by the Croatian war of Independence from Yugoslavia (1991-95), and subsequently experienced significant de-industrialization as factories in the region were shut down, sold off and dismantled, or abandoned.

Because of the massive structural changes which took place in the Croatian economy post-war: the transition from planned to market economy, mass privatizations, as well as the flexibilization and dislocation of labour, the current state of high poverty, high unemployment, job insecurity and precariousness began prior to the global financial crisis of 2006/7 for Croatia. In fact, the financial crisis did not have a marked impact on the levels of poverty in Croatia, as the at risk of poverty rate has hovered around 20\% of the population from 2001 to 2015, hitting a high of 21.9 in 2002, actually reaching a low of 18.9 in 2008, before increasing to 21.1 in 2011\textsuperscript{239}.

With respect to age, the most vulnerable groups in Croatia are those least capable of coping with the new economic paradigm: the elderly (aged 65 and older) with an at-risk-of-poverty rate of 22.8\% for men and 28.7\% for women; followed by children aged 17 and younger, with poverty rates of 20.8\% for boys and 21.0\% for girls; and those who are pre-retirement age (55-64 years old) with an at-risk-of-poverty rate of 20.1\% for men and 21.5\% for women. Compared to the at-risk-of-poverty rate of 17.2\% and 16.3\% for men and women, respectively, of prime working age (25-54 years of age), we can clearly see that those who are most likely to be out of the labour force, the elderly, children and those nearing retirement age (who may face discrimination in employment because of their age) experience the highest rates of poverty\textsuperscript{240}.

\textbf{Poverty rates before and after social transfers}

Before social transfers, including pensions, nearly half the population (45.2\%) of Croatia is at risk of poverty. While the system of social protection is crucial for keeping a quarter of citizens above the poverty line, a comparison with other countries in the EU shows that the poverty rate before social transfers in Croatia is closer to the European Union average (45.2\% in Croatia compared to 44.7\% for the European Union) than it is after social transfers (20.0\% in Croatia compared to 17.3\% for the EU) indicating that levels of social protection are not as extensive in Croatia compared to other countries in the EU.

\begin{figure}[h]
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\includegraphics[width=\textwidth]{Fig_15.png}
\caption{Fig. 15}
\end{figure}

\begin{small}
\textsuperscript{234} Gruppo Abele, Libera Contro le Mafie, Campagna Miseria Ladra, Dossier 2014. La povertà ruba la speranza, la dignità, i diritti, i diritti, 2014
\textsuperscript{235} Transparency International the global coalition against corruption, Corruption perceptions index 2015, https://www.transparency.org/cpi2015/
\textsuperscript{236} Forexinfo 30 ottobre 2015, https://www.forexinfo.it/Italia-quanto-e-
\textsuperscript{237} Corruzione/236
\textsuperscript{238} Geometar nejednakosti http://nejednakost.cms.hr/
\textsuperscript{239} DZS. First Release Indicators of poverty and social exclusion, 2015, Final results. Zagreb: DZS, October 2016.
\textsuperscript{240} DZS. First Release Indicators of poverty and social exclusion, 2015, Final results. Zagreb: DZS, October 2016.
\end{small}
The impoverished elderly
As a result of the war, and the significant and continuous immigration post-war, Croatia has the tenth oldest population in the world, according to the World Economic Forum. The nature of aging – predominance of chronic illnesses and conditions which strain the health care system, and the reliance of this population, almost in its entirety, on income from pensions earned during the socialist era, places added pressures on the system of social protection, as well as added importance. Even with current levels of pensions and other social transfers to the elderly, one fifth of the population aged 65 years or older lives in a condition of poverty. Amongst households with a single person aged 65 or older, 17.7% cannot afford to pay for adequate heating in the coldest months, while 26.8% cannot afford adequate nutrition, defined as a diet which includes meat, chicken or fish every second day. Amongst two-person households, with at least one member aged 65 years or older, 13.8% cannot afford to pay for heating in the coldest months, while 21.7% cannot afford adequate nutrition – and this is after pensions and social transfers. Social and family capital is a significant source of informal income support for the elderly in Croatia, as evidenced by the protection living with another household member provides. Nevertheless, it is clear that the social welfare system is a crucial source of income for the vast majority of the elderly, yet the levels of income are not sufficient to adequately protect this population group from the different facets of poverty.

Women and poverty
Women experience higher rates of poverty than men in Croatia, with an at-risk-of-poverty rate of 47.2% for women before social transfers, and a rate of 20.1% after transfers. For men, the at-risk-of-poverty rate before social transfers is 43.1%, and 18.7% after social transfers. Women in Croatia earn on average 16.4% less than men in the public sector and 11.2% less in the private sector, despite the fact that since the 1990’s more women have graduated from university than men. The gender pay gap is the largest in precisely those sectors where women are most likely to be employed. Hence, while 70% of those employed in the health and social services sector are women, they receive on average 27% lower pay than their male counterparts. Similarly, in the education sector, women represent 77% of all employed and yet receive on average 2% lower pay than men in the same sector. The existence and different facets of gender discrimination on the labour market in Croatia has been well-documented and studied, however the political, social and cultural will to implement policies that would reverse this inequity remain weak or non-existent and represent a major obstacle to economic and social progress in Croatia.

Youth unemployment and young people not in employment, education or training (NEET)
While employment is an important protective mechanism against poverty in Croatia: the at-risk-of-poverty rate for the employed is 11.8% compared to 41.3% for the unemployed, the fact that over one in ten working individuals still live in a condition of poverty is an indication that the labour market is failing to provide a livable wage with which to buy the basic necessities of life. Young people in Croatia are particularly hard hit when it comes to unemployment and securing a stable source of income.

Youth unemployment for the age group 15-24 in Croatia is a staggering 45.5% . This figure is double the European Union average of 22.2 for the same year. Fro the age group 25-29, the unemployment rate in Croatia is significantly lower, yet still worrisome at 22.7%, compared to 13.6% for the European Union. One of the reasons for the extremely high unemployment rates for this group is the fact that most students who study at university also work part-time, or would like to work part-time, in order to be able to afford the costs associated with study: housing, books, food and transport, which their parents are not able to cover completely. Youth unemployment also varies depending on the location of residence, with youth living in towns and suburbs and rural areas having more difficulty finding work than their peers in cities.

Equally as worrisome as the high unemployment rate for youth are significant shares of youth who are neither in employment, nor in education or training (NEET) in Croatia. For the age group 15-24, nearly one fifth of all youth (19.3%) were inactive and did not go to school, work or attend any kind of training program in 2014. This figure is higher for men at 21.9% of the age group than for women (16.7%), but equally worrying for both. In the age group 25-29, the reverse is true and more women (29.3%) are in the NEET group than their male counterparts at 23.3% of the age group. One reason for these high rates of NEET youth, in addition to the lack of decent employment opportunities on the labour market, is the fact that Croatian youth live with their parents much longer than any other European youth. A whopping 70.3% of Croatian youth aged 18 to 34 still live with their parents, compared to the European Union average of 47.9%.

This high rate of young people living at home is also an important factor explaining the relatively low levels of poverty for youth in Croatia compared to other age groups, despite the high levels of them who are not in employment, education or training of any kind. While family social capital is an important protective mechanism against poverty for this age group, the underlying structural inefficiencies which keep them living at home, out of work and out of school – lack of employment opportunities that offer a livable wage, clientelism and nepotism in the allocation of available jobs, and lack of both employment and higher education opportunities in rural areas – are in themselves drivers of poverty. Hence, we can conclude that the lower rates of poverty for young people compared to other age groups in Croatia is a reflection not of their income earning potential or increased success on the labour market, but of their ability to cope with unemployment and lack of income by relying on family capital.

The “new” poor – the rise of precarious workers and the new normal
In contrast to the trend in most European Union countries, Croatia’s high rate of precarious employment is not a new phenomenon, nor does it appear to have been increased by the financial crisis of 2008. In Croatia in 2015, 33.1% of all employed were precarious workers, significantly higher than the EU average of 22.0% in the same year. However, when we compare with 2002, Croatia’s precarious employment rate was only two percentage points lower at 31.1% of employment, compared to 12.7% in the European Union at the time. Hence, precariousness in the EU has almost doubled over the time span 2002 – 2015, and yet it is still 11 percentage points lower than in Croatia.

Although the financial crisis does not appear to have had an impact on precarity in Croatia, there is a clear jump in the

241 Eurostat. Survey of income and living conditions ilc_lvps08
242 Eurostat. Precarious employment by sex, age and NACE Rev. 1.1 activity [lfsa_qoe_4xnr]\http://appsso.eurostat.ec.europa.eu
precarity rate in 2011. This marks the year that the government programme “professional training” was introduced to “stimulate employment” amongst youth. Under this program, young people who have finished post-secondary training can apply to work under this new type of temporary contract which allows employers to pay the worker less than minimum wage, and the worker has no social benefits nor does the time count towards their pensions. This new type of contract has been exploited by companies, and by the Government itself, to cut costs by firing full-time contract workers and replacing them with youth on temporary “professional training” contracts. In addition to this program, temporary, low-paid work through an agency has also been on the rise in Croatia, increasingly exploited by large call centres and telecommunications companies. As we will discuss in later chapters, these “employment stimulating measures” are one of the main causes of anger, disillusionment and insecurity amongst young precarious workers, who note that these new types of contracts are not meant to train them for a career in their field, but to train them to accept the condition of precarity, low wages and contracts with less social protection.

1.2.1.C THE DUTCH CONTEXT

SCP and CBS

In the Netherlands, the Sociaal Cultureel Planbureau (The Netherlands Institute for Social Research, SCP), a government agency that conducts research into the social aspects of all areas of government policy, uses two reference budgets to determine poverty. These budgets indicate how much money a single person needs for inevitable or highly desirable spending. These budgets are deducted from the Nationaal Instituut voor Budgetvoorziening (National Institute for Family Finance Information, Nibud). The basic needs budget covers the expenditures of an independent household on basic needs such as housing, food and clothes and expenditures on unavoidable costs such as insurance and medical expenses. For 2014 this budget has been set at 971 Euros per month for the Netherlands. The second is the not-much-but-adequate budget which is slightly higher and also includes minimum costs for social participation and recreation. An additional 92 Euros per month is required for this. The SCP doesn’t make a comparison with the income of a particular reference group; whether a person is poor or not solely depends on their own income and whether or not that is sufficient for a minimal standard of living. Therefore the data on poverty in the Netherlands differ from those of the EU that uses 60% of the median income in a country as poverty threshold.

In 2014 – the latest available data – according to the not-much-but-adequate budget, SCP calculated on the basis of data provided by the Centraal Bureau voor de Statistiek (Statistics Netherlands, CBS) in their annual report on poverty in the Netherlands published in 2016, that there were little over 1.2 million (7.6% of the total population) people living in poverty in the Netherlands, compared to 870,000 in 2008. Along the line of the basic needs budget, 850,000 (5.1% of the total population) people were living in poverty compared to 600,000 in 2008. Children under the age of 12 years old have a higher risk of living in poverty. In 2014, 288,000 children (12%) were growing up in a household with an income below the not-much-but-adequate budget. The so-called working poor account for 41% of the poor in the Netherlands, according to the not-much-but-adequate budget. Long-term poverty is on the rise. Examined at the level of households, these figures stand out: single parents with minor children are the most at risk of poverty (21.8%), followed by singles between 18 and 64 (15.1%) and single-parent families with adult children (9.6%). In single parent category, it is noteworthy that in families led by women, the poverty rate is much higher (23%) than in single families with a man at the head (14%). Single mothers being more dependent on social benefits than men presumably causes this difference. The lowest at risk of poverty rate can be found with couples over 65 (2.1%). Therefore for the Netherlands we can conclude that chances of living in poverty slowly reduce with age. Prior to 2016, SCP and CBS annually published a joint report, Armoedesignaalment (Poverty Survey), on poverty in the Netherlands. Like SCP the CBS now published its own report on 2014 in December 2015 called Armoede en Sociale Uitsluiting (Poverty and Social Exclusion). Though the title of the publication suggests otherwise, the CBS report doesn’t speak of poor households, but rather of low-income households, households at-risk-of-poverty or of households with an income below the low-income threshold. The logic behind this being that poverty is subjective in the eyes of CBS. The low-income threshold that is being used by the CBS is 1020 euro per month for a single person and represents purchasing power. For the same reasons as SCP, the CBS doesn’t compare the income to reference groups.

According to CBS there were 1.5 million people (9.2% of the total population) are members of a household with and income below the low-income threshold in 2014. The annual flow rate has significantly increased between 2010 and 2014: 499 thousand people exited low family incomes, while 526 thousand people entered. The number of people at risk of long-term poverty (for period over 4 years) group therefor increased in this period. According to CBS 421 thousand children (13%) were at risk of poverty in 2014. This over-representation of children is due in large part to the high risk of poverty for single-parent families. Children are also over-represented in the at risk of long-term poverty with 131 thousand (4.5%). At the household level CBS concludes that single parent families had the highest at risk of poverty rates with 34%, followed by single persons aged till 65 (23%) and only 2.5% of the retired couples were at risk of poverty. Of all households at risk of poverty 36% belongs to the group of so-called working poor.

Both CBS and the SCP agree that long-term poverty is on the rise in the Netherlands and that inhabitants of Amsterdam, Rotterdam and The Hague had the highest at-risk-of-poverty rates. These statistics correlate with the high unemployment rate in these cities combined with low-paid work and the relatively large group of non-Western immigrants living in these cities.

European context

In their Annual Country Report of 2016 the OECD states these figures over 2014 that are based on Eurostat: at risk of poverty or social exclusion 16.5%, children at risk of poverty or social exclusion 17.1%, at risk of poverty rate 11.6%, severe material deprivation rate 3.2%, in-work at-risk-of-poverty rate 5.3% and impact of social transfers (excluding pensions) on reducing poverty 45.5%.
According to Eurostat and using the 60% of the median income threshold, more than 17% of the population of the 28 Member States of the European Union in 2014 ran the risk of poverty in 2014, while more than 24% was at risk of poverty or social exclusion. Netherlands excels in both rankings with respectively 11.6% and 16.5% compared to other Member States: only in the Czech Republic, these percentages are lower.

In the next few paragraphs, the risk of poverty will shortly be analysed for the most at risk groups in the Netherlands, namely non-Western immigrants, the self-employed and welfare recipients.

**Non-Western immigrants**

Of all the poor adults in the Netherlands compared to the basic needs budget, 40.7% is of foreign origin. Both the country of origin and the generation are of influence. When taking the not-much-but-adequate budget into account, non-Western immigrants (18.6%) are more often poor than Western immigrants (8.5%). First generation non-Western immigrants have a higher risk of poverty than immigrants of second and later generations with 20.8% compared to 13.1%. When this is broken down into the four traditional groups of immigrants in the Netherlands, this leads to the following at risk of poverty percentages: Moroccan 22.0%, Turkish 17.9%, Dutch Antillean and Aruba 17.3% and Surinam 10.7% compared to the average at risk of poverty rate in the Netherlands of 5.1%.

In non-Western households, the share of long-term low incomes is almost six times as high as among native Dutch. This share increased more sharply between 2013 and 2014 in these households (from 11.5% to 13.3%) than among native Dutch households that increased only a little from 2.0% to 2.2%.

**Self-Employed**

People whose main source of income comes from employment account for 41% of the poor in the Netherlands, according to the not-much-but-adequate budget (183 thousand households dependent on income generated contracted employees and 153 thousand households dependent on income generated by self-employed). Within this group of the working poor, contracted workers are in the majority. At the same time, the poverty risk for the self-employed far exceeds contracted employees: of the self-employed workers 11.7% is poor, of all contracted employees only 3.1% is poor. This relates to self-employed persons who only booked a small profit, or were confronted with a loss. Low profit among entrepreneurs is not always the only cause of low income. Negative income from assets, such as mortgage interest paid, may also play a role. In general, low-income self-employed does not have a long-term character. Only 2.5% of the self-employed in 2014 had a low income for more than four years. On the other hand, the greatest income deficits can also be found among the self-employed. The shortages of poor households according to the not-much-but-adequate budget depending on profits from their own businesses amounted to approximately 6.500 Euros per year in 2014.

**Welfare recipients**

Welfare recipients are the second largest group among the poor and account for nearly 20%. Next to that, welfare recipients are also the group that is most at risk of poverty: in 2014 almost 45% of welfare recipients was poor according to the basic needs budget. According to the CBS publication and following the low-income criterion, eight out of ten households that get by mainly on welfare, had low incomes in 2014. With this group this relatively low income, moreover, oftentimes also has a long-term character: 44% of these households had a low income for more than four years in 2014.

The group of poor households living on benefits has the smallest median deficit when compared to the not-much-but-sufficient criterion. Every year it is little more than 1.500 Euros.

**Problematic and risky personal debts**

There is however one problem with the data presented above: these statistics do not take into account the large sum of problematic and risky debts accumulated by Dutch households. The Nederlandse Vereniging voor Volkskrediet (The Dutch Association of People's Credit, NVVK) defines problematic debts in their Code of Conduct rather loosely as: a situation in which it is reasonably foreseeable that an individual will be unable to continue paying his debts, or
already has ceased to pay. Other researchers, for instance those connected to research agency Panteia, are more precise in their definition and define problematic debts as problematic in case the amount that can be repaid on the debt in 36 months is less than the total indebtedness. The main cause of problematic debts is a drop in income. To our knowledge, there is no research data available whether that drop is mostly experienced and in which proportions by for instance part-timers, flex-workers, temporary workers and the self-employed or by employees with permanent contracts.

According to the research report ‘Huishoudens in de rode cijfers 2015’ (Housholds in the red) published by Panteia, there are about 650.000 households with problematic debts. An additional 735.000 households are at risk of problematic debts. This is approximately 20% of the total number of households. These figures are not ironclad, but estimates based on large-scale national surveys. There is no central database in the Netherlands that registers people or households with (or who are at risk of) problematic debts. The vast majority of these households try to solve their financial problems themselves, and do not report to formal organizations, the so-called ‘invisible debtors’. The number of households experiencing financial difficulties reflects the observation that Dutch households have increasingly less financial strain, which is commonly associated with the fact that the housing costs for renters have increased much faster over the past years than net incomes. Excessively high fixed costs are the most frequent reason for the emergence of arrears. One might assume that problematic debts are more common among people with a low income; the different social groups described in the statistics above. Research however indicates that in the Netherlands, this is not necessarily the case. When looking at the net monthly income, households with an income below 1000 Euros per month constitute only 11% of the total households with problematic debts. Households with a net monthly income between 1000 and 2000 Euros constitute 49% and households with an income between 2000 and 3000 Euros represent another 32% of the indebted households. The remaining 8% earn net monthly incomes over 3000 Euros per month. The budgets to qualify as ‘poor’ in the Netherlands are net incomes of 971 Euros per month according to the SCP’s basic needs budget, 1020 Euros according to the CBS and 1060 Euros according to the SCP’s not-much-but-adequate budget. The majority of the households with problematic debts have disposable incomes that are well above the different poverty thresholds.

The four biggest creditors that individual households with problematic debts are confronted with are the Dutch tax authorities (9.3%), health insurance companies (8.7%), housing costs collected by banks, social housing corporations and private companies (6.0%) and energy companies (5.4%). The percentages represent the share of households that are behind with payments on the total number of households.

When debts become problematic, debt collection agencies and bailiffs come into play. A debt collection agency is only allowed to send reminders and add the costs for their services to the outstanding debt. When this doesn’t yield the desired result – payment – there is not a lot they can do. Despite that, the Autoriteit Consument en Markt (The Netherlands Authority for Consumers and Markets, ACM) has noted that debt collection agencies regularly exercise intolerable pressure to get bills paid such as for instance threatening with measures for which they have no legal authority such as subpoena, foreclosure and confiscation or contacting employers and benefit agencies. Intimidated by this people enter into payment arrangements they can’t keep, making their problems even bigger. Bailiffs, through the courts, have more resources at their disposal and can for instance seize a person’s income, benefits or properties.

To protect the debtor there is the seizure-free rate, which is set at approximately 90% of the social assistance level excluding additional costs for childcare, rent and healthcare. The seizure-free rate is meant to protect people from falling below the absolute minimum substance level. Bailiffs are legally not allowed to seize so much money that it would cause the debtor to have to sustain himself on an income below the seizure-free rate. Unfortunately most debtors are not aware of this and if they are, experience great difficulties calculating the appropriate seizure-free rate and proving this to the bailiffs. Also a lack of communication between bailiffs and government agencies results in a not knowing of the actual financial situation of the debtor, i.e. how much they are for instance already paying their fellow bailiffs, which causes them to make wrong calculations for the seizure-free rate.

But there is another problem. The Dutch government, the biggest creditor debtors are faced with, has special jurisdiction. It is allowed to 1) directly deduct an amount of 125% of the average nominal health insurance of a person’s income after six-month payment default, 2) settle a tax debt with a pending tax refund, and set off a debt due to excessive benefits paid by currently received benefits and 3) write off up to 1000 Euros directly from a debtors bank account in case of tax and benefits debts. In these three cases, government agencies do not require any court order and they do not, in advance, have to take the seizure-free rate into account.

For reasons explained in paragraph 1.1.1c and a combination of other factors including social and psychological, debtors are in general not inclined to seek the help of debt restructuring agencies and fall victim to the practices described above. As explained earlier there are no official statistics and up to date, to our knowledge, no quantitative research into the relationship between poverty and debts has been conducted. Nevertheless, André Moerman of the Landelijk Organisatie Sociaal Raadslieden (National Assembly of Social Councilmen, LOSR) stated early 2015 that hundreds of thousands of Dutch are well below the poverty line because of household debts.

1.2.2 THE MULTIDIMENSIONALITY, THE TRANSVERSAL NATURE OF POVERTY, AND THE PERCEPTION OF RISK

The economic crisis allowed to highlight the spread of "new poverty" conditions which differ from the ones of the past. Individuals less and less belong to social groups whose boundaries are clearly defined and are affected by the fluctuation of the social structure. As a result, they can shift from a condition of inclusion and stability to be at risk of poverty following events confirming

245 https://www.nvkv.eu/gedragscodes-en-modules
246 F. Westhof et al., Huishoudens in de rode cijfers 2015, Zoetermeer 2015 p. 34
248 Ibidem p. 20
249 Press release by ACM on the subject: https://www.acm.nl/nl/publicaties/publicatie/14892/Onierlijke-praktijken-bij-incassobureaus/ last accessed 14.03.17

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14.03.17
the fragility of their social ties. In order to study poverty today it is necessary to understand that there is a growing differentiation within poverty condition itself in addition to the traditional form of poverty. The “new poor” are not a homogeneous social class but an invisible group characterised by fragmentation and unclear boundaries, and does not have its own self-representation.

In the era of individualisation, reflexivity and risk people find themselves in a position in which they have to take greater responsibility for their own life, imagine and create what Ulrich Beck251 calls the “do-it-yourself (DIY) biography”. It is about how the individual can shape his/her own life, including all the risks this entails without any social protection. This means, therefore, that the economic dimension is not the only discriminating factor and that poverty is closely related to a combination of factors contributing to extend vulnerability, dissatisfaction, and uncertainty among people.

Therefore, risk seems to characterise contemporary society. Nothing is permanent and the “whims of fate” make the condition uncertain: to losers they say that not all is yet lost while to winners they whisper that every triumph tends to be precarious.

It is within this new scenario that a new type of population at risk of poverty emerges. They are people who can not, or do not know how to, move in continuing uncertainty. In the new poverty condition the individual reacquires a central role and the traditional “scripts” are no longer a point of reference. It is necessary, therefore, that the subjects involved must be able to analyse the right strategies to cope with the possible risk. Similarly, it is necessary to analyse all spheres characterising people’s lives: employment, social protection, social and family relationships, and relations of production.

Narrating precarity is like telling many stories to tell the same condition, despite the forms of precarity are many and different. Looking at the biographies of people living in precarious conditions we see that they result from events and conditions – both in terms of work and life – that apparently seem not to be related to each other. Then again, this is precarity: uncertainty and fluctuation, disorientation and loss of continuity. Narrating precarity, thus, means telling about experiences of variability and uncertainty coming from individual biographical paths. After all, this is exactly what the precariat is: a multitude of singularities. Although it is often thought that what makes biographies interesting is precisely their uniqueness, this does not apply to the precariat.

Where should we look for a generic singularity that can express these general and common conditions? In order to find it, it is necessary to contextualise the issue of precarity within the structural changes in the production processes that are the common basis for each singularity. The phenomenon of precarity can not be separated from the restructuring of the production processes (the shift from Fordism to Post-Fordism), and the change in the relations of production. Affective and relational skills, the ability to elaborate and innovate, intimacy and sociability of the subjects are all put to work. They have become the key success factors for the production activity. The new metaphor of social work is no longer the drudge unable to self-determine his/her own activity and totally subordinate to the pace dictated by the mechanical system but the “cyborg” who meld technology and body, networking and cooperation, IT and subjectivity. Again, a subjective condition that puts to work all his/her own life.

1.2.2. A THE ITALIAN CONTEXT

A Methodological Introduction

This section tries to take into account the work that PIE News has carried out in Milan and Rome where we met 82 people, mostly young precarious workers, who were the target group for Italy.

The aim of this qualitative investigation was to gather points of view and reflections on the issue of poverty and job insecurity using a co-research approach252.

A first element that needs to be reported concerns the identification of the group of people who have been involved in PIE News both in Milan and in Rome; as already fully described in previous sections, the liquidity of the bonds of work and production systems has also dissolved the representation capability of the most classic institutions, thus leaving the responsibility to provide places and forms for social gathering to the territory.

This element has then led us to turn to Associations, Social and Cultural Spaces present in the urban territory as today they represent some of the few places for social gathering, places that have allowed us to widen our gaze and get in touch with stories and biographies of not only young precarious workers but also ‘older workers’ who are experiencing job insecurity.

In order to achieve the research goals, 48 questionnaires have been filled out and collected in Rome and 34 in Milan between September and November 2016. In Rome they have been distributed in four different social contexts: among young people involved in an association located on the outskirts, among young people involved in two associations located in a semi-central district, among some workers working in an association for social development and support. In Milan the questionnaires have been distributed in four different contexts: among young people involved in a social centre located in a semi-central district, among the unemployed of a recovered factory on the southern outskirts, among cognitive workers working in an arts and culture centre located in a semi-suburban area, among precarious workers involved in a political and cultural space in the city centre.

The methodological choice adopted was to add focus groups to the quantitative survey conducted through questionnaires. The focus groups aimed to examine in depth and discuss the issues raised in the questionnaires in order to access various aspects of individual and collective life stories of respondents.

The circular group discussion, more effective than a top down approach used in interviews, has encouraged the creation of a space where the narrative of individual experiences was connected to a critical reflection on the general condition: from the working conditions to the issue of basic income, from welfare to housing issues, from social relations to individual aspirations and the identification of new rights and emerging needs.

Three focus group meetings were held in Milan. Each meeting lasted around two hours and a half.

Introduction

We reckon that, through the field research, it is possible to verify certain interpretations and analytical approaches that, over time, have been used to identify the precarious subjectivity, the precarious condition and related needs. A first general consideration, that is preparatory to others, concerns the difference between the

252 See R. Alquati, Per fare commicicca, Calusca, Milano 1993; C.K. Riessman, Narrative Analysis, Sage, Newbury Park 1993
condition and the experience lived. Precariousness, is evident, can not be interpreted only as the expression of a working condition. It extends beyond the boundaries of work to encompass the social and existential level. Therefore, talking about the condition does not do justice to the various levels that draw the map of precarious subjectivity and its transformations. The precarious condition does not represent the transition zones, the steps, and the transformations underlying the experience of precarious lives which change over time according to the different job placement, the stages of life, the relational interactions. In addition, while the condition is largely overdetermined, experience acts directly, it leads one to question oneself and try to break with that very condition.

First and second-generation precarious workers. The new “great transformation” occurred in forty years

A first glance is enough to understand that we are facing a new type of precarious worker who differs from the narrative of the precarious cultural worker of the 1960s described by Luciano Bianciardi and then resumed and amplified by the literary narrative of many young Italian authors in the first decade of the new Millennium. Young people who are accommodating, willing to listen, pragmatic and used to being together. During the focus group meetings it became increasingly clear that the “Post-Fordist precarious workers”, or “first-generation precarious workers”, have younger brothers and sisters and, in some cases, even children who are “native precarious workers”, or “crisis-related precarious workers”.

The different narratives of precarious workers collected through the PIE Neus can be regarded as a qualitative data, therefore they can be used as a supporting element for a further focus on the phenomenon. Although the research mainly focuses on young precarious workers, the places and contexts we went through have highlighted a wide range of stories and biographies that, according to us, gave an interesting and precise contribution.

Taking into account the premise, the analysis of the focus groups and the questionnaires carried out leads us to highlight the changes occurred both at the objective and the subjective level which make us distinguish two types of precarious workers: the first and second-generation.

Nevertheless, the task was not only to “break down” two different “generations of precarious workers” but rather to find continuity and disruption, difference and repetition, similarities and differences, innovations and analogies. Because regardless of generational differences among precarious workers, the present time makes them contemporary and in some cases similar.

First-generation precarious workers: Post-Fordist precarious workers be-tween mutual support autonomy and strategic individualism

In Italy, first-generation precarious workers, which could be defined as “Post-Fordist precarious workers”, took hold in the 1990’s when the process of transition towards a post-industrial and post-wage-based society, beyond the centrality of the large factory and public administration employment, took place. It is the phase characterised by corporate outsourcing, just in time staffing, second-generation self-employment, and the first systematic labour market reforms that ended up in Law 196/1997. These first generation precarious workers, despite being excluded from the social citizenship of traditional blue collar industrial workers, entered the labour market especially in the tertiary sector, in the cultural and creative industries, in the entertainment industry (organising events, concerts, etc.), and in the communication and training sector. They were therefore engaged in immaterial labour resulted from the first great technological revolution occurred in the last two decades of the twentieth century.

First-generation precarious workers strove, and are still striving, for a balance between personal fulfilment and collective employment protections. They had a do-it-yourself attitude that combined punk individualism with the generational search for a community to come. The idea of labour flexibility was mixed with the desire for change, the identification of new rights able to make flexibility a potentially helpful tool rather than being the victim of it. Flexibility was therefore regarded as a choice that encompassed the claim of a necessary modernisation of the welfare system which was the weak link and precursor of social insecurity. First-generation precarious workers include people aged between 35 and 59 years old who have experienced labour transformations characterised, on the one hand, by the decline of Fordism and its strict organisational discipline, thus meeting the desire for


254 L. Bianciardi in his memorable trilogy Il lavoro culturale (Feltrinelli, 1957), L’Integrazione (Bompiani, 1960), La vita agra (Rizzoli, 1962).

255 See C. Forti, Le redazioni pericolose. Come fare la giornalista e vivere infelicitamente (DeriveAppodi, 1999); F. Dezio, Nicola Rubino entra in fabbrica (Feltrinelli, 2004); G. Falco, Pausa caffè (Sironi editore, 2004); M. Murgia, Il mondo deve sapere (ISIN editore, 2006), a book about working in a call center, which has been adapted into a film by Paolo Virzì, Tutta la vita davanti (2008); A. Bajani, Cordialì saluti e Mi spezzo ma non m’impiego. In the Italian debate, as regards the genealogy of intellectual precarious, see the festival Incontrotempo 3 - festa delle precarie e dei precari, held in the lab of metropolitan precarious Acrobax in Rome, in cooperation with the magazine Infoxoa, in October 2006 (and reported in G. Allegri, Vita sfuggente di una generazione precaria, in il manifesto, 24 October 2006), where the workshop Letteratura a progetto - Come si scrive precarietà? was organised along with many of the young writers mentioned just above.

256 For an updated background of the atypical work phenomenon in Italy, see XX Rapporto annuale sulla situazione sociale del Puese, Fondazione Censis, 2006.

257 Among the first scholars to write about post-industrial society were A. Touraine, La società post-industriale, Denoel, Paris, 1969; D. Bell, The Coming of Post-Industrial Society, in Business and Society Review, 1973. For the transition from the wage-based society see the studies and works of Robert Castel, André Gorz, Ulrich Beck, Jeremy Rifkin.


autonomy of subjects, and on the other hand by the transition from the “ethics of obligation” (to work) to the “self-fulfilment ethic” (travail-self-fulfilment)\textsuperscript{260}. In this framework, work gradually becomes the place where individuals can exhibit all their worth, one of the main arenas where they can best perform\textsuperscript{260}. Investing time and energy into work has been significant for these workers, especially at first. In our research, it is within this age group we find people who are employed under full-time permanent contracts (with a peak of employed in the age group between 36 and 41 years) and who earn the highest levels of income (between 25,000 and 30,000 Euros gross per year in the last 12 months). A progressive trend reversal occurs then for individuals aged over 50 years who have been expelled from the standard labour market.

The precarious inclusion

This first phase is explicitly described as a battle, or even a war, by Edoardo, a 41 years old man who works in the arts sector: “In the 1990’s, in order to cope with extreme job insecurity and intermittent employment we were facing; we were very aggressive and savage. It was as if we were ascetic-predators. We were nomads, we constantly moved wherever we could plunder anything, always carrying the burden of anxiety [...] We followed whatever could bring in income, wherever there was funding you could find us. We put on a sort of tortoise shell to protect ourselves and to be able to deal with the labour market. We found a way to survive but to the detriment of social and emotional dimension”. These precarious workers were, therefore, consciously in search of a pro-active approach to flexibility, which could have improved their working and living conditions, and thus they carried out many activities and nurtured many interests in order to achieve greater autonomy and independence\textsuperscript{262}.

However, between the construction of the imaginary and voluntary efforts, an element of “compulsion” simultaneously emerged, namely the sacrifice required in return for distinguishing themselves in the jungle of job insecurity. As Costanza highlighted: “In order to face critical situations in my life I had to roll up my sleeves and fight, even though it means being totally dependent on work...I had been working harder...I will have to work forever...I had to work also to help my parents (my mother is a widow now...). I gave up the idea of having a child because of my job. Working becomes a full exploitation [...] I am totally servant of my master, of the firm I work for [...] work has totally bought me. Matilde, 38 years old, talked about the obligation to a “continuous job performance”, and Mattia, 45 years old, pointed out how this continuous solicitation resulted in psychological fatigue, hence the need to introduce forms of psychological counselling: “They should invest on social disadvantage in the coming years. After having worked for 14 years in the television industry, I have absorbed so much discomfort associated with work that I think psychological counselling is necessary”.

When Monica (45 years old, teacher) said “those who cannot stand the loop the loop are doomed to drop out”, she perfectly described as work has been, willingly or by force, the centre of gravity of precarious lives, in the effort to keep the pace requested\textsuperscript{263}. This tension resulted in a pervasive strategic individualism, as Alessandro said: “The transient experience we live is certainly not a condition of well being. It rather forces us to be always otherwise intelligent. For sure, today’s work is mainly based on challenge and conflict with others: I succeed only if I lose myself in my work, thus resulting in isolation and absence of relations”.

Second-generation precarious workers: native and crisis-related precarious workers. In the right distance

From the early years of the new Millennium, when talking about precarious workers one can speak of “second-generation” or “native precarious workers” as well as “crisis-related precarious workers”\textsuperscript{264}. It is the youngest generation: people aged between 18 and 34. They were born and raised in the time of job insecurity and crisis, and they are fully engaged in “occasional odd jobs” first and in the gig economy later. They seem to have a more disenchantered, less “ideological” and more pragmatic approach to work. There is no longer inside and outside, there are no standards one wishes to stick to in order to exit the precariousness which is the denial of a reference model: in fact, the precarious worker, from the semantic point of view, encompasses first of all a lack of identification; he “belongs to the sphere of “non”, he is exposed to anything resulting from precariousness, he is on the edge of risk”\textsuperscript{265}. As precariousness is institutionalised, it becomes the norm, the atypical turns into typical, it is maybe easier to assess some “tricks” more immediately: precarious workers are less emotionally invested in their work; they are aware that their job will not help them to fulfil themselves or gain social mobility; they face the challenge and risk of job insecurity in a more positive and above all concrete way.

Life itself is put to work\textsuperscript{266}

This generation seems to be doomed to this condition which has now become structural and it has permeated life as a whole to such an extent that “work has invaded all aspects of social life, it ended up swallowing space and time and conquering the whole life”\textsuperscript{267}.

“If I had to express my working time as a percentage of my financial condition I should say that 99% corresponds to the former and 1% to the latter...besides, when I finish working for the day I keep thinking about work” Luca, a freelance architect, told us, and Giorgia said, echoing his words: “It is very difficult to quantify my working hours. I think this happens to everyone...I feel like I never stop working”. Despite the effects of this pervasive dimension, a first element of novelty emerges from the words of Alice who introduces an issue that we often found in our focus group meetings: “I do not want to do without my life, my relationships and my activities beyond work, which become discriminating factors to relate to work itself”.


261 Ibidem, p. 12.

262 A. Tiddi, A. Mantegna, Appunti e riflessioni sul metodo dell’inchiesta del precariato metropolitano, in Infosave, n° 16, Roma 2002; A. Tiddi, Precari. Percorsi di vita tra lavoro e non lavoro, Derive Approdi, Roma 2002. For this combination of autonomy and independence in cultural and cognitive work in the 1990’s, see G. Allegri, R. Ciccarelli, La furia dei cervelli, cit., passim. e Id., Il quinto stato, Ponte alle Grazie, Firenze, 2013.


265 7blù, Falso movimento. Dentro lo spettacolo della precarietà, DeriveApprodi, Roma, 2005.


There is not any reference to the previous labour guarantee systems, as Stefano said: “We are no longer in the phase where the workplace allowed to build social relationships that led to recognise each other”. Fordism and the rights it entailed seem something that is definitively gone, historicised.

Native precarious workers face the problem of the economic crisis which is no longer linked to society and its actual needs, therefore it doesn’t know what to produce and why. Such economy has no more certainty about its capital accumulation process. The content of work seems considerably devalued and standardised.

**Beyond the ideology of work**

However, the feeling of permanent and universal randomness in daily life has resulted in a change in terms of planning, thus contributing to inflict a heavy blow on the ideology of work. Native and crisis-related precarious workers are increasingly engaged in occasional and contingent work. As a result, the bundle of affection, social, relational and communication skills, that the Post-Fordist precarious worker was still willing to put in the production process, seems now largely transferred beyond and outside of work, thus reconfiguring work attractiveness and regarding work as a mere activity that ensures the reproduction of the material conditions of existence.

This situation is described by Alice who said: “People who work in the same workplace do not know and recognise each other. In the last three years, in my workplace there has been a high turnover of staff to such an extent that the changing room lockers are completely scribbled because of the many names written and erased on them... this high turnover of employees does not allow to start a relationship.”

Native and crisis-related precarious workers are contemporaneous with the descending parabola of the ideology of work as work is no longer regarded as the only factor of self-recognition and subjectification. Precariness is perceived as inevitable horizon and, consequently, the effort to be made is to bend it to individual needs.

Without ideologies and with pragmatism, the new precarious subjects frankly wonder whether, in the current crisis, it is convenient or not to activate themselves into work.

In this regard, Francesca, a student engaged in odd jobs, said: “I know people who have accepted bad job offers, without any rights and with absurd working hours. I do not want that for me and above all I do not want to do the same job all my life as well as I would not like to do a job that does not interest me. I wish I could turn down a job offer that allows me just to survive”.

The mass casualisation of employment involves the end of the centrality of work; home, income, time, recognition of civil and social rights, these are some of the common needs expressed that may trigger a new political discourse.  

**Impermanence and lightness of native precarious workers**

This continuous transition experienced by precarious workers seems to require a greater lightness despite the highest levels of intermittent work and poverty in terms of income (most young people aged between 18 and 24 years earn between 1,000 and 5,000 Euros per year). Caterina, 29 years old, a University teacher who is employed on precarious contract, said to hang in the balance between “resignation and a sort of gratitude for having a job even if it is temporary”; Cosimo, 24 years old, added: “I do not regret permanent job. Working all day is not my aspiration.”

Native precarious workers do not define themselves in terms of lack (of income and employment for instance) or absence (of answers or certainties). These elements have characterised the stories of the first-generation precarious workers who tried to manage a paradigm shift and who were pioneers of that sort of anxiety resulted from the uncertainty of the present and the future. Native precarious workers were born in a post-wage-based society, and in addition in “the time of crisis” (international, economic, financial, etc.): they have not experienced conflicts between abundance and scarcity, they have taken their first steps on fragile terrains and on such terrains they have learnt to walk with ‘lightness’.

This situation becomes even more evident in the complicated dialectic between generations as Anna highlighted: “for my parents it is unthinkable that at the age of 25 I am not able to see the next steps that are aimed at building paths for my future. Although I have a job – I am self-employed – I do not see my future so different from my present.”

Learning to walk with ‘lightness’ puts us in front of young precarious workers who are very active, who are able to manage their time and relationships and adapt them in the contexts they live.

Then again, although in Italy second-generation precarious workers suffer the highest levels of unemployment, it seems they better understand the risks of a design that induces a paradoxical competitive spirit and undermines solidarity. That is why Antonio defined modern society as “super competitive” and spoke of “a war among the poor”, and conversely, through the experience of his father, who was a blue-collar worker in the 1970’s, he identified an opposite and positive pattern: “My father tells me that at that time there was the ability to hold a large mass of people together and that the unions led real struggles. While today we live in a competitive society that isolates and leaves people alone”.

**Common interests and experiences. In pursuit of autonomous projects of life and activities**

Second-generation precarious workers, on the basis of the experience accumulated by their oldest brothers or, rather,

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268 On the end of wage-based society and the ideology of work as a factor of identity and social bond, see the many works of André Gorz, including Les chemins du paradis (1983), where he asserts the need for a «revenu à vies» in the form of «revenu social» which is not linked to work, as well as Métamorphoses du travail, quête du sens (1988), Misères du présent, richesse du possible (1997), L’Immétable (2003).

269 A. Mangiarotti, in Corriere della Sera, 16th July 2009 “Malena, in her bedroom packed with books, nods: ‘I fight for what I like to do. So far so good. Maybe my parents and my old professor of literature do not feel at ease because they have always foreseen a ‘promising’ future for me (what a bad word). Besides, our society does not accept those who seek a different way of living, far from a one-thousand-euro job as the one my sister got despite she is graduated and holds a PhD degree’. «There was a chance at least – Daniele added – they stole it from me. My brother did everything to please this society and ended up without a job». Enrico B., 26 years old, does not work nor does he study but he has a girlfriend and a young son to look after: «My job? For my father, who was a blue-collar worker in the 1970’s, he identified an opposite and positive pattern: “My father tells me that at that time there was the ability to hold a large mass of people together and that the unions led real struggles. While today we live in a competitive society that isolates and leaves people alone”.

270 C. Morini “Impermanence” lemma included in Piccola enciclopedia precaria. Dai Quaderni di San Precario, C. Morini e P. Vignola (edited by), AgenziaX edizioni, Milano 2015.

271 In this context, the authors use the term “lightness” to mean a condition characterised by reduced anxiety and a greater predisposition to face things as they are.
by their parents, who in turn are precarious workers, have obviously developed the reality principle and sometimes a simple acknowledgement of their situation (Elisabetta: “I live from hand to mouth, I live in the present”; Elettra: “I was born in precariousness, I have never seen anything else”; Stella: “precariousness is our stability, we were born in that condition”). Yet, somehow, they worked through the transference of the feelings they experience in relation to work.

The future is uncertain and this “feeling” shows up in all questionnaires carried out. When asked “how will your condition be in the next 12 months”, either in relation to economic issues or career advancement, the most frequent answer was “the same as today”.

This feeling, however, does not demolish their life planning dimension, in fact, this element opens up a theme that emerged frequently during the focus group meetings, that is the tendency to prefigure self-employment experiences, and create an opportunity for self-empowerment. As Stefano said: “I try to nurture other forms of employment, to work in self-employment so that it is me, along with other people, to define working hours, modes and purposes of the work to be done. Outside hierarchies and far from the stress of job insecurity imposed on our lives. We could call this experience a new dimension of precariousness as self-employment can entail job insecurity but at least I know it will be my adventure, my own experience.” In this space of life planning they try to resolve the issue of economic blackmail. “The feeling of always being blackmailed is my heaviest burden: the fact that I am not able to turn down a job proposal”, Anna said. After all, there are similarities between first and second-generation precarious workers.

The combination of levels – individual and collective – and experiences – personal and collective – produces multiple and original stories, like the one Luca told us: “That was my day today: in the morning I made fireworks for the presentation of a new tank of the Italian army, in the afternoon I went babysitting (I usually go 2/3 times a week), and funny enough the contract is on my mother’s name (!), and in the evening I worked as sound engineer in a social space...”.

The “ten-thousand-hour rule”, that Richard Sennett used to count the time it takes an individual to interchange between tacit and explicit knowledge and skills until she/he is able to deal with a problem in different ways, can be applied to complex and sophisticated skills that native precarious workers have developed in these years in order to tackle precariousness.

Precariousness trap or poverty trap?

The distinction between Post-Fordist and native precarious workers can be recomposed if it is observed in the light of an economic condition that tends to converge uniformly downwards as both groups experience income uncertainty.

PIE News investigation shows that three-quarters of respondents cannot afford an unexpected expense of 500 Euros, while only a quarter of them can afford “with difficulty” an unexpected expense exceeding 2,000 Euros. And hardly any of them can afford an unexpected expense of 5,000 Euros. Therefore, most of them cannot afford to buy a new car, purchase work tools in the event that they incur wear or damage, and invest in training or retraining courses. After all, nearly half of them earn a gross income below 5,000 Euros, and if the majority of them do not expect their economic situation will change in the near future the pessimists are more numerous than the optimists. They cannot save money (over three-quarters of the respondents). They are worried about not being able to support themselves in old age. Many have stressed this point: they know that there are not (and there will not be) sufficient resources, thus this issue is postponed, almost “repressed”. It seems clear from Elisabetta’s words: “When I read the question ‘Are you thinking about how to ensure yourself a retirement benefit?’ I winced. Yes, I was worried about it but now actually I do not think about it, I do not think about it at all. [...] I do not know how the situation will be when I am no longer be able to work. Well, actually it is curious that no one does anything about it but for me the future is too far. I do a lot to try to change things but I cannot have this perspective.”

The qualitative reading confirms how the "precariousness trap"\textsuperscript{273} is prevailing. Marco, 48 years old, graphic designer, explained it well: "Since 2011 the situation has become serious: my condition of precarity has worsened, dragging with it also the housing situation. I changed job, the conditions of the new contract of employment had worsened so I had to leave the house I used to live in as it was too expensive. I moved around from one house to another. I moved house four times in a few years due to the progressive deterioration of my economic conditions. It is a situation of total precarity."

**Lack of Welfare State and existing Welfare State. A family-based and friends-based welfare system.**

Labour policies seem not to meet the needs emerged during the interviews and in the questionnaires. In fact, when asking "Which of the following services do you know and/or use or have used at least once?", many answered that they did not know or they knew but never used public employment services, as well as public commerce agencies and vocational training centres. Both first and second-generation precarious workers have turned to friends and/or family in order to deal with the "privatisation of social risks". This is particularly evident in Italy where the Welfare State system lacks universal support measures either in terms of income or housing support, thus leading precarious subjects who have difficulty living on their current income to turn to their family, relatives or friends. The majority of respondents answered that they "turn to their friends, relatives or family to find a job", and they seldom use public or private employment agencies. The same happened when they had to find a house, they never turned to "local public housing institutions".

But the clearest answers were given in relation to the forms of income or housing support. The question "Which of the following services do you know and/or use or have used at least once?" revealed that the respondents did not know the existence of income support measures nor apply for them, when existing, as these measures are very selective and targeted to specific categories. Again, when asking about the solutions found to cope with economic difficulties, most of respondents declared to have turned to their families or to have found a second job. Therefore, they never mentioned public offices or a form of income support granted as an individual right. The condition of economic difficulty, however, does not immediately lead to claim better public policies or new rights. As the condition of precariousness or poverty is often perceived as almost exclusively individual, the answers as well, although similar (family, friends, relatives), remain within their own spheres.

However, this peculiarity represents on the one hand a form of intra-family solidarity, and on the other hand it becomes one of the causes of a generalised impoverishment and therefore social insecurity in terms of economic uncertainty involving all aspects of life.

**The perception of poverty: neither rich nor poor?**

Despite the economic conditions of many of those we met are not entirely satisfactory, and on the basis of the responses to the questionnaires, it seems useful to point out what is the perception of their own economic condition. ‘Neither rich nor poor’ has been the definition they chose to define themselves (few respondents answered to feel ‘poor’, and residual was the number of those who answered to feel ‘very poor’), regardless of their individual circumstances, that is whether they had a stable job or were unemployed. The perception of poverty is indeed strictly individual but it must be admitted that the collective consciousness is influenced by a certain kind of iconography of poverty. The poor, although dignified, are however a depiction of marginalisation; they are helpless and passive as they do not have sufficient financial means according to a strongly economist’s vision based on the value of class privilege. Yet, it is not only about the "refusal" of the condition of poverty from a linguistic point of view and the stereotype entailed in defining themselves "poor".

The etymology of the word poor is also in itself indicative: pauper as a contraction of pauca (little) and pariens (he/she who produces): the poor are those who produce the least. Poverty is seen as the main cause of social exclusion, and the classical interpretation entails that the exclusion from basic goods and services results from the lack of economic means. In short, when facing the word poor, respondents often felt obliged to add specifications: "We are not poor in the strict sense: we are rich in relationships" (Elettra).

Actually, those we met are largely “active people” who are therefore “rich” from different points of view. In addition, also from the economic point of view, the “range” of options of subsistence characterised by family or friends support or the small work opportunities from informal economy leads them, even at the cost of great sacrifices, to “float” above the “dimension of poverty” meant as lack of basic goods. This happens despite the majority of respondents declared to earn between 5,000 and 10,000 Euros per year. This condition seems generalised as when asking “what problems do the majority of your friends have” most of them answered “income”, “employment”, and “house”. We got the same answers when asking about the problems experienced by their relatives: although those who have problems in terms of housing are less, all of them have problems in terms of “income” and “employment”.

Building a social network that also serves as social protection, the “rejection of the feeling of guilt”, as well as the “feeling” of being rich in terms of social relations, daily tasks carried out, job search or the different odd jobs done to earn income determines probably the perception of being “neither rich nor poor”.

It is about evaluating in which terms we can talk about “impoverishment”, and considering the change of needs in the light of a series of factors that have no little impact on it: the lengthening of working hours in the knowledge society permanently connected to the network; the breakdown of the traditional family; the development of housing needs; the falling birth rate; the demand for schooling and care for their elderly parents; demands in terms of social relations, culture, and sustainable mobility.

**The crossroads of relations**

Native precarius workers are characterised, as already mentioned, by higher levels of impoverishment but they seem to have a greater ability to measure strengths and desires and perceive themselves at a more correct distance from work, thus allowing them to focus on a different order of priority: exclusion does not only result from lack of work but also from lack of relations. As Elettra clarified: “I do not want a job that prevents me from having a social life. Because work often sucks the life and energy out of people. Loneliness is the biggest problem today. I have lived for a while in London and over there it is even tougher: sure, they paid me more, my income was higher than now but loneliness was a huge problem. For me, the real

fear for the future is not to have an emotional point of reference, that would be the complete disarray".

Before market uncertainty and lack of appropriate public policies of social protection, walking with lightness seems therefore to be a necessary behavior in order to "go further", and give more emphasis and value to other forms of life. Luciano told us about his experience in the social space he is involved in: "I am involved in this social organisation since I was a student...I devoted much of my life to carry out activities in this small great community. Today I can say that I have developed here most of the things I have done and I can do in my life, as well as many intangible things I needed starting from social relationships. These relationships and hours spent differently represented a time of growth in which cooperation among us resulted in some job opportunities, but above all they represented a different way of growing up beyond work."

Most of respondents said they had many and varied work experiences even though in the last three years nothing has changed, any advancement in terms of job position or salary. The lack of social mobility, thus, reinforces the belief that the quality of life can be improved by acting on other levers, such as relationships and quality time. The experience portrayed in the parental relationships has developed an image of an adult world sharing the same problems in terms of income and employment. And sometimes, these "adults" are those we defined "first-generation precarious workers".

**Politicising the private sphere**

Existential precariousness makes the enduring tension between the "private" and "public" sphere more evident: the work absorbs life (passions and desires) and then unloads on life itself imbalance and conflict. For grown-ups who look after their young children and elderly relatives, it is an unknown find that, once again, shows that investing in precarious jobs has not paid back. Doing an existential analysis, the level of social and emotional dimension assumes new strength and centrality; exactly when Welfare State systems are weak the social dimension is expressing itself in the private sphere: "I began to think about the welfare system when I was pregnant and I was wondering where I could find child-related benefits. I know my kid will experience more difficulties than I did. Well, it is a thorn in my side" Matilde admitted.

Family, therefore, fills an objective, practical and concrete gap. In times of loneliness, fragmentation, and intermittence family cushions a series of difficulties related to the lack of income and Welfare State measures, thus representing a landing place, a foothold in the Jobs Acts tsunami.

The analysis of the answers to the questionnaires shows that the majority of young people still live with their family and that they believe that the lack or shortage of income along with too high rents impede their autonomy in terms of housing. This reasoning leads Marco to wonder if "this return to the family is also indicative of a crisis of social and political networks, a difficulty of the "community" we invested on in the past years." And Camilla added that the instability of love relationships, which is an integral part of precarious lives, "imposes a cultural veto to lend money to the partner. There is an invisible barrier which is strongly linked to the issue of mutual independence." Therefore, they turn to their family and not to their partner in the event of difficulty. Or, in the second place, to their friends, to their "peers" as Caterina defined them.

Besides, they often talk about their oldest brothers and sisters, or their parents. As Alessandro: "If I could receive a guaranteed income I would leave my parents' house right away! I have already before me some examples of how job insecurity can endure forever. My sister, who is graduated, is doing all kind of odd jobs in order enrich her curriculum vitae in the hope to find a stable job. She works every day from 8 am to 8 pm and she earns 500 Euros per month...to enrich her curriculum vitae...she works for 2 Euros per hour".

**Claims to come**

One of the claims that more strongly emerged in this research is the issue of guaranteed income.

The actual composition of precarious workers (both first and second-generation) seems to make the demand for basic income much less utopian than the demand for full employment, and this happens because the topos in which it appears is more visible, an increasingly desirable territory. As a result, talking about the right to guaranteed income becomes easier. The new precarious workers address this issue on the basis of a different existential perspective that is more pragmatic and not linked to the ideology of work.

Mass casualisation of employment seems to have produced a loosening of the patterns of society founded on the ideolog of work, and this change has not taken place on the level of political abstraction but on real and material levels experienced by the subjects involved in this process.

The suggestions reported in these pages are part of an attempt to tell the multidimensionality of factors that contribute to the dimension of impoverishment and, at the same time, factors that are able to enhance life paths.

The suggestions are based on nothing more than the stories and words met in the field research of PIE News. In order to identify the several points of contact that the two generations of precarious workers – hitherto used in a speculative way to identify some key elements – have at the present time, we would like to borrow a passage from Luca’s story: “Once I decided to go to live outside my family. I went to live with my grandmother as I could not afford to pay the rent. Only after three months, however, my parents and my brother joined us so that I found myself living again with the very family I wanted to emancipate from. Not being able to live independently really weighs on me. The fact that I cannot make this change is a result of the precariousness I have been experiencing.”

It was enough an increase in the rent or the loss of income of one of the members of Luca’s family to change things in a sudden. So that, Luca’s grandmother has hosted them and solved, for the time, being the concreteness of intergenerational precariousness.

**1.2.2.B THE CROATIAN CONTEXT**

A methodological introduction and first glance into the perceptions of risk

Here we consider the qualitative work undertaken in Zagreb and Tuhelj, Croatia with 74 young people between the ages of 18 and 35. The target group for Croatia was young precarious workers and unemployed youth as this population group has been identified as a particularly at risk group in terms of both economic activity (or lack thereof) and socio-economic and worker’s rights. While it can be said that the youth are the future in any country, this is particularly true for Croatia which as a result of emigration and after the war of Independence (1991-1995) has resulted in the tenth oldest population in the world. Hence, the youth in Croatia are not only expected to be drivers of social and economic
progress, but crucially, their labour and social contributions through work are necessary to sustain the welfare system on which an ever growing group of elderly rely on for their pensions and healthcare. In addition to the unemployed and inactive youth, amongst those youth who are employed, a significant percentage of work in seasonal, temporary and other precarious types of employment which present similar problems with skills and career development and social and economic inclusion. For these reasons, we decided to work with this age group in order to gather qualitative information about the experience and condition of precarity, and whether and through which means this insecurity spills over into other areas of life.

In total, eight focus groups were held, with 74 questionnaires distributed to the groups for the purpose of comparative analysis. The questionnaires were then followed by a guided discussion with the group that sought to delve deeper and in an informal manner, into the problematics, experiences and consequences of living in a state of precarity.

Unfortunately, interest for participating in such research was very low amongst the target group. When pressed for why they did not want to participate, the common response was that they did not want to talk about this issue with strangers and that they did not consider that anything would change in Croatia for the better, so they did not see the point of participating in such research. One young artist responded: “If you want to improve the condition of workers, talk to Todorić about precarity, not me,” referring to Ivica Todorić, the Chairman of the Board of Agrokor, the largest privately owned company in Croatia and owner of the supermarket chain Konzum, widely known amongst the public for paying low wages, wage theft, and for not respecting worker’s rights.

Even amongst those who did participate in the focus groups, there was both an initial hesitation to speak freely about their own experiences and a general defeatist attitude about any potential improvements in their condition. Although all the people we spoke with agreed that precarity and insecurity were important issues, and most considered our project to be innovative, necessary and interesting, the vast majority nevertheless were already convinced at the beginning that nothing could be done from the grassroots level to change the situation in Croatia. The consensus was that such a shift in the economic model and trends could only be achieved by changes to public policy and the behaviour of Croatian firms, but there was little hope that there would ever be political will for such changes to take place.

The challenges we faced in getting individuals to participate and share their experiences highlights a key feature of the condition of precarity and insecurity in Croatia, which is that it is accompanied by a general sense of disillusionment with the economic and political systems, and a deeply-engrained belief that nothing can be done to change the situation. This is identified as a feeling of anomie – passivity borne of despair, which is characteristic of precarious workers. This widespread passivity could be one reason why there are less bottom-up initiatives in Croatia than in the Netherlands or Italy, for example. At the start, Croatian young people are convinced that there is nothing they can do to change their own situation. There is a widespread perception that they do not have the agency to change the circumstances of their employment, income or to lift themselves out of poverty if they find themselves in that situation. This is certainly a disheartening fact of Croatian contemporary culture and is mirrored in the political sphere where despite widespread corruption; there are relatively few incidents of whistle-blowing and low participation in political protests.

Perceptions of precarity

The vast majority of participants were familiar with the term “precarious work” and could easily identify the conditions of precariousness. Common associations with precarious work were: “income insecurity”, “temporary work”, “low wages”, “atypical contracts”, “unpaid work”, “volunteer work”, “unpaid overtime work” and the government programme for young people, “professional training”. When discussion was stimulated, there was consensus that this was a natural outcome of capitalism and that the trend would only increase, even if there was long-term economic growth since firms will always have an incentive to cut costs by employing individuals on atypical types of contracts. When asked what the consequences of this type of work were for them personally, common answers were: “I cannot move out of my parent’s house”, “I am scared to start my own family”, “I cannot afford to do and buy all of the things I would like”, “There is no long-term career development, only hopping from one job to the next”, and sadly about a third stated that they were seriously considering moving out of Croatia in the next few years because they did not consider that their lives could improve in Croatia or that they would ever have employment or income stability.

Indeed, only one participant, out of 74, a young women aged 24 said that she did not feel any anxiety over her future, stating: “We have it better than in other poor countries. Even though I do not have a job or long-term career prospects, I have my family and we take care of each other. Although there is a lot to stress about, Croatians are too pessimistic. I choose to be grateful and optimistic.” The reaction of the other participants in the focus group was one of shock at her ability not to feel depressed or anxious about her current state. One participant, aged 32, noted: “You are still young. Talk to me when you’re 30.” There was general agreement in all focus groups that anxiety and insecurity increased with age, and that unemployment, precarious work and even unpaid work is much easier to deal with when you are in your early twenties and just starting out in your career, but as one gets older, they want career development, not just a job, as well as employment and income stability so that they can be gain their independence from their families and start to consider having their own families.

Neither poor nor rich, regardless of income

Of the 74 participants, not a single person described themself as being “very poor”, while 25 out of 74, or 33% described themselves as being “poor”, 53 out of 74 (71%) questioned described themselves as being “neither poor nor rich”, and 6 people identified as being “rich”. In the dominant group that described itself as neither rich nor poor, it is interesting to note that 11 (or 20% of that group) had noted having earned no income in the past 12 months. Amongst those who feel neither rich nor poor, a whopping 94% earned less than or equal to 5000 Euros in the last 12 months, where 5000 Euros is about the equivalent of full time work at the minimum wage in Croatia. Hence, despite the fact that the majority of respondents earned less than the minimum wage, and some had no income, they were still not inclined to consider themselves “poor”. Amongst those who noted no income in the last twelve months but considered themselves “neither rich nor poor”, the average age was 28 years old, and only one respondent was a student, so that it is evident that amongst youth in Croatia, poverty is not automatically linked with lack of personal income.
Tomo, 33 and a temporary worker who lives with his parents described the situation as such: “I may not have money, but I have a roof over my head, food to eat, really good friends and I keep myself busy with sports and hobbies. I have bicycled pretty much the whole country, so I do not consider myself poor.” When asked if he had to pay rent or secure his own housing, if his perception would change, he responded that: “There is no way I could afford to live on my own. Then I would not be poor, I would be homeless.” It is clear that family capital and social bonds related to the community and friends are a protective mechanism against poverty or the perception of poverty. As described in other sections, Croatia has the largest share of young people still living with their parents in Europe, and combined with the fact that home-ownership is also high in Croatia, the fact that most have a home where they can live rent-free is a hugely important factor that prevents youth from feeling “poor” even if they do not have an income, or consider theirs and their family situations inadequate.

**Work and Job Insecurity**

With respect to long-term employment and career prospects, the respondent’s outlook was grim across the board. When asked what was most important for getting a job, the consensus was “a connection” (veza in Croatian refers to a family, friend or political contact, and is differentiated from the concept of a recommendation in that it is based on your personal relationship with someone in a position of power, not on your individual skills or previous experience). Membership in a political party was also recognized as a job creator. Almost all of the participants had been witness to a fake job interview, and many could identify already set up job posts. Milan, 26 and unemployed summed it up as the following: “You either have to be a genius or you have to have a connection. There is no third way. Even criminals need a connection!” The same sentiment was echoed throughout all of the focus groups.

Željka, 29 and working full time in an office through the government program “professional training”, with a monthly salary of 322 Euros for over 40 hours a week, responded that “You don’t need a connection to get work, but you definitely need it to build a career. Anyone can go bartend for minimum wage, or work under the table for cheap anytime you like. But you have no control over your life, over your work schedule or hours, and your boss may decide to withhold wages and there’s nothing you can do about it. There are plenty of jobs out there, but only people who have no choice will work for such low wages. When I came to Zagreb from Sisak, I had no family here and so I had to work in cafes to pay rent, utilities and food. Now that I have finished my degree, I have moved up from being exploited as cheap labour in cafes to being cheap labour in offices.”

A similar sentiment was expressed by Kristina, 33 and unemployed “The good jobs – with decent salaries, social protection and benefits go – to those who are connected, and for the rest of us there’s temporary contracts, seasonal work and “professional training.”

However, what seemed to produce even more anger than the low salaries and lack of social protection tied to precarious work was the lack of work security and respect for their labour. Many told horror stories of being asked to take on different duties and tasks at the whim of their bosses, with no regard for their actual positions or job descriptions. This was particularly the case for those who had participated in the government program “professional training” which was presented to the public as an employment stimulator that would provide mentorship to young people who had finished post-secondary training, while offering the companies that hire them significant subsidies and offering the workers unliveable wages, and no social protection. The general sense was that the program was a sham designed to lower labour costs. Dora, who works for the Ministry of Social Policy under the professional training program stated: “I was supposed to be doing entry level tasks, but instead I have five old ladies who bury me with more work in a day than I can get done in a week because they don’t feel like doing their jobs anymore. I am doing their work, and every day – it could be anything. I never know what I’m doing and nobody cares if this is in my job description. And of course, I work overtime every week, and of course it is not paid.” When asked why she did not report the situation, she responded that: “It is too much trouble and not worth the battle. I will stick it out as long as I can.”

**Insecurity across generations**

It is important to note that since our target group included individuals up to the age of 35, all of the participants were either not yet born or children prior to Croatia’s independence (1995) and shift from a socialist economy to market capitalism. Nevertheless, a common theme amongst the participants was the stark contrast between the labour market and welfare conditions that their parent’s enjoyed prior to the liberalization of the market, and the conditions today. Many lamented that their parent’s generation was one where it was common to have a single job for life,
wages were sufficient to cover the basic costs of living, and the social safety net offered protection against material deprivation. Indeed, in Croatia the trend towards precarity did not happen as gradually as elsewhere but presents a stark contrast between the labour market and state welfare protections of the socialist state prior to the war and the capitalist one that followed. In reality, wages began to fall in the late 1980s in Croatia and precipitated the war, but the full effects were not felt until after the war. A common complaint and source of anger amongst participants was their parent’s perspective on their situations: often encouraging them to take any job they could find, for any wage, and placing unrealistic expectations on them to find a permanent, life-long job and to start a family. As is common in other countries, respondents considered it unfair that their parent’s could feed a family, have a house and a car, a high quality of life, and take 30 day vacations on a worker’s salary, something they could only dream about today.

**Risk over time**

While the respondent’s did not express fears of being hungry or homeless in the near future as a result of their precarity, in large part because of the shared resources of the family household; they did share anxiety and fears for the distant future – in particular their perceived inability to be the head of a household, to afford a home of their own, or to finance the costs associated with having children and caring for their parents when the time came. Hence, while in general, their current situation did not prevent them from enjoying a social life today, a common fear was not being able to enjoy a family life in the future. Sadly, many stated that they would not want to raise children in Croatia and would rather emigrate to offer their children opportunities not available in Croatia. Similarly, all participants doubted that there would be any social welfare state left by the time they got to retirement age. With respect to health and education, the feelings were mixed. Some stated that it would be a long time before Croatians dismantled the public education and health care systems, while others felt that privatizations were just around the corner. All agreed that the general quality of both the health and education systems was deteriorating, and that public spaces and public goods were declining with each year. Sadly, here again, the consensus was that nothing could be done to reverse this negative trend.

**1.2.2.C THE DUTCH CONTEXT**

**A Methodological Introduction**

Pilot partner Museu da Crise, responsible for the pilot actions in Amsterdam, Rotterdam and The Hague in the Netherlands, self-identifies as a socially and politically engaged art project and their efforts within the context of PIE News should therefor be understood as artistic research. Although there are most likely to be as many definitions of socially engaged art practices as there are socially engaged artists, the characterisation below is provided to give the reader a general understanding of the artistic framework in which Museu da Crise operates:

“Socially engaged practices have been developed and delivered through collaboration, participation, dialogue, provocation and immersive experiences. The organisations focus on process and seek to embed themselves within the communities among whom they work. This puts them in a position to respond to the specific needs and agendas of communities and hence to widen audience participation.[...] Socially engaged art has considerable potential to revitalise the public role of art and to include culturally marginalised audiences.”

Central to this understanding of the socially engaged arts, is the idea of the transformative potential of art. For the modus operandi employed by Museu da Crise in this phase of the research and the participatory design activities, which form the core of PIE News, the keywords in the above characterisation are ‘process’ and ‘embed’. Since we aim to involve people in the PIE News project for a total period of three years, during the first stage of the research, the goal was to build engagement and relationships of trust with individuals and informal associations and (interest) groups constituted by or representing the target audiences in the Netherlands, namely the self-employed, social assistance recipients and non-Western migrants. This has proven not to be an easy task as in initial conversations participants made it perfectly clear that they do not trust the majority of their fellow citizens, do not trust institutions, do not trust the city council, do not trust the government and most of all do not trust the European Union.

In order to overcome this, Museu da Crise researches effectively embedded themselves within the affected communities one or two days per week. This allowed for more careful observations opportunities to pick up on unplanned activities such as attending meetings and going to events and parties, for more opportunities for impromptu, informal conversation and ultimately for building sustainable relationships with various individuals from various social groups. Continued presence is key. Only after this time-consuming process, Museu da Crise researchers were confident that questionnaires and focus groups would yield meaningful results, a deep commitment to or engagement with the PIE News project and would not be perceived by participants as yet another state-funded one–time activity capitalising on their financial struggles without benefitting themselves.

Currently Museu da Crise is operating two so-called commonKiosks in Rotterdam and The Hague: places where people can meet and openly as well as privately talk about the issues they face in daily life because of a lack of income and their ways to overcome these. This was a direct response to the common complaint that it lacks places like this. Interestingly, efforts to secure a place in Amsterdam for the self-employed to meet have thus far been unsuccessful. This points to a very important lack of infrastructure in the capital city, an issue that has been raised with the Amsterdam city council poverty team concerned with the issue.

In total thirty questionnaires have been filled out during individual conversations while using the questionnaires template as a conversational guide. Ten self-employed, ten recipients of social benefits and ten non-Western migrants participated in these individual interviews. Another six guided self-reflection groups took place with in total seventeen self-employed, fourteen recipients of social benefits and eighteen non-Western migrants.

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274 Lynn Froggett et al., New Model Visual Arts Organisations & Social Engagement, University of Central Lancashire report 2011

275 Many more people in fact participated in these group talks, but for this report only the statements made by the ones that spoke Dutch have been taken
The female to male ratio is more or less fifty-fifty and the ages vary between thirty and sixty-nine. On the following pages we report on the interviews and group discussions to provide the reader with an insight into the risks that people within the target groups in the Netherlands experience and perceive. Though the selected stories below are individual, lived experiences, they represent general concerns shared by the participants.

**Self-employed**

The risks identified for the short- and long-term future by the self-employed were very diverse. Also their attitude towards these risks differs greatly. They vary from very pessimistic scenarios to very optimistic positions. This, of course, is related to the fact that the self-employed are a very heterogeneous group, coming from many different backgrounds, different levels of education and working in very different sectors from the creative sector to healthcare and construction. Also a distinction can be made between people that chose to work as freelancers and those more or less forced into the business.

Lena, a social worker and domestic care professional, explains: “I lost my permanent job a few years ago, while in my mid fifties. The company I worked for had to carry out many rounds of budget cuts and sacking their staff was the easiest way I guess. It was random, it could have happened to any of my colleagues, and it did... I was on unemployment benefits for a while and not having any luck with my job applications. The main reason for rejections was that I was too old, too experienced and therefore too expensive. I saw there was a lot of work, but nobody wanted to give me a job. So I decided to become a freelancer. I am not making a lot of money, but I have cut back on my expenses on food, housing, socialising with friends and leisure time, so I get by.”

Contradicting this experience were many self-employed, a lot of them highly educated and active in the creative sector, expressing their gratitude and pride for being able to do what they love doing most; what satisfied them the most. They express that they voluntarily chose this way of living, with all its insecurities and sometimes rejection by society, and that they wouldn’t have it any other way. Vera: “I don’t like to think of life in terms of concerns. When I am faced with a situation, I tend to approach it creatively and in general manage to find a way to live satisfied.”

However, from the individual interviews and the group discussions it did become rather evident that almost none of the self-employed are currently building up a pension or insurance against sickness or disability. The majority in fact perceived this as a major risk and cause of some stress and uncertainty. Yet, at the same time, this is also perceived as something that they could do nothing about. “Society is in constant movement, so I don’t know what society will look like by the time I get old. On my income I am not capable of building a pension and that has me a little worried, but I’m sure I will manage my life until my last day.” Peter tells us. A more pragmatic view is expressed by the older generation of self-employed. On this topic construction worker Mark says: “I have three more years to go until I reach retirement age. I am confident the government will not manage to break down all social rights and achievements of my generation before then. So I will receive a state pension. It won’t be much, but I will get by. I am not sure about the younger generation though. They will probably have to work until their dying day.” On average incomes between €10,000 and €15,000 this target group does not manage to save a lot of money either and unexpected expenses of €2,000 and above were perceived as problematic. Some self-employed admitted to eating into their savings from previous years.

Chris, a video editor in his early forties summarizes: “I’m really not sure about the future. If it continues like this, I’m afraid I will not manage. I feel my generation is trapped. When we started, we were too inexperienced for jobs and now we are too expensive. The younger generation is willing to work almost for free and experience and no longer valued as a quality. Cheap labour is. I’m not even building up a pension. I had some money aside for this purpose, but the last years have been so difficult that my savings account dropped to zero. I am living day by day and not making plans for the future. I can’t make plans for the future. And if I lose my capacity to work I’m not sure how I will survive. How will I get by when I am unable to work? These are questions I ask myself often; how will I manage when I’m old? If I don’t manage to build a pension now, how will I pay for my medical care when I’m 80? I don’t have kids to take care of me or to lend me money and my parents won’t be here anymore.”

Apart from these main issues, among the many risks that were identified were: a lack of properly paid jobs and assignments, a lack of a guaranteed minimum income for freelancers, a lack of equipment or material to develop their work, a lack of space to develop work, inadequate or insufficient medical care, a lack of free time and the inability to turn down a job no matter how horrible and how badly paid it is. Kees, a healthcare professional in his early thirties: “I cannot afford to turn down a job because I don’t have a financial buffer. If I turn it down, ten others will be happy to take my place and the client will forget all about me. I don’t consider myself to be an independent worker. I think it is a purely fictitious arrangement.”

However, it cannot be stressed enough that in general the attitude of the self-employed was positive. They are not depending on the state to provide for them, in fact, they are mostly completely unaware that there are welfare provisions directed at them, but on alternatives such as swap networks, exchanging goods and services, the social network of friends to provide for their basic needs. They are also actively contributing to these alternatives and creating them. “I can spend my time thinking about the obstacles I am faced with, but I am convinced that this is a sure way to acknowledge them, to deliver them and to make them real. I prefer to look at possibilities and creative solutions. I live in the now and in the excitement of reaching this or that goal for myself as well as others.” Only two freelancers ever mentioned a lack of a sufficiently extensive social network as a potential risk for them and a fear of loneliness.

**Social assistance recipients**

“As a young man I was unemployed, I received unemployment benefits for a few months and sickness benefits for another few after that. Finally I ended up on social assistance. I really had a very lousy period with a lot of anger, a lot of sadness and all the emotions you can think of. It really took some time before I somewhat recovered. I stayed all day in bed, did not get out of the house... I was afraid of questions like ‘Are you on holidays? Taking a day off?’ I felt extremely ashamed. People would stand by the door, did not get out of the house... I was afraid of questions like ‘Are you on holidays? Taking a day off?’ I felt extremely ashamed. People would stand by the door, I didn’t want to talk to anyone, I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want to ask for help... I was afraid of being judged, I was afraid of asking for help. I didn’t want...”

Income security, insurance, pension and a lower pay.

277 In recent years, the Netherlands has witnessed many rounds of redundancies mainly in the postal, healthcare and ICT sectors where full-time contracted staff was fired and subsequently rehired as freelancer without any income security, insurance, pension and on a lower pay.
The above statement by Anna, a college educated youth worker in her early thirties, who lost her job after being refused a permanent contract following three consecutive temporary one-year contracts, echoes the sentiments described by many social benefits recipients. Edgar, an ICT specialist in his late thirties, early forties continues: “Also, my social life has changed; I lost many friends. After losing my job, I became a different person and some friends could not handle that. I am no longer the happy and carefree guy I used to be and I cannot throw cash around like before. In fact, I barely have enough money to live and frequently need to borrow some from family members. So I often have to say ‘No’ to a dinner with friends or going to a party and things like that. So eventually they leave. As a result, I became very isolated. I don’t have any really good friends... It is also hard for me to make new contacts; I don’t feel like I have much to offer. I guess I more or less fell into a depression. I have been so down that sometimes I literally don’t see a way out of this situation.”

The experience of isolation, shame and the fear of being criminalised for receiving social assistance signify both the harsh reality people live through on a daily basis as well as the risk they identify for themselves now and in the future.

With the introduction of the Participation Act (see previous chapters) many things have changed for welfare recipients. Especially being forced to volunteer in return for benefits up to twenty-four hours per week doesn’t sit well. Unemployed sixty years old economist Tjeerd explains: “Welfare is no longer seen as a right by society. Apart from the fact that the monthly allowance simply isn’t enough to provide for your basic needs and thus imposes isolation and unnecessary stress and a downward spiral toward poverty, official institutions and the media criminalise you, stealing your time with endless, meaningless bureaucratic operations that are causing low self-esteem and a lack of time to take any action to improve your situation.” Sofia, an unemployed nurse elaborates: “What is a job anyway? Is that something that you get paid to do? Whether you like doing it or not, whether you are any good at it or not? I do a lot, I raise my daughter; I help out in my neighbourhood and I have set up a local swap circle... Why is all of this not considered a job? Why does the municipality want to force me to do something I am not good at and don’t enjoy doing? Why do they want to force me to do something for twenty-four hours per week as a so-called ‘volunteer’ in return for my benefits? Something that could actually be a job somebody else might really want and enjoy and be properly paid for? Why can’t my current efforts be recognised for what they are? Why am I treated like a criminal? I am not a useless person.”

Recently university graduated Carlos also talks about how arbitrary the system really is and how that also causes uncertainty: “Rotterdam is worse than many other cities or villages. They are very tough and distrustful. They make me feel like I made all the wrong decisions, like a loser. I have to report to social services constantly. I have a complete file cabinet filled with all the paper work I need to shove around all the time for no real reason except for keeping people busy... It is a very humiliating experience because they treat me like a child or somebody stupid or something. ’Did you improve your CV like I told you?’ ’How many job applications did you send out this week?’ ’Do you dress like this when you go to a job interview?’ I get really angry, but I need to control myself. Because this person in front of me is in charge of my income and if I say or do anything they don’t like, or if they simply don’t like me, they can cut my benefits just like that and make my life even worse. Who knows, somebody someday may not like my face and I might be picking up garbage off of the streets for the next couple of months...”

Everybody that participated in the interviews and self-reflection groups expressed similar experiences of social isolation, shame, criminalisation, lack of money to live on and building up debts. Next to that a feeling of being exposed to the risk of not receiving sufficient or adequate medical care, worries about housing, not enough pension when they get older and an insufficiently large social network were common among this target group.

**Non-Western migrants**

Interestingly, when non-Western migrants were asked about their uncertainties for now and for the future, the answer was almost unanimously a fear of them, or their partners, losing their jobs. When probed, it turned out that the issue at hand was not per se about the loss of income. Somehow, someway that could be compensated. This perceived risk was really about losing the daily routine of getting up, going to work and coming home; the certainty - within its limits of course - of more or less knowing what the day would look like.

This seems to point to a deeply rooted feeling of insecurity and a general not knowing where one stands. One participant in the self-reflection groups, Sud, formulated this experience as follows: “The
It's frustrating. It's very very frustrating.

I don't have any

Now we are constantly dependent on official

When you come

Dutch society as a whole.

and for instance their chances at securing a good job, but also for

institutions. The perceived risk here was not just for themselves

being discriminated against both by individuals as well as official

participants described a constant awareness that they were

Another major issue that emerged time and time again during

people here. They probably think there is an official institution for

Kawtar says: "And "

and "

busy, everybody has their own life, nobody has any time for anything

maybe I can ask them to help out once or twice, but everybody is

is at the same time lost to the community

financial problems. So the knowledge that is gained by an individual

even worse. So we don't talk about it, problems are taboo, especially

other, because maybe we will give the wrong advice and make things

agencies and intermediaries. We all individually try to seek

Nihad continues:"Now we are constantly dependent on official

and intermediaries. We all individually try to seek

solutions for our own problems and we are afraid of helping each

other, because maybe we will give the wrong advice and make things

even worse. So we don’t talk about it, problems are taboo, especially

financial problems. So the knowledge that is gained by an individual

is at the same time lost to the community.”

The same sentiment is also reflected in people’s answers when

asked about social networks and who to turn to if there were any

problems. More often than not the answer is “I don’t have any

family here” or “I have some friends and neighbours of course, and

maybe I can ask them to help out once or twice, but everybody is

busy, everybody has their own life, nobody has any time for anything”

and “ad hoc help perhaps can be arranged, but not structural help”.

Kawtar says: “People just don’t want to take responsibility for other

people here. They probably think there is an official institution for

human compassion too.”

Another major issue that emerged time and time again during

the interviews and self-reflection groups was racism. Many

participants described a constant awareness that they were

being discriminated against both by individuals as well as official

institutions. The perceived risk here was not just for themselves

and for instance their chances at securing a good job, but also for

Dutch society as a whole.

In the words of Maryam: “It’s frustrating. It’s very very frustrating.

In my experience, foreigners always have to fight. Fight, fight, fight
to achieve the simplest thing. We have university diplomas from

Morocco, Turkey and so on. They are not recognised here in the

Netherlands. My son moved here two years ago. He received a really

good education in Morocco. He took a Dutch admission test and

scored really well also. When he wanted to enrol for a course, the

girl behind the desk picks up a form and hands it to him for a course on

the lowest level possible. ‘He’s Moroccan so he must be stupid,’

the girl must have thought. It’s humiliating, pejorative. And you

know, women know how to deal with discrimination perfectly well.

It hurts, it makes you sad, but you deal. I worry about the men

and especially the boys. With them, the humiliation... It sets bad blood...

Somehow society will feel this. It is an obstacle and these boys need
to be very strong to overcome this and to lift themselves to a higher

level.”

State dependency and self-identification

Above pages show that the perceived risks for the different target
groups are rather distinct. However, when we asked people

about how well they felt protected by the official social safety net

provided by the state in the areas of income, housing, healthcare

and child support, the differentiations between the different

target groups seemed to disappear. On all four categories, the

state did not score satisfactory results. The average grade for

income support was 3.5, the average for housing 3.4, healthcare

scored a 4.2 and finally, for child supports a 2.8 with 10 being the

maximum score.

Neither rich nor poor

When asked to self assess their financial situation, social assistance

recipients almost unanimously described themselves as ‘poor’. This

is not surprising as the height of their benefits is below the ‘basic

needs budget’ and well below the ‘not much but adequate budget’
described in previous chapters. It is also not a surprise that they

represent the people most afraid of social exclusion. Surprisingly,

both non-Western migrants and the self-employed described

themselves as ‘neither rich nor poor’ even if their income was

below, comparable or just above the social assistance benefit level.

This result is surprising since most of them would not be able to pay

for an unexpected expense over 2,000 Euro’s didn’t manage to

save any money and earned an income more or less equal to the

Dutch poverty threshold. The answer to this result must be sought in

the subjective perception of poverty.

278 The Dutch National Institute for Family Finance Information (Nibud) has

calculated the financial buffers for each type of household. Even recipients

of welfare should, according to their calculations to avoid situations of

debt, dependency and poverty, have a financial buffer of €3,000,- to pay for

unexpected expenses. See https://www.nibud.nl/beroepsmatig/vernieuwd-

bufferberekenaar/

279 This article describes amongst other things that it doesn’t really

matter how much money you earn, simply earning the same or more than

others around makes you feel rich. Consequently, earning less than those

around you, whether that budget is adequate or not, makes you feel poor.

https://decorrespondent.nl/5224/voelen-arme-mensen-zich-eigenlijk-

arm/7602337936-b72e6f5f 59
2.1. A THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN ITALY

These tables provide a synthetic overview of the main Italian social welfare measures. The overview is certainly approximate as a close examination would require a thorough investigation of many specific case studies, as well as of administrative guidelines and rulings of law.

Only direct payments provided to individuals have been mentioned in this section. Therefore, the many pension schemes characterised by variables related to the employment sector, health conditions, and contribution requirements have not been mentioned as in order to apply for the pension scheme it is required to receive individual advice from specialised consultants. It has been also avoided any reference to the redundancy fund (in its triple form of intervention: ordinary redundancy fund, extraordinary redundancy fund, and exceptional redundancy fund) although this is a very important segment of Italian social welfare. The Redundancy Fund is a special public fund used to protect workers’ income who have been affected by lay-offs or short-time working because of a company’s economic difficulties, or because of temporary market situations, in the expectation that the company and its employees would soon resume normal activity. The Redundancy Fund plays a very important role in the governance of employment crisis, especially for large companies. Nevertheless, this institute has not been mentioned here because it is not on individual basis. In fact, a trade union information and consultation procedure, usually leading to a phase of bargaining, is a prior condition for the admissibility of an employer’s request for the Fund’s intervention. Furthermore, an authorisation decree by the National Institute of Social Insurance (INPS) and in some cases by the Ministry of Labour is required.

Before consulting the tables, it might be useful to define some terms or expressions frequently used:

- **Quasi-subordinate employment**: it is a form of employment which combine the features of subordinate employment and self-employment. It is characterised by a certain degree of organisational autonomy in terms of tasks carried out, and it involves that part of the social security contributions must be paid by the worker, unlike what happens in the subordinate employment where social security contributions must be paid by the employer;
- **Patronato** (trade union aid society): it is the tool by which trade unions deal with daily assistance and social security issues. The Patronato offers free-of-charge assistance to workers in regards to pensions, industrial accidents, litigation, and so on. It is funded with state resources. The trade union Patronato is an original Italian phenomenon, a peculiar institution wherein the distinction between public and private is poorly defined, its trade union identity overlapping its public utility function;
- **ISEE**: the Equivalent Economic Situation Indicator (Indicatore della Situazione Economica Equivalente – ISEE) is a method to assess the financial situation of those claiming social benefits or services. The procedure for ISEE calculation takes about ten days. In order to obtain the ISEE certification, it is necessary to submit on line the DSU form (Single Substitutive Statement), a sort of self-certification on which INPS, before issuing the certificate requested, carries out crossed investigations integrating data from its own archives and from those of the Agenzia delle entrate [Revenues Agency]. ISEE is calculated by taking into consideration the applicant’s family unit, keeping into account the incomes and patrimony of the single components, as well as – in deduction – any expenses (family unit cheques, expenses for disabled persons, rents, expenses for aid to disabled persons, residual debt of mortgages, etc.). Moreover, flat deductions (allowances) have been provided for related to the presence in the family unit of disabled persons, dependent children, owned real estate used as main place of residence, etc.
- **Dispositive PIN Code**: it is the personal identification number allowing citizens and workers to login in order to have access to the online services of the Italian Social Security Institution, namely the INPS. The dispositive PIN is transmitted via text message on mobile phones or via e-mail or it can be obtained by going to any INPS agencies that will issue it right away.

2.1. B THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN CROATIA

The welfare system is regulated through the Social Care Act which stipulates the rights of individuals to measures of social protection. There are 12 basic measures (described in detail in Annex 2): the
Guaranteed Minimum Income scheme; compensation for the cost of housing; compensation for the costs of heating; single payments (one-time fee) for personal needs of accommodation; education subsidies; personal disability income; allowance for assistance and care; subsidies for caregivers; unemployment insurance; subsidies for energy impoverished households; and the following social services: emergency social services (information, identification and initial assessment of needs); counselling and assistance; home assistance; psychosocial support; early intervention; support in the programs of education and regular education (integration), room, apartment – organised housing.

Most of the rights/benefits are based at the state level (financed directly from the state budget), except for the cost of housing fees and the costs of heating which are financed or co-financed by municipal and regional governments.

The unemployment insurance scheme is regulated by the Act on Employment Mediation and Unemployment Entitlements (Official Gazette No. 80/08, 121/10, 25/12, 118/12 and 153/13). All workers with employment contracts as well as the self-employed are insured on a mandatory basis in the case of unemployment, according to the pension insurance provisions. This insurance is provided on the principle of solidarity.

Entitlements available to unemployed persons registered at the Croatian Employment Service (CES) are: entitlement to financial assistance and reimbursement of expenses during education and training period; entitlement to financial assistance and reimbursement of expenses incurred during vocational training without commencing employment; extended pension insurance beneficiaries are entitled to financial assistance based on the fixed-term employment contract for permanent seasonal jobs; entitlement to one-time financial assistance and reimbursement of travel and relocation expenses; entitlement to pension insurance if a person has been granted unemployment benefits.

In addition to the rights and benefits available for socially vulnerable groups and the unemployed, there are also a number of measures intended to incentivize employment of vulnerable groups, including youth, as part of an active labour market policy. The priorities and objectives of the active labour market policy are laid down in the Guidelines for the Development and Implementation of an Active Labour Market Policy in the Republic of Croatia for the period 2015 – 2017. The Guidelines define action priorities and targets at, and identify active labour market policy interventions which are to be implemented in the forthcoming period. The aim of these interventions is to increase the employment rates of disadvantaged groups in the labour market, improve the competitiveness of employers, increase the employment rates of disadvantaged groups in the labour market.

Active labour market policy measures are aimed at unemployed persons who are disadvantaged in the labour market, and at employers that need assistance with preservation of jobs. The CES has also implemented active labour market policies which stimulate employment, self-employment, training, vocational training and participation in public works programmes for specific target groups and the preservation of jobs for employers having hiring difficulties. According to the most recent statistical data, and following the ESSPROS methodology, total expenditure on social protection in 2014 amounted to 21.6 % of GDP.

### Overview of social protection expenditure by function

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<th>Share of GDP</th>
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<td>Total social protection expenditure in 2014</td>
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<td>Total expenditure on social protection benefits</td>
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#### FUNCTIONS OF SOCIAL PROTECTION

<table>
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<th>Share of GDP</th>
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<tr>
<td>Sickness/health care</td>
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<td>Disability</td>
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<td>Old age</td>
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<td>Surviving and supported family members</td>
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<td>Family/children</td>
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<td>Unemployment</td>
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<td>Housing</td>
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Here we present the social protection schemes we find most relevant for youth: the Guaranteed Minimum Income Scheme; entitlements to financial assistance and reimbursement of expenses during education and training period; energy poverty reduction scheme; unemployment benefits and active employment measures targeting young people and youth groups in specifically vulnerable position (i.e. national minorities, young people not in education, employment or training).

### Guaranteed Minimum Income Scheme

Croatia’s main Minimum Income (MI) scheme is the Guaranteed Minimum Income Scheme (Zajamčena minimalna naknada – ZMN) which was introduced by the Law on Social Welfare (NN 157/13) which came into effect on January 1st 2014. The scheme is nationally based and is under the authority of the Ministry of Social Policy and Youth (Ministarstvo socijalne politike i mladih – MSPM). It unifies what was the basic social assistance scheme (pomoć za uzdržavanje) with two much smaller benefit schemes: a benefit scheme for war veterans and their families administered by the Ministry of Veterans’ Affairs and a scheme for prolonged unemployment benefits, administered by the Ministry of Labour and Pensions and the Croatian Employment Service. The ZMN is entirely financed through the national state budget. It is administered by Centres for Social Welfare (CSW) which are decentralized units of the MSPM.

In 2015, 28,840 individuals and 22,134 households used the ZMN, with a total of 102,297 individuals covered by the ZMN (which is 2.4% of the total population) With respect to regional variations in ZMN use, the lowest percentage of population covered by ZMN are in Istarska and Krapinsko-zagorska counties (below 1%), while the highest rates of coverage are in Virovitičko-podravinska and Šibensko-krka county (5%)..

The ZMN is a rights-based scheme, open to all resident citizens of the Republic of Croatia. In exceptional cases, it can also be paid

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280 Rights based on Social care Act, Official Gazette (NN 157/13, 152/14, 99/15)
281 http://www.hzz.hr/default.aspx?id=18040
282 http://www.hzz.hr/default.aspx?id=18012
284 P. Stubbs, S. Zrinščak: ESPN Thematic Report on minimum income schemes-Croatia 2015
to those with temporary residence. It is means- and asset-tested with the main conditionalities discussed below. Although in its design it is not meant to be a discretionary benefit, assessment by the staff of Centers for Social Welfare contains a discretionary element and there may be informal quotas regarding the number of claims which can be accepted by each CSW. There is a right to appeal the decisions of the CSW or other bodies. However, this appeal is adjudicated solely by the Ministry of Social Policy and Youth and not by any independent body.

The ZMN is paid monthly by CSWs to a named individual (the claimant) via cheque which can be cashed at a local post office. The claimant is, in most cases, the individual who first makes the claim in the Centre for Social Welfare. This means that a single payment is made to that individual on behalf of the whole household.

Benefits related to education

There are three types of benefits related to education stipulated by the Social Care Act: Regular studying fees, Coverage of student’s dormitory expenses and reimbursement of traveling expenses.

Regular studying fees

The right to a studying fee can be approved for a person who is the beneficiary of accommodation services or organised housing. The right to a studying fee applies to persons pursuing either University studies (3 years or 5 years) or Professional studies (consisting of professional programmes conducted at polytechnics or colleges of applied sciences). Levels of benefits are set using a base which is determined by administrative order; the base for rights ZNM are 500.00 HRK (cca. 66 EURO). The amount for studying fee is 4 times the base which is approximately 264 EURO.

Eligible are regular students who have been entitled to the right to accommodation or organised housing, but the benefit can be approved to students who are not currently studying because of justifiable reasons such as: military service, pregnancy, first year of a child’s life, in the event of a longer period of illness etc. At the point of implementability of the decision of the right to a studying fee, a student's right to organised housing or accommodation services terminates. Claims for studying fees can be applied up to six months of the termination of the right to organised housing or accommodation services.

Coverage of student’s dormitory expenses

Those eligible are high school students from lower income families, but whose family is not the beneficiary of the ZNM, and who are:

- from a single parent household whose income does not exceed 1000 HRK (I30 Euro) per month (average of last three months is taken into account).
- child under custody whose own income is not higher than 150 Euro on average in last three months
- child living in a foster home whose high school is located outside of the foster parent’s place of residence because schooling in the place of residence could not be secured

Reimbursement of traveling expenses

The right to reimbursement of travel expenses for students can be recognised for those students whose travel expenses are not covered through other measures and if they belong to one of the following following categories:

- person with disabilities and children with disabilities who attend classes in order to acquire secondary education at a special program outside their residence or training for self-care, and there is no need to recognize the right to accommodation services or organized housing;
- student placed in a foster family or a family home that attends school outside the place of residence for the purpose of pursuing secondary education.

Energy poverty reduction scheme

Alongside the amendments to the Law on Social Welfare, the Government has introduced a scheme to reduce energy poverty. The scheme gives vouchers to the value of 200 HRK monthly (approximately EUR 26.21) to all households which receive the ZMN. The vouchers, which began to be issued on October 1st 2015 are to cover the costs of electric heating. The order introducing the vouchers also includes a requirement that electricity companies do not cut off the electricity of the most vulnerable households without prior consultation with the CSWs. The value of the vouchers are set by Government decree.

Active employment measures

The entitlements and obligations of unemployed persons are regulated by the Act on Employment Mediation and Unemployment Entitlements (Official Gazette No. 80/08, 121/10, 25/12, 118/12 and 153/13). This Act draws on the so-called labour legislation, and its purpose is to contribute to the efficient functioning of the labour market while creating the necessary legal foundation to ensure an adequate level of social security for the unemployed. All workers with concluded employment contracts as well as persons engaged in an independent activity are insured on a mandatory basis in the case of unemployment, and on that basis are insured according to the pension insurance provisions. This insurance is provided on the principle of solidarity.

Entitlements

- entitlement to financial assistance and reimbursement of expenses during education and training period;
- entitlement to financial assistance and reimbursement of expenses incurred during vocational training prior to commencing employment;
- extended pension insurance beneficiaries are entitled to financial assistance based on the fixed-term employment contract for permanent seasonal jobs;
- entitlement to one-time financial assistance and reimbursement of travel and relocation expenses;
- entitlement to pension insurance if a person has been granted a right to unemployment benefits and meets the age requirement for old-age pension, and lacks no more than 5 years of employment for old-age pension;
entitlement to unemployment benefits (at least 9 months of employment in the last 24 months; registration with the CES and submission of a claim for unemployment benefits within the legally prescribed deadline).

**Obligations**

- regular contact with an employment counsellor at the appointed times;
- attending individual counselling sessions;
- drafting a professional job search plan with the assistance of an employment counselor and adhering to the activities outlined in the plan;
- submitting applications to employers and applying to job vacancies;
- being available for work and accepting invitations of the CES for employment preparation activities and employment at the times established in the professional plan;
- carrying out activities in order to prepare oneself for employment: participation in group counseling - workshops aimed at developing active job search skills and participation in the professional selection - selection for a specific job or training.

**2.1.C THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN NETHERLANDS**

**The social security system in the Netherlands**

Social security in the Netherlands is divided into two strands:

- National insurance (volksverzekeringen) is required for all those living in the Netherlands and covers social benefits.
- Employee insurance (werknemersverzekeringen) is required for those that work in the Netherlands and provides employment-related benefits.

The Social Insurance Bank (Sociale Verzekeringsbank or SVB) oversees the implementation of the national insurance system, while the Institute for Employee Insurance (Uitvoeringsinstituut Werknemersverzekeringen of UWV) handles unemployment benefits in the Netherlands and other work-related insurance programs. Other benefits, such as the housing allowance for instance, are claimed and received through the Tax Authorities.

Residents in the Netherlands must use DigID, an online identification system, to arrange employee and social insurance in the Netherlands and to claim benefits. To get DigID, Dutch residents must register with their Dutch social security number (or citizen service number, burgerservicenummer or BSN) at the DigID website.

**LOCAL**

On top of the national social security schemes covering social benefits and employment-related benefits, each municipality in the Netherlands also provides its residents with low incomes with their own services. Amsterdam alone for instance has up to over another twenty additional tools to supplement the income of those on a small budget by either providing people with discounts to public services such as transport or remissions, or by providing people with direct financial and material aid.

Listed in Annex 3 attached to this document are the ones that have the most direct impact on the target audiences within the framework of the PIE News project (recipients of welfare, non-Western migrants and the self-employed) and that can be accessed without the need for intermediaries. For in-stance the Youth Culture Fund, the Youth Sport Fund and the Household Appliances Scheme all require intermediaries and have not been listed. Also credit and loan schemes and remissions are not listed since these schemes are partly or fully automated and in most cases also require intermediaries..

**2.2 PEOPLE EMERGING NEEDS**

**2.2.A EMERGING NEEDS IN ITALY**

The focus groups conducted after the collection of questionnaires revealed that all participants (who differed by age, sex, education and training, employment and unemployment status, housing and financial conditions, etc.) expressed their willingness to collectively talk about and discuss their own existential, financial, and work conditions (poverty, income, unemployment). Thus, the first emerging need seems to lie in finding spaces and contexts (places and times) where people have the opportunity to talk, discuss and share their views in relation to their own employment and existential condition in a wider social and economic context.

In fact Elettra, who defined herself as a “student who does odd jobs”, notes that “we should talk more about the radical social, cultural and economic changes affecting us. We are pleased with this opportunity to discuss these issues in this focus group you organised: it doesn’t happen often and not everyone has the opportunity to exchange views and opinions...Often we do not have the opportunity to reflect on and share these issues also because of the lives we live. While I feel this reflection is important”.

Alberto stressed the importance of the link between social activation and self-awareness in order to radically change one’s own condition: “social and political activation is required to overturn one’s own, and not only one’s own, condition of precariousness and poverty.”

Actually, the need to find time and spaces for sharing working and existential experiences seems to characterise all focus groups conducted within the research. This phase of the research has reminded us of the analysis that Richard Sennett carried out with a group of laid-off IBM programmers who used to meet up at the River Winds Café, not far from their former offices, to talk freely to each other, and bring out a discourse on their “individual will and choices, professional models, “narratives” of work: the subject of these reflections on their careers was failure rather than mastery.” Similarly, many discussions emerged within the focus groups focused on the shortcomings, mistakes and gaps in order to identify needs, demands and potential projects, both on individual and collective basis, and anyway starting from the need to share their own “narratives”.

It is probably about the emergence of a dual need and demand: on the one hand the need for greater introspection and self-reflection through thinking aloud and speaking with other people, on the other hand the demand for sharing possible strategies aimed at socialising one’s own expectations, demands, and needs in order to overcome the risk of becoming stuck in the present. This risk

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This approach is at the core of many of the discussions held within the focus groups where the two tendencies through which we are identifying the emerging needs seem to meet.

On the one hand, the forms of housing are called into question both at individual and collective level as noted Marianna when she said that “first of all, we should create a different form of housing, an alternative, mixed and community-oriented housing” with shared living spaces such as communal lounges, kitchens, laundry facilities, sports facilities, study and training rooms as it occurs in the co-housing and social housing experienced in many countries of northern Europe. It expresses that a new model for housing in the city is needed, a model that is able to restore the otherwise dispersed social dimension.

The desire to overcome the idea of the supposedly self-sufficient individual is very strong as well as the search for alternative ways of living, new forms of cohabitation, and interdependent living beyond the traditional nuclear family by creating bonds of sharing and trying to rethink the relationship between the individual and society which is profoundly imbued with the individualisation process stemming from precarious workers fragmentation.

On the other hand, the need to hold the bond “healthcare-education-housing” together remains present as highlighted by Edoardo because these issues affect the foundations of the forms of life in contemporary capitalism, the most fundamental and inviolable rights: health and environmental protection, a quality public education, housing policies that ensure human dignity and the chance to make one’s own choices and decisions. These three issues directly involve rethinking and supporting public service to a greater extent.

Rethinking the Welfare State and the demand for new public services

All focus groups have reflected on the crisis and radical change occurred in the traditional Welfare State system. According to Gino, nowadays it is difficult “to develop projects that hold work, autonomy and social intervention together also because of welfare cuts made”. Besides, there is an increasing awareness of the end of the family-based welfare system in which family bonds are always expected to make up for the deficiencies of state policies, given the necessity of intra-family support both in terms of financial resources passed down from one generation to another and in terms of time spent caring for children and older people. Marianna acknowledged the centrality of family-based welfare (“I clearly remember the importance of family-based welfare in my homeland, all financial resources come from the household”) as well as Gino did when he said: “I’m 28 years old and I still rely on my family’s economic resources, particularly to cover housing costs.” And yet, everyone feels this model can hardly be maintained today as households are running out of their cash reserves, and family and parental relationships as well as intimate relationships are becoming increasingly problematic, as Elisabetta said: “the couple does not last if each one has his/her own worries that are always disconnected from his/her partner’s worries. It could last in so far as the concerns were similar, if not the same...now everyone has his/her own problems, it may happen that the partner’s problems interfere with yours, as well as your own pace interferes with his/hers.”

The point is then to rethink the public welfare system and claim “better public services that are able to reduce the sense of frustration we all live” including “free psychological support for instance”, as Gino affirmed. The redefinition of public services brings about the emergence of a new social citizenship.
Enhancing mobility/transportation system

The need for enhancing the transportation system is associated with the time spent waiting for a bus, thus the very poor transportation system affects the quality and quantity of time spent moving from home to the workplace, the university, the training centre, etc. The issue of public transport emerged particularly in the focus groups held in Rome as the city has a deficient public transportation system.

Free access to the network/Wi-Fi and reduction in license fees and bills

The issue of free access to the network is another common need emerged both in the questionnaires and in the focus groups. Gino and Bea, for instance, lingered over the usefulness of providing free and open internet connection in the city, as well as reducing the costs of utility bills as basic needs not only because their “immaterial” work requires it but also because it will improve the quality of life, communication, information gathering, social relations, etc. The generation of digital natives reclaims a free digital citizenship allowing access to digital platforms and online services.

Income support: basic income and guaranteed minimum income

The issue of income support, either in the form of basic income or guaranteed minimum income, emerged as a common emerging need in all focus groups, given that Italy still lacks such a measure, as Mario, 21 years old, highlighted: “my life would change a lot if I could receive a guaranteed minimum income and a rent allowance. For instance, I could think about raising a family or having a child.”

Basic income and affordable housing are, therefore, regarded as fundamental rights that create conditions of a dignified existence and allow to think about one’s own life project including family, social and working relationships, and friendship.

Emanuele associated the need for a basic income with living independently of his parents: “If I could receive a basic income I would leave my parent’s house right now!” He simply overturned the cliché that Italian young people remain living with their parents a lot longer than their northern European peers as it is clear in many cases it happens because they cannot access affordable housing. Daniela, a young student, claimed the same need for independence when she said that her primary need is “a scholarship or an income support measure so that she would not be a burden to her family” and besides it would allow her to freely choose her existential, educational, cultural and working path.

The issue of basic income as an instrument to promote self-determination, within a context of social and institutional solidarity, emerges in all focus groups. Elettra stated that “we need a basic income in order to become independent. I was born to be precarious, I have never known anything but precariousness, and therefore I think that the claim to basic income should not be dropped”, and she added concisely and unequivocally that “we are clearly aware that we will be living on precarious incomes: we do not think about permanent jobs and we do not regret at all not being included in such pattern.” It is about thinking about social guarantees that are not associated with traditional employment, that is unknown to most of the respondents: forms of social protection au-delà de l’emploi - to quote the expression used in the ‘90s by Alain Supiot – in the framework of possible social policies at European level. In fact, Mattia, 45 years old, is convinced that “continuing to stimulate the political debate at European level in order to get a basic income seems to me essential.”

A guaranteed basic income is also perceived as a tool to get one’s own life back particularly in terms of time, as in the era of digital capitalism life, relationships and pleasure are put to work. “I would say that a basic income would help me to have more time to focus on myself, on my social relationships and to seek a better work-life balance” Carlo and Emanuele said. As we shall see, the connection between income and time represents a turning point in the identification of the emerging needs.

Emerging needs concerning a new idea of society and social cooperation, and that can be a stimulus for “App to come”

Difficulty with time management, in a condition of job insecurity, represents perhaps the greatest hindrance to the achievement of greater autonomy and freedom because in order to cope with intermittent work and therefore income uncertainty one feels obliged to give up on everything else: “actually, job insecurity leads to a continuous «choice to give up» on everything but working time” Valeria observed.
Autonomous time management

According to Benedetto “there is increasingly less time spent doing something other than working” because job insecurity and insufficient income force to look for and do other jobs that increasingly reduce the ability to manage work-life balance. And Cosimo said: “I would like to have a job that does not absorb all of my time”. While Elisabetta, almost challengingly, explicitly declared “I'm glad I do not have to work...I have to admit it: my family can support me...the less I work the more I'm happy...I want to do the things I like...I want to spend my time doing things that interest me, such as studying and being involved in politics.”

The issue of time management and work-life balance is regarded as a theme that the whole society has in common, and it involves rethinking how people spend their time in the actual urban forms of life, as Alessandro said: “the perception of time is today the perception of lack of prospects, however you look at it: permanent contracts no longer have the same value as before and permanent workers pay the price for not having enough time for themselves...on the other hand, there are people like me who spend their time working on the web and on social networks without getting paid”. It is the quality of life that has worsened, as Matilde highlighted: “the issue of time and quality of life is an important issue to me: in all cases, my jobs have always been far less interesting than the things I do for free.”

The need to manage independently the pace of life and work, that all people involved in the focus groups had in common, may help to highlight a series of emerging needs involving a different social organisation starting from experimenting social cooperation networks in order to develop hypotheses of self-organised projects related to certain main macro-themes.

Encouraging, promoting and facilitating the activation of social networks and the dissemination of good practices

The activation of social networks is regarded by most of the people we met as an important element because as Carlo said: “social networks are essential”, and Bea added that: “they are important, because after all the relationships we developed in our community have often met many needs. And it happened that many of those who left the community were able to develop social projects that turned into actual employment for them”.

However, Gino, following his social experience, has learned that “it is not enough to experience forms of social cooperation, at least in the way we developed them. As I said, we managed to deal with many weaknesses and meet many needs, even the intangible ones, but maybe the forms of cooperation so strictly characterised by social commitment do not fully respond to many of the issues addressed today.” Therefore, it seems there is also the need to rethink the forms and practices of social cooperation. Demanding the activation, promotion, protection and encouragement of social networks resulted in the development of hypotheses of self-organised and social cooperation projects that could meet some of the emerging needs identified in the focus groups and questionnaires:

- the creation of a database for the management and exchange of time;
- the promotion and support of activities for social development, and access to activities, places, cultural outcomes;
- the identification of new training/self-training and education paths alternative to official educational models.

Matilde, along with other people, decided to open a self-organised crèche (an example of bottom-up good practice) because the application she presented to the public crèche was not successful and her son was not admitted, as she explained: “the application was rejected because I own a house and I do not have fixed working hours...so I made a virtue of necessity and we created the crèche for our children...good practices have a decisive impact on people's lives. Thanks to this experiment many mums were able to return to work...as regards the choice we made between public and non-institutional welfare I should say that we questioned ourselves whether we should have gone on with this self-organised school or made a change. Well, today the school as institution has returned to the nineteenth century, its educational choices are quite old, a change is needed in order to introduce new educational choices.”

This issue opens up a broader reflection on the link between innovation and social inclusion, particularly in the training and educational sphere, in light of the multicultural societies we are living in.

In some focus groups there has been much discussion about the need to think about forms of “bottom-up welfare and indirect income” (Davide and Edoardo): “it is important to understand how this bottom-up welfare or indirect income can replace the state in terms of income support”; the need to think about a new idea of public services including “counselling to reduce social and psychological distress and a welfare scheme to support artistic production” (Mattia, 45 years old, permanent worker), but also a “self-determined and self-organised income” (Davide again) associated with a new discourse on production and doing business: “as Davide highlighted, we should reflect on how we can do business and create alternative models” of economic production and redistribution of wealth (Edoardo). The need for non-institutional welfare organised by bottom-up initiatives does not replace or contradict the demand for better public services, such as public transports or healthcare.

This seems to be the context that allows for an experiment involving a new idea and good practice of activities, social cooperation, work, cultural and social production as of a productive relationship between people who are already experiencing self-organisation and cooperation in social spaces in terms of social inclusion, urban regeneration, cultural and educational activities, social development, etc.

Several reflections focus on the need to activate and redefine forms of non-institutional welfare through experimenting with innovative methods such as forms of time banking and income sharing in the management and organisation of social activities.

In connection with the point previously mentioned, it seems to us that such context can develop a new dynamics in what might be understood as a new generation of co-working spaces which include a supply of basic infrastructure and social planning of territorial and intangible businesses that are able to create virtuous ecosystems of working activities and mechanisms for promoting and supporting new forms of social enterprises.

Some organisations are reflecting on the so-called Multifactory, namely “invisible factories”, shared workspaces where members (freelancers, craftsmen, artists, small enterprises) establish their daily working activity through creating synergies and cooperation and acting as departments of a single large social enterprise. According to some hypotheses, that are still in the testing and
verification phase, this experience could become part of a free exchange program and connect with other self-managed shared workspaces at European level thus allowing members of the Multiactory to have a workspace for free (atelier, joiner’s workshop, office, event space) in other European cities and create together with their European peers other spaces and projects able to work at the international level. These hypotheses take inspiration from the French CAE network, business and employment cooperatives that developed mutual aid for freelancers and self-employed workers of different generations, including from the plumber to the advanced tertiary consultant.

This kind of experiment aims to envisage forms of mutual aid between entrepreneurs based on non-capitalist concepts by seeking alternative methods of financing their working activity based on sharing resources, thus demonstrating that this approach may represent a structural change that can compete at the global level.

2.2.B EMERGING NEEDS IN CROATIA

In the case of the target population in Croatia (young people aged 18 to 35 who are unemployed or employed under a precarious type of contract), we faced great challenges in finding young people who were willing to participate in the research and speak openly about their circumstances. Amongst those who agreed to participate, we noted that the beginning of the focus groups were more tense and that the individuals slowly began to relax and speak more freely as they heard and related to the stories of others. By the end of all the focus groups, there was a positive and friendly atmosphere. This suggests that while this target group finds it difficult or considers it pointless to talk about their experiences, the exercise proved to be exactly the opposite - positive and useful for at least momentarily relieving some of the stresses and frustrations around poverty, income and employment, and for facilitating feelings of solidarity with others in similar situations. Marin, 28 and long-term unemployed said: “I felt quite depressed [about my situation] at the beginning of the talk. Actually, I’ve been feeling pretty depressed for some time now, but this was helpful. I didn’t think talking about it would help to solve my problems, but I feel a little bit lighter now that I have. At least, we had a good laugh.”

Nikola, 34 said that although he has very close friends, he does not speak with them about his employment or income insecurities. He explained that: “When you’re with your friends, you talk about whatever - sports, cars, women, music, anything, but I’m not going to sit around complaining to my friends that I don’t have money. That’s annoying. Nobody wants to listen to that.”

The majority of participants agreed that it was not a common conversation that took place with their closest friends and relatives. Several commented that when a conversation did take place, it was usually in the form of their parents nagging them about when they were going to find a job, which only increased their own frustrations and anxieties and was not a constructive conversation. Thus the focus groups proved to be a new and positive environment, giving them an opportunity to vent their frustrations, “complain” - as many participants referred to talking about their experiences, and to gain a larger perspective on their situation. When asked why they thought this was complaining, Sara, 34 and a part-time office assistant said: “A lot of people have it a lot worse than me. Sure, I live with my parents and cannot travel or do all of the things I would like, but I am not starving, I am not searching through the trash containers. It could be a lot worse.”

This sentiment was echoed by other participants in the focus groups, the sense that it could be a lot worse and the idea that complaining was therefore somehow a show of ungratefulness. Hence the first emerging need we identified was the need for providing space and encouragement to share experiences freely and honestly, in particular sharing negative experiences without feeling like they are “complaining”.

The need for sharing experiences, placing the individual within the larger context, and fostering solidarity

After each of the focus groups, we would informally discuss the regional and global context and place their experience within the framework of socio-economic rights. After the last focus group, we organized an informal discussion between focus group participants and experts on socio-economic rights, and provided factsheets on socio-economic and worker’s rights. In all instances, the participants responded very positively and were engaged through broader discussions on precarity and socio-economic rights. Sandra, 25 and currently an unpaid volunteer in an NGO said after the focus group: “It really helps to hear about the bigger picture – that it is not just me having trouble, but that this is a global phenomenon. It makes you mad at how we are being exploited! But maybe, also, something can change in the future – for me and for others, if enough of us were to start demanding our rights.”

It was telling that while the participants were very familiar with the term and condition of “precarity”, they were less familiar with socio-economic rights, except in a vague sense that “worker’s rights” was something that existed in the past, but which they could not expect for themselves. It should be noted here that it was evident in all focus groups that although the participants felt insecure and identified themselves as precarious workers, they did not have a sense of belonging to a community or “class” of precarious workers. This was an important insight which helps to explain the dearth of grassroots initiatives and also represents an emerging need for greater solidarity amongst these workers and the potential for organizing, mobilizing and helping to develop a sense of agency – through sharing experiences, communicating fears and anxieties, and collective action.

Fighting corruption and fostering agency from the bottom-up

When asked during focus groups what participants thought was most important for getting a job, they responded “a connection”, and when asked what structural causes they thought were the most important causes of unemployment and precarity in Croatia, the responses were: “corruption”, “clientelism”, “the economic situation”, “too many people and not enough high quality jobs on the market”, and “a poor education system” that did not prepare them for the labour market of the 21st century. Yet, when asked what they were doing or could do to improve their own situation of unemployment or precarity, many of the responses revealed self-blame and low self-esteem. Ivana, 27 said: “I should have tried harder in University, applied for exchange programs, or learned another language.” Lana, 23 said that she was not self-disciplined enough and that to get a job she needs to go knocking from door
to door, but instead she “lazily” just sends emails to job postings at the National Employment Office and to online job postings. “It’s my own fault.” She concluded. Indeed, variations of “It’s our/my own fault” were repeated by several participants in various focus groups. At a psycho-social level, this reflect a need for improved self-image, sense of self-worth and relatedly real agency over one’s own life and choices.

In other words, although the majority of participants recognized that structural forces and corrupt practices were the main causes of precarity in Croatia, they nevertheless felt personally responsible for their own situation. Nikola, 35, put it this way: “To have a career, not just a temporary job, you need: a connection, a political party [to belong to], or to be a genius. There is no other way to make it.” In all of the focus groups, participants shared horror stories of job postings that were evidently fake (i.e. the employer already promised that job to someone of his own, a “connection”) and of corrupt hiring practices in their previous places of employment. What ensued in the focus groups was that by sharing their experiences and frustrations, many of the participants expressed that they felt better about their situation, knowing that others had similar experiences, frustrations and worries.

When asked why they did not report the manifold corrupt practices they had witnessed, the consensus was, as Mario, 26 put it: “There is no point in reporting someone. Who are you going to report them to? The person above them who hired them? Some government office, which are all corrupt? The corrupt judiciary? You’re only going to waste a lot of your own time and resources, and not gain anything in the end. If you don’t like it, then leave. There is nothing else that can be done.”

Maria, 31 and currently unemployed echoed this sentiment in another focus group: “There is no point reporting these kinds of things. This is just how things function in Croatia. People get into a position of power and then hand jobs out to ‘their’ people, and so on and so on all the way to the lady at the grocery check-out. My complaining is not going to change how things work in Croatia, it is just going to make life more difficult for me.”

Hence, there is a need not only to provide space and encouragement for the sharing of experiences, frustrations and worries, but also to provide tools and space for channeling the shared frustrations around what are perceived as shared injustices into specific demands for structural changes that would benefit all. There is a need not only for information sharing, but for the organization of that information and those many voices into collective actions and demands to policy makers and others in a position of power, including empowering individuals to whistleblow when they witness or are victims of corrupt employment practices.

Emerging needs: Employment stability, job stability, and work stability

Given the general sense of corrupt employment practices, it is not surprising that many respondents felt like their present as well as their future was out of their own hands, and were most worried about long-term employment prospects and job instability. With respect to the biggest worries that participants had in the present, 64 out of the 74 respondents to the questionnaire listed job insecurity as one of their biggest worries in the present, representing 86% of total respondents. The second most common worry for the present was unemployment (listed by 31 out of 74 respondents, or 42% of the target group). Most participants were not too worried about individual bouts of unemployment, as they all attested to getting by in various means, in particular relying on family and social capital and support. However, there was a general concern for precariousness and unemployment as a way of life, and the fact that their efforts and performance at a job was not assurance that they would keep that job, or progress in their career development. From these observations, we can identify a need for a performance-based labour system which would distribute jobs according to the qualifications, efforts and previous experiences of applicants, and not clientelistic ties. Furthermore, despite policies and rhetoric about “professional training and career development” for young people, it is clear that what is on offer from the formal institutions and on the labour market is anything but professional training and career development.

“The Employment Bureau is the most useless institution in Croatia, and that’s saying something because competition is stiff. That is just another administrative bureaucracy that keeps people busy pushing papers and posting positions, but with little impact on employment opportunities or career development. I do not know anybody who ever found a job through the Employment Bureau.” Said Saša, 35 and self-employed as a computer programmer, adding: “Either you have to join a [political] party, brown-nose some powerful people, or work very, very hard to carve out some small career for yourself that you will have to push and fight for with every breathe, because the system is not going to help you.”

Many of the participants lamented that despite their efforts at a previous or current job, their good performance was not rewarded with a long-term contract, promotion or even respect amongst their peers. Several of the participants had been let go after putting in what they considered to be above and beyond what was expected, only to be replaced after their temporary contract term was up. Tanja, 27 and currently on a “professional training” contract as a secretary in an office stated:

“All of the regular employees, with full contracts and benefits treat me as replaceable, as a nobody. Whatever work they don’t want to do, they give to me, and they don’t care that I am not paid overtime for this work, or that they are not giving me the work that I am supposed to be being trained for. I am not here for them to train me, I am here for me to serve them and make their workload lighter, and for cheap.”

This was a recurring theme not only with those who had worked under this particular type of contract, but participants who had worked on temporary contracts, through agencies, or temporary work lamented that there were no rules or standards in job positions, so no matter what your job description said, you could be doing something completely different, not doing what was in the job description at all, and that there was no consistency in tasks assigned from day to day, and little in terms of skills development.

These observations point to an urgent need, not just for long-term employment stability and career development, but for the personal growth and identity creation that occurs with putting effort into a task and reaping the benefits – including job satisfaction, respect from peers, skills development, career progression, in addition to income. It is clear that precarious work is not fulfilling on any level, and that young people are hungry for skills development and to develop a career path of their own. It is not surprising then that 64% (47/74) listed “a subsidy to start or support a professional activity” as a policy took that ought to be prioritized.
Income support: basic income and guaranteed minimum income

After job insecurity and unemployment, inadequacy of basic income support was the third most common worry in the present (listed by 25 out of 74, or 34% of participants). These insecurities were projected into the future, with 67/74 participants, or 91% of those questioned responding that a major risk they felt exposed to was “failing to support myself as I grow older” and 69/74 participants (or 93%) were also concerned about “not having sufficient income to live”. The discrepancy between present concerns about income support (expressed by only 34% of respondents) and future concerns (expressed by a staggering 91% of respondents) can be explained again by the fact that the majority of our target group still live at home, as is the case for this age group on the national level, and therefore can supplement their own income with family income, in addition to generally not having to worry about paying rent, utilities, or food. However, discussions about the future brought on visible increases in anxiety and insecurity as many of the participants worried about how they would be able to financially support themselves once their parents were no longer capable of filling that role, or relatedly how they would be able to care for their parents once they were old or ill. Filip, 30 and currently unemployed stated: “I’m not asking for much. Just a decent job with which I can afford to pay for housing and food, a little vacation time, and to be able to help my parents when the time comes how they helped me. I’m not looking for anything luxurious.”

This sentiment was repeated again and again throughout the discussions. Participants felt that they did not need much, in terms of income, just enough to pay the basic costs of living. Indeed, 71% listed a guaranteed minimum income as a public policy priority in Croatia.

The need for quality education for skills development for the 21st century

The need for skills development through free and high quality education from primary to University level was identified by 60/74 (or 81%) of respondents as a policy tool which ought to be a priority. Despite the fact that free compulsory education is a right under Article 66 of the Croatian Constitution (for those aged 6 to 15), and the fact that University education is mostly free and highly subsidized by the government, the need for curricular reform, as well as the de-politisization of higher education are hot topics of debate in Croatia, provoking street protests and almost unanimous condemnation amongst the public of the government’s failures to update the out-dated curriculum at all levels, to take politics and religion out of the curriculum and to invest the necessary level of resources into education. Therefore, it is not surprising that this featured high on the list of policy priorities amongst the respondents. Respondents lamented that they had been taught to memorize in stead of being taught to think critically, and that key skills for the 21st century, including the scientific method, data analysis, information technology and research skills are not reflected in the curricula. However, given that the government has been unable or unwilling to pass critical education reforms, there is a need for informal education and training programs to fill in this gap.

The failing social safety net: pensions and healthcare

As stated in previous chapters, because of the abrupt nature with which Croatia transitioned from a socialist, managed economy dedicated to full employment and worker’s rights to a market-based economy with high turn-over rates, high unemployment and a crumbling social safety net that each years grows more inadequate in serving the needs of the vulnerable – the respondents in our focus groups, without exception, saw social safety nets and worker’s rights as a thing of the past, and all expected their benefits to decrease, if not altogether disappear as they grow older. With respect to healthcare, although it is universal and produces good health outcomes, the respondents worried that the same corrupt and clientelistic practices witnessed in their job searches were also present in the health system and corroding its quality. As an extension, many worried that the healthcare system would eventually be privatized altogether. As Branka, 22 and a part-time waitress commented:

“If you don’t have a ‘connection’ then you wait on long waiting lists and can die before you get the attention you need. Every year, more and more services are being offered in private clinics and those who can pay for it, prefer to pay. Although Croatian’s say they value health, I don’t see this trend towards privatization turning around. It can only get worse and if the powers that be decide to privatize it altogether, Croatians will complain quietly amongst themselves, then forget about it. I don’t think our generation can count on a health system that provides equal coverage to all in the future.”
Others shared her concern that the health system could be privatized, although most agreed this would not happen overnight, but that the system would be eroded slowly over time. As a response, some had already begun to pay for “supplementary health insurance” (or had their parents financing it) out of fear that the universal health coverage provided by the state was no longer sufficient and would only deteriorate over time.

With respect to pensions, which were an average of 330 Euros per month in 2014, the last year for which data is available, the respondents recognized that this level of support is not sufficient to cover the basic costs of living, and expressed deep doubts that there would even be a social pension when they reached retirement age. Mandica, 28 and a part-time sales clerk stated: “You see those poor old people rummaging through the garbage, that’s the level of protection our social system affords. We won’t even get the meagre kune (local currency) they’re getting. What social contributions I have made in my work life is going to those poor people now. By the time I am their age, there will be no system to cover me.” Here again, discussion about social protections and pensions were often defined with reference to the social conditions their parents enjoyed during socialism. Participants compared their own situation with the situation of their parents in the past, and projecting into the future, not a single participant believe that the social safety net would be strengthened, while most agreed they would be entirely dismantled. It is clear that the future looks very gloomy from the perspective of young people in Croatia - with an expectation of working and living in a precarious condition for the rest of their lives, and little faith that the social safety net and public institutions of today will still be around in the future when they need them. This, alongside the shared anomic and sense of helplessness to change or improve their situations and create a meaningful life and livelihood in the future points to perhaps the most important and crucial emerging need amongst young people in Croatia: the need for a vision of a better future than the one currently imagined and pessimistically accepted as inevitable by Croatian youth. A new narrative is required which highlights Croatian youth as having agency over their own lives and their futures, and as active creators of the future Croatian society.

2.2.C EMERGING NEEDS IN NETHERLANDS

Specific group needs

In the previous chapter it already became evident that among the non-Western migrants there is a very specific need for access to official information. The need for more guidance and an initiation into the rituals of the Dutch Welfare State with all its complexity and bureaucracy has been expressed abundantly. Obviously, language and use of language is also a major issue in this respect.

Free healthcare is a need that has been identified the most by the recipients of social assistance. This is not very surprising since the path trodden by many of them has often lead them from disability benefits to welfare, and therefor the healthcare system and concerns about personal health already play a significant and in some cases predominant role in many lives. On the subject, Sofia states: “Sometimes I wonder why are we even paying taxes? There are hardly any public services anymore. Healthcare has been privatized, education has been privatized, and public transport has been privatized… Why do we keep paying taxes?” The self-employed designated education as the most important need: “You need to update yourself all the time,” says Miguel. And it is not just formal education that should be for free according to this group. Also alternative and perhaps less practiced or unrecognized forms of education, such as workshops and online courses should be supported by the state. Vera remarks: “As human beings, we are in constant development. I started by studying psychology at university. After graduating, I decided to become a dancer and now I am a licensed shiatsu therapist. I had to pay for all my diplomas and it has cost me a lot. A lot! Perhaps other people don’t have the perseverance that I have and spend all their days doing something they really don’t want to do because of financial constraints. How sad is that? You make a decision when you are what, seventeen; eighteen and you need to stick by it your whole life? You should be able to reinvent yourself as many times as you need and with that freedom, you will not just be improving yourself, but also your surroundings and the people you are in contact with.”

Shared needs. A lack of space

The target audiences in the Dutch case, namely the self-employed, social assistance recipients and non-Western migrants, are very distinct from each other. All combined, they incorporate a wide range of cultural backgrounds, ages, educational levels and professions. Despite this given some emerging needs came to the surface during the individual interviews and group discussions that took place over the past couple of months in correspondingly Amsterdam, Rotterdam and The Hague that were identified and prioritized as shared concerns by all.

On top of this list were concerns about affordable housing. Although the Netherlands has a long and rich tradition in social housing policies, public housing over the recent decades, caused inter alia by the massive privatization and liberalization of the social housing stock, has become the shaky pillar under the Dutch Welfare State. Participants signal a great shortage of affordable housing in urban areas that meet their needs. Victor says: “In the last decade or so, social housing corporations in Amsterdam have sold approximately 200,000 social houses. Many other homes were ‘renovated’ and subsequently upgraded to the highest market-segment, making the rents unaffordable to most people and also ineligible for housing benefits. This gentrification process has more or less forced many people to move to the outskirts of Amsterdam or even out of the city altogether.”

But there is another problem, Vera explains: “Everyone wants to live in Amsterdam, so people can ask for crazy rents and somebody will be desperate enough and able and willing to pay it. People end up paying ridiculous rents like up to 600 Euros, - for a six square meter bedroom! Without a contract and without being allowed to register at that address at the municipality by their ‘landlords’. Of course many of the houses rented out illegally like this are social houses and the city council doesn’t have the capacity to monitor this or do anything about it. And then there is Airbnb…”

Chris summarized the results of the above points: “The social housing situation in Amsterdam stagnated completely. When I registered for a social house, they told me the waiting time would be ten years. I have waited for ten years, more even, and I still don’t have a house. It doesn’t look like I will find a house anytime soon either. Every year, another year is added to the estimated waiting time, so it’s fifteen years now… When I apply for a home through the website, I still end up around the 250th position.”

Another added problem is the gap between the maximum income allowed for social housing and the minimum income required for the private rental sector. In general, private renters and companies demand a gross monthly income of three to four times
the monthly rent. Sabrina explains: “There is a grey area of about 10,000 Euros,- between social housing and the private sector and I am exactly in this spot. I have been living at my mom’s for three years now with my husband and daughter. My mother is really tired of the situation so she wants us out and I can’t blame her for that. So basically, we are on the streets.”

Apart from housing, another lack of space becomes evident during the self-reflection groups. The self-employed talk about a space to meet each other, to talk about whatever’s on their minds, asking for advice, getting information and exchanging knowledge and services related to their professions. “I didn’t know that special benefits for the self-employed even existed! If we could talk about these things, you know, money, with each other and somebody had told me that, that could have really helped me...” Chris says. Anna adds: “It would also be nice to have a space to work with free internet. I would use it a lot. I don’t have money to rent an office or even one of these ‘flex-desks’ in a co-working space. Besides, these places are so commercial and too crowded and full of hipsters...” Marta continues: “I don’t have an office, so I meet with clients at the Coffee Company all the time. The internet connection is terrible and I can’t even spread my papers on the table properly. It’s just not nice and also expensive.” Chris gets enthusiastic: “Oh and we can meet each other and make plans for new projects together. We could have separate rooms for workshops and small events like screenings.” The group of self-employed gets very excited envisioning a space where they could meet and work and what that place could look like and all the things it could become.

For the non-Western migrants, the lack of space is more specifically related to the public domain. Miluda tells us: “I would like to have more parks and playgrounds for children around my house so that they can play outside instead of wandering around and getting bored on the streets.” Dutch houses are known to be rather small and especially the participants in the self-reflection group with non-Western immigrants with children call this reality challenging. “The kids get stressed because they don’t have sufficient space” Says Amid, talking about his own kids.

In the group talks with the social assistance recipients, the need for space appears to be related to the social aspect and the feeling of isolation. Tjeerd explains: “I don’t have money to go out for a beer or meet somebody in a café. I spend most of my days at home alone and I don’t know where to meet people. It gets very depressing sometimes. I feel the need for a space where I can meet others that are in my situation. Just to talk, to get some tips or a pat on the shoulder...”

An inevitable necessity

Time and money are considered to be incredibly important conditions for a good life and there is a significant lack of both of them among many of the participants in the research in spite of all their differences. Not surprisingly, during the focus groups, the need for an unconditional basic income was well established. If we were to make a generalization about people’s attitudes regarding the basic income, it would be that the older generation, perhaps remembering the spirit of the introduction of the General Assistance Act in the Netherlands in 1965, sees it as an old idea; the self-employed see it as a necessity in the near future; the non-Western migrants, in particular the women, perceive the basic income as a right. As soon as the subject of the guaranteed basic income is on the table, Bert states: “That’s what welfare is supposed to be!” One could argue that the Netherlands in fact already has a form of basic income, since almost everyone that for some reason cannot find a job or is unable to work is entitled to an income in the form of social benefits. Bert continues: “WW, WAO, WA, Wajong, ANW, IOW, IANZ, ABW, BBZ, WWIK... Just to name a few...”. Each of these benefits is provided by a different governmental body and has its own specific requirements. These benefits are also oftentimes supplemented with other nationally organized benefits such as housing benefits, healthcare benefits, child support and tax deductions. On top of that, each municipality is also responsible for deductions on local taxes and provincial taxes and for additional income benefits such as special general assistance and special housing assistance. “It’s a gigantic, cumbersome, costly, vulnerable and susceptible to fraud, bureaucratic mess.” Says Tjeerd. “It is not exactly what you would...”
call a textbook example of an effective and efficient government. You get lost within this complex system and oftentimes it happens that you don’t receive all the benefits that you are entitled to.” Bert replies: “Everybody, including the government and all those institutions would be better off if we abolished this system. Think about all those social workers that are now checking boxes and cutting benefits that could be proud of their job again…”

Peter: “I would have finalized have enough money to be able to reject some trivial jobs and to invest my time in projects that I really believe in and that can make a change. I’m sure society as a whole will improve when people will start to have time to invest in projects not for the sake of making profit but for the sake of a good project.” Carlos further explains how an unconditional basic income would impact his life: “I would have much more time to learn more about the things that really interest me. Maybe I could take a course and develop myself professionally in that direction as well.” Tjeerd comments: “Well for that to happen, I just hope that when we introduce the basic income, and I think we will, I think it is inevitable, that the amount will be a realistic amount. Above the poverty line.”

Heleen is also confident that the guaranteed basic income will be introduced somewhere over the next couple of years. “I think it will be inescapable. People talk about robotics and automation and things like that and jobs are simply disappearing. So I think the basic income is a good idea. But I am at the same time worried about how we will spend our basic incomes. I can see politicians for instance wanting to stimulate us to spend, spend, spend and make the economy grow. And maybe they will want us to spend it in big multinationals. But I think we need to think of the environment and equality and sustainability as well and perhaps endless growth is not such a good idea. I don’t know. Perhaps we need to rethink remuneration altogether.”

Of all target groups, the non-Western migrants were the least familiar with the unconditional basic income as a term. Never the less, the concept was well understood and Samar said: “A basic income is also fair: women who are taking care of the house, the children and their families, they are also contributing to society and in this way also get paid and are no longer financially dependent.”

Isolation and its privations

Isolation is a condition that deprives people from one of the most basic aspects of being human: socializing. In the last few decades, the Netherlands has witnessed a massive and almost systematic privatization of public space. Interacting with peers, having political debates, picnicking in the park: most of these activities take place in privately owned, semi-public or commercial spaces now. After the financial crisis of 2008 and as a result of budget cuts on the municipality level, many community centers were also forced to close their doors. “It feels like they are trying to destroy the social tissue” remarks Hans in relation to this. “These were important infrastructures in the community that served many different purposes from institutional orientation to social integration and from psychological support to developing skills and inclusion and empowerment.” Perhaps because of this sense of isolation, the call for free public transport and free WIFI was also the loudest from this group.

Even if the recipients of social assistance identify isolation as a risk the most, the emerging need for networking and community building is present in all groups. Whether this takes place in a work environment, in the public domain or in a social space such as a community center. Related to this, all groups stressed the importance of more neighborhood activities. When probed it became evident that this need is related to the eroding of the social tissue as Hans described it and perhaps also the unfamiliarity with ‘the other’ and the decline of solidarity between different social groups and classes that will be briefly touched upon in the next chapter. As one participant described it: “I don’t need to be good friends with all my neighbors. I don’t want to visit them all the time or have them visit me all the time and drink endless cups of tea together and chitchat. But it would be nice to recognize them on the street and to know a little bit more about them.”
3. OVERTURNING THE PIE CONDITIONS: STORIES AND EXPERIENCES OF COMMUNITIES

3.1 BOTTOM-UP WELFARE: NATURE AND IMPACT OF GRASSROOTS PRACTICES

Evolution of the Welfare State system

The concept of social welfare, as it was delivered by the European culture through William Beveridge\textsuperscript{290}, has experienced a major transformation. The crisis of the Welfare State and changes in social insurance\textsuperscript{291} models have become explicit in contemporary liberalism plans affecting Western democratic institutions.

This is the reason why the PIE News Commonfare project focuses on the necessity to suggest new forms of the Welfare State systems that are suitable for contemporary needs.

This new pattern, that we call Commonfare\textsuperscript{292}, entails the combination of material and immaterial common goods (housing, work, healthcare, training, social relations) presuming also on possible forms of co-operative management of local public services, natural resources and public infrastructure meant as the commons.

What is currently being proposed, in the name of public budget balances and the imperative of balanced budget, is not only the notice of default of social services but rather the progressive transformation of public policies on the basis of the demand and supply game and the logic based on presumed strictly economic criteria that allude to an “optimal allocation of resources”. This occurs through two main directives: the abandonment of the principle of universality of access in the name of increasingly intensive selection processes responding to the inputs of a competitive mechanism among workers; and the financialisation of the Welfare State. These two trends are mutually synergistic and they self-reinforce each other: the more the access to welfare provisions depends on the paradoxical individual disposition to become “an entrepreneur of himself/herself”, the more “applicants” undergo a selection process based on their available income to be invested on financialised markets of social services.

According to Alex Honneth, the acquisition of individual social rights, that has represented the essence of the Fordist pact, has been completely changed by the new form assumed by capitalism which transforms, through stages, individuality in personal responsibility encompassing an interesting overthrow of the law: it is through this process that the dismantling of workers’ rights and the dissolution of collective judicial protection are justified\textsuperscript{293}.

Between welfare of the sharing economy and corporate welfare

The fact that the Welfare State today is not only a direct factor of enhancement but an actual mode of production is confirmed by the development of spurious forms of subsidiarity of private “assistance”, occurred during the last decade, that organise themselves as part of the so-called platform capitalism, which assumes various names: Sharing Economy, Gig Economy, Big Data Economy, Collaborative Economy, Crowd-funding Economy.

The terminological confusion is a symptom that we are facing an occurrence that still needs to be investigated. The complexity lies in the fact that these terms refer to a set of different practices involving various sectors of production characterised by equally different organisational and technological modes.

There are two elements, among others, that combine these practices of enhancement so variously defined and related to each other by a network value\textsuperscript{294}. According to the definition given by Rachel Botsman, by platform capitalism, in fact, we mean:

“A social and economical system driven by network technologies that enables the sharing and the exchange of assets, from space to skills to car (in a way and on a scale never possible before).”\textsuperscript{295}

The technological and social aspects are, therefore, the main features of the “contemporary production platform” which are unified by the prevalence in many activities of a direct relationship between user and producer with a peer-to-peer interaction. Many of the services provided have been developed around forms of sharingservices similar to the ones provided by the welfare system, such as mobility, housing, training, child care (baby-sitting


\textsuperscript{291} See section 1.2.

\textsuperscript{292} See \url{https://it.wikipedia.org/wiki/Commonfare}

\textsuperscript{293} Axel Honneth, Capitalismo e riconoscimento, Firenze University Press, 2010

\textsuperscript{294} M. Pasquinelli (edited by) Gli algoritmi del capitale, Ombre Corte, Verona 2013

\textsuperscript{295} R. Botsman, “The sharing economy lacks a shared definition”, November 2013: \url{https://www.fastcoexist.com/3022028/the-sharing-economy-lacks-a-shared-definition}
or homework help) and so on. Just as the financial markets are able to offer, in a selective way, access to complementary social security, healthcare and education, so too platform capitalism, in a more prosaic and pragmatic way and including elements of the Sharing Economy and Crowd-Funding Economy, is able to offer on a smaller scale a range of services supporting daily life, and which are not directly linked to work activities. This occurs, at least, in the initial model.

If we consider this dynamic in the light of the crisis of the “classic” Welfare State, which we addressed in the previous section, and we correlate it with the discovery of a new productive vocation of welfare, that is, for instance, with the development of forms of corporate micro-welfare, and with the function of service delivery provided by certain types of platforms, the future trend of welfare institutions begins to take shape: a mix of sharing welfare and workfare.

The first element that can be highlighted is the evolution of a parallel welfare of subsidiarity that today is increasingly based on unpaid work rather than on voluntary work; the second element is the management of the new public management of services.

**Platform cooperativism, the commons, conviviality**

The collaborative and interactive dimension allowed by the network and digital technologies, as well as the decentralised nature of the Internet enable processes of democratisation and access to open-source forms of knowledge and production which are quite different from the closed, hierarchical and ownership models used in the previous industrial era. This is the line of reasoning proposed by Fred Turner, among others, who retrieves also the roots of the 1960’s and 1970’s hippie communities counter-culture that are behind the initial stages of development of the Internet. According to some interpretations, the reduction of costs allowed by ICT promotes collective action and opens a political reflection on the issue of the commons, while according to Trebor Sholtz “platform cooperativism” can represent a redesign of the experiences of mutualism and cooperativism in the 21st Century network as well as a real alternative to the risks of the sharing economy.

In the US, the Freelancers Union has reached 220 thousand members; similar experiences of mutual-aid among workers, particularly among knowledge workers, are spreading also in Europe, in Great Britain, Belgium, The Netherlands through forms of protection in terms of remuneration, social security and health insurance.

Another cause for reflection on the alternative potential of the commons, meant as collective interests and needs, sharing of resources, collective production and ownership, and participatory forms of social and political organisation, comes from the school of Nobel Laureate Elinor Ostrom. That theoretical structure can be developed not only as a way local communities can self-manage resources – as proposed by Ostrom – but also as a space for discussion and experimentation, a meeting place for social experiences aimed to create a grass-roots opinion movement: it can be an “empty signifier” that social practices of movements can fill with meaning.

One last point in the search for inspirations before the complications imposed by the neoliberal system and the dismantling processes of forms of collective responsibility can arise from the concept of conviviality proposed by Ivan Illich. The proposal to move towards a convivial society implies that the economy and work have lost their importance in terms of values, symbolism and concreteness that capitalism gave them:

“A convivial society is a society which allows all its members the most autonomous action by means of tools least controlled by others. Productivity expresses itself in terms of possessing, conviviality is about being”

**Good practices**

The overlapping of different “cycles of crisis” – that today are simultaneous and coexistent - in a single historical phase makes predictions about an exit from the crisis more difficult. In addition to the first financial cycle of crisis, due to the explosion of speculative mechanisms, there was immediately a deeper one that was due to the contraction in material production and downsizing of public budgets. The financial crisis moved into the so-called real economies, it has resulted in job losses, it restored the role of governments, it extended its shadow over the enjoyment of public goods and the guarantee of established social rights. Alongside these two elements, the risk of an ecological collapse of the economy and the planet has emerged in the last decades; there is then a cycle of political and environmental crisis which is putting to the test the very foundations of democracy in many countries as well as the role of politics itself. As a matter of fact, what has been happening since many years is that poverty has been increasing, the middle classes have been gradually sinking into the proletariat, those who get rich continue to do so in a sort of “assault on a stagecoach” that has no chance to endure at systemic level unless paying the price of a growing political and social barbarism.

However, within this context, bottom-up initiatives aimed at tackling the crisis as well as developing new social relationships, forms of alternative economy and new forms of cooperation have opened up an unprecedented field of action that deserves a close look.

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296 F. Turner, From Counterculture to Cyberculture, University of Chicago Press Books, 2006; see also A. Fumagalli, Grateful Dead Economy. La psichedelia finanziaria, Agenzia X Editore, Milano 2016


298 Trebor Sholz, Platform Cooperativism, Challenging the Corporate Sharing Economy, New York: Rosa Luxenburg Stiftung, 2016

A sort of "economy of us" has been emerging: a set of experiences based on social bonds in which groups of people relate to each other and seek community-based solutions to economic problems on the basis of the principles of reciprocity, solidarity and sociality. These experiences place themselves outside of the institutional political arena, and nevertheless they have the ambition to bring about their own political vision which is outside the closed universe of private property and within the open space of what are called the commons.

It is from these considerations that the reconfiguration of the welfare system proposed through the PIE News-Commonfare rests on some virtuous examples that have been identified in the territories and have been collected in the research as good practices. They are intended as already existing bottom-up welfare experiments which are an expression of local circumstances and specific needs of the community they belong to. In these examples it is possible to identify the harbinger of forms of community organisation, self-governing community, collectively generated value creation as well as an ethic that goes beyond the pursuit of profitability and tries instead to comply with social and environmental needs.

These experiences are already creating social cooperation, self-production practices, inventions in the field of social reproduction, thus giving meaning and value to the new experiments that are underway. According to our interpretation, they represent attempts, generated by the contemporary social body, which can be referred to as bottom-up institutions (institutions of the common?) aiming to tackle insecurity and the processes of marginalisation and devaluation of work, that is reduced to a mere "disposable" item; a condition generating jobs that pay very little or even nothing.

It is about "observing those behaviours that from a bottom-up approach continue to arise in order to contrast the crisis" and taking "a first look at those mechanisms of 'self-defence of society' described by Karl Polany with reference to the great transformation induced by the liberal utopia of the early nineteenth century which, similarly to today's economic situation, called into question and jeopardised social reproduction".

It is about "carefully considering social experiments, mutual-aid practices, 'other' forms of production and consumption as well as new ways of tackling the crisis."

We are aware that the concept of good practice may define different experiences. In several European countries, regardless of their welfare system, different sharing welfare practices have been developed; sometimes they are consistent with platform capitalism and, therefore they are functional to the new forms of exploitation of precarious workers, while sometimes they are the result of a bottom-up cooperation that attempts to meet otherwise unmet social needs.

It is difficult to draw a precise and unambiguous separation between the two spheres. A first starting point is definitely represented by identifying experiments that do not have for-profit purposes. However, this distinction is not always clear as in many countries, like in Italy, doing business in the welfare services arena is the norm, particularly for social cooperatives.

In general terms, good practices are the most significant experiences, procedures or actions, or at least those that achieved the best outcomes, with respect to various contexts and prefixed goals. More specifically, we will be describing those practices which meet some basic requirements that make them particularly worthy in terms of social significance, and ensure the following criteria:

- effectiveness (in terms of achieving the goals set)
- sustainability (in terms of financial and management autonomy)
- innovation (in terms of meeting and adapting to the initial needs)
- reproducibility (in terms of the ability to reproduce them in similar contexts)
- transferability (in terms of possible use in different contexts and sectors)

3.1. A BOTTOM-UP WELFARE IN ITALY

Forms of bottom-up cooperation within spaces of contradictions

Historically speaking, Italy has always been a country characterised by interesting experiences of social mutualism thanks to a strong cooperative movement. In fact, at the turn of the Millennium, under the pressure of the financial crisis accompanied by cuts in spending on welfare measures that affected an already weak Welfare State system, many social experiences have come to life. From ethical purchasing groups to free software communities, from co-housing groups to self-revitalisation projects of old abandoned buildings, from Fab Labs to co-working spaces and time banking, from social cooperatives to ethical finance, from social centres to occupied theatres, from urban vegetable gardens to community-based and self-organised gyms. The practices of this "economy of us" are very different from each other, they have been adopted in different sectors and they are driven by different motivations so as to highlight, ultimately, a new social role, that is perhaps based on a more critical thinking and awareness.

Stories within the realm of the possible

After the uprising in Rosarno in January 2010, someone tried to explain the causes of the revolt saying that the problem was that the price of oranges was too low, just 27 cents per kilogram, which certainly does not allow to employ agricultural workers

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303 R. Carlini, L'economia del noi, l'Italia che condivide, Editori Laterza, Bari 2011.


305 As an example, we would like to mention the role played by the Workers' Mutual Aid Societies that were founded in the second half of the nineteenth century to provide their members with forms of solidarity and sociability.


307 “Hundreds of cars destroyed, dumpsters overturned and emptied on the asphalt, home railings damaged. Scenes of urban guerrilla in Rosarno, in Plain of Gioia Tauro, as hundreds of immigrant workers engaged in agriculture and worked and camped in inhuma conditions in an old disused factory and in another abandoned building rose up. The protest broke out after two immigrants were shot with air weapon and birdshot by unidentified persons. The conditions of the wounded, among whom there is also a political refugee from Togo with a valid residence permit, do not raise particular concern, nevertheless the will to react, that probably smouldered for too long a time in the colony of workers packed in the Rosarno structures and living in unbearable conditions, was ready to explode. In total, about 1,500 immigrants. All of them are employed in picking citrus fruits and vegetables.” Based on A Rosarno la rivolta degli immigrati, Corriere della Sera, 7th January 2010.
applying labour rights. Everybody spoke out against the crisis which obliges them, or at least apparently induces, the use of slavery means in order to bring citrus fruits on the consumers’ table. However, in the same areas where agricultural workers are employed under semi slavery conditions, a story that tells us about a different reaction to the crisis emerges. It is certainly less known than the story of the Rosarno uprising, and it is a story that is within the realm of “the possible”. A man, who had worked for years as typographer is fired due to the closure of the company he was working for; hence the decision to return to his parents’ village where there is an uncultivated orange grove waiting to be put into production. How can he enter the orange market? How can he deal with the crisis in this sector and the low price of oranges? He bets on the direct relationship with consumers, on shared responsibility and mutual aid between the producer and the product’s final consumer. At the beginning he contacts ethical purchasing groups in Southern Italy, and then he expands his network by contacting groups based in central Italy. The project is successful, the company grows and makes new investments.

A small story, similar to many others, stories related to many other “GAS” (Gruppo di Acquisto Solidale - ethical purchasing groups) in Italy. In 2014, they became about 2000, thereby registering a growth of 50% per year, involving permanently more than 400 thousand people, and with an increase in “consumption” compared to a drop in consumption in large retailers and hypermarket chains. Many of these ethical purchasing groups, composed by citizens and producers, meet up in schools or offices. They are made up of neighbours or friends who live in scattered places, they live in the same building or are involved in the activities of a social centre. They are based both on the outskirts and in central districts, and they developed thanks to the exchange of emails, platforms on the Internet, word of mouth, and social networks... besides, we are conducting a research on agricultural biodiversity facing extinction in our territory in order to restore it”.

308 See Il Sole 24ore, on line edition of the 10th January 2010.
309 Here some excerpts from the direct testimony of the orange producer of whom we omit any references as regards names and places for reasons of confidentiality: “before starting this type of business (and frankly as for the market prices it would not be worth it) I drove 200 km a day to go to work in a printing house which then kicked me out along with other colleagues because the company had to close and transfer their business in Florence...after a dark time spent thinking about what I wanted to do with my life....first of all I thought about converting my company to organic...in order to sell a genuine, natural and healthy product that does not taste like plastic...I searched on the Internet associations, shops, businesses and any other buyer who could be interested in a healthy product...now the entire annual production is sold through these channels. I had the chance to become self-employed and hire other people; well, yes! There are three workers who help me out. They are regularly employed, and all of them have a family with children....I decided to take one step at a time and earn what is enough for me to live in dignity, with a little sacrifice of course without risking losing face...besides, we are conducting a research on agricultural biodiversity facing extinction in our territory in order to restore it”.
310 Ethical purchasing groups are an Italian-based system of purchasing goods collectively. These groups, founded in the 1990’s, are usually set up by a number of consumers who cooperate in order to buy directly from small producers on the basis of respect for environment and of solidarity between the members of the group and the producers. These criteria generally lead to the choice of local products in order to minimize the environmental impact of transport and support agricultural projects linked to the territory.
311 As example, we report the interesting initiative called “Libera Terra” (Free Land) in which social cooperatives run by young people have developed new work and development projects using assets and lands confiscated from various mafia organisations. The mission of the “Libera Terra” project is to give dignity to territories with a strong mafia presence through the creation of autonomous and cooperative farms that are self-sufficient, and that are able to create work places.
312 R. Carlini, L’economia del noi l’Italia che condivide, Editori Laterza, 2011
present in their territories, from associations to grass-roots political organisations.

These experiences have generated many other practices, such as the organised demand and supply groups (GODO) in Umbria316, or the practice of mutual aid and ethical finance, as in the case of Tomasoni’s organic dairy farm in Brescia that has been saved by the capital of the members of ethical purchasing groups. On that occasion, a thousand families gathered in “90 ethical purchasing groups raised the money needed through Mag2 Finance in Milan317 in order to relaunch the dairy farm.318 The bottom-up micro-credit experiences are numerous (MAG – Mutual-aid for self-management – are present in many Italian cities), such as the Ethical and Social Fund of Piaggio, founded in a suburb of Florence319, which in 10 years has granted 141 loans for a total of 315 thousand Euros320.

The experiences and “stories within the realm of the possible”, where adverse economic and social conditions are overturned and communities are being rebuilt, are numerous and can be found in different fields.

As regards the housing issue, for instance, there are some experiences carried out in some Italian cities that reveal one of the greatest contradictions. The housing issue in Italy is dramatic due to the lack of public housing programs, thus resulting in a limited and insufficient supply of social housing. This situation led to the supremacy of the private housing market and the growth in rental prices, thus generating great economic hardship for hundreds of thousands of people. In 2015, there have been about 65 thousand evictions compared to over 150 thousand applications for social housing. Most evictions were for non-payment of rent. The majority of evictions took place in Lombardia (over 12 thousand) and in Lazio (over 8 thousand)321.

Social groups and organisations have developed over time innovative experiences of struggle that have put the issue of the “right to housing” at the centre of the debate. Particularly in Rome, where there have always been strong movements for the right to housing, there are many experiences of re-appropriation of abandoned public buildings. These experiences, that have redeveloped abandoned places of the urban fabric (former barracks, old schools, buildings and palaces) generating new life, have been encouraged by those who had suffered evictions or did not have sufficient income to buy a house or pay rent. There are many experiences of “squat houses” in Rome, and many of them became actual social and intercultural laboratories thanks to the presence of different migrant communities. This is exactly what happened with Porto Fluviale, a public building in Via del Porto Fluviale 12 that had been abandoned for years. It was a military warehouse, one of the many skeletons that sprout like mushrooms in the cityscape. Since 2003, 450 people from three continents live there. So, the former military warehouse has become not only home for many people but almost a small town. Its external walls are covered with murals by the street artist Blu that turn them into an immense work of urban art. Beside the housing project, in the building there is a space for socialising and sharing experiences called ‘Fronte del Porto’. Several docufilms have shown and enhanced this experience322.

Beside these “more radical” forms of struggle and social conflict, that often respond to immediate emergencies and involve people who have no other choice323, there are other experiences dealing with the housing issue in a new way, such as self-revitalisation projects and co-housing. We are still in Rome where the cooperative ‘Inventare l’abitare’, that is a pioneer in this field, has its headquarters. Over the last 12 years, through an open and collaborative approach with its 100 members, it has co-designed the structural revitalisation for residential purposes of 8 abandoned public places.

Another experience of bottom-up welfare that in Italy has developed many synergies and opened up wide social trajectories is that of community-based and self-organised gyms. They are often located in places and spaces where other social activities are carried out but sometimes they represent isolated “strongholds” between concrete buildings and degradation. Usually they have been opened up with the help and support of the neighbourhood and even if they do not belong to a “national network” exchanges among these experiences have been multiplying. Community-based gyms are very interesting experiences that have been multiplying independently as if they were a virus at some point, particularly from the early years of the new century, have spread exponentially324. It is not possible, though, to exactly enumerate them because many new ones open up, others are transformed and others shut down because they are located in occupied spaces and buildings that the city council does not recognise. In Rome there are at least 20 community-based gyms and throughout Italy there are at least 60 of them. The community-based and self-organised gyms provide a radical alternative to the culture of commercial training. They reject commercialization and commodification of sport, with its pricey and branded equipment and its exclusive premium memberships. They promote the idea of the people’s sport that is accesible to all starting from the course fees. Even in this case, therefore, there is a multidimensionality

314 Gruppi Organizzati Domanda Offerta. More info on http://godo.aiabumbria.com/
315 MAG (Mutual-aid for self-management) are financial cooperatives which aim to support job creation, the development of quality projects and alternatives to the dominant models. Their aim is to sustain, through their financial activity of fundraising and the use of private capital, the development of companies, mainly registered as Cooperatives or Associations, that operate in sectors of high ethical value, such as the social, solidarity, ecological, cultural and environmental fields and that are excluded from the traditional credit system. They collect the money of the shareholders in the form of share capital to finance social projects by providing loans with interest rates at favorable repayment conditions. Once the funds are returned they are immediately reused for new loans or projects. The MAG were born from the idea of the Mutual aid societies of the second half of the nineteenth century.
316 R. Carlini, L’economia del noi l’Italia che condivide, Editori Laterza, 2011 p. 10
317 http://fondoeconomico.blogspot.it/
318 R. Carlini, L’economia del noi l’Italia che condivide, Editori Laterza, 2011 p. 26
320 Among them, GoodBuy Roma by Gaetano Crisaro and Margherita Pistano https://goodbuyroma.wordpress.com/about/
321 “In 2011, there was a dramatic increase in the number of families who declared to live in shacks, caravans, tents or similar dwellings. They were over 70 thousand families”, based on N. Cottone, Eco l’Italia del censimento: aumentano le famiglie in roulette e baracche, Il Sole 24 ore, 27th April 2012. Given that this is ISTAT official data based on the 2011 census, we reckon that the figures are are much higher as the number of people in poverty has increased over the last 5 years, and above all given that the census is able to enumerate people who can be reached by post and/or who are resident.
322 Quotidiano Il Cinque, A Roma è boom delle palestre popolari: sport per tutti a prezzi bassi, 6th November 2013.
in meeting the emerging needs. From the need to promote sport for all (as a right) to a critical approach to the development of the city through a new way of socialising. The community-based gyms organise courses for children and the elderly, they carry out parallel cultural activities for the neighbourhood, they organise boxing and martial arts matches at national level and sometimes they share experiences at an international level321.

However, bottom-up experiences are numerous; they can be found in the arts and cultural sector (with the regeneration of old abandoned theatres that have been taken over by artists and craftsmen to carry out innovative cultural projects324), in social spaces where young people have developed an independent and underground culture through collective self-production practices326.

These new forms of social participation are horizontal and multilevel and they also pertain to other fields such as work and healthcare.

Just to name a few examples, we would like to tell the interesting experience of Rimaflow in Milan where a group of male and female workers, who had been laid off by Maflow in Trezzano sul Naviglio due to the closure of the factory in 2012, have recovered the automotive factory by reconverting it into an actual citadel of the other economy where they also reuse and recycle electrical equipments327. Similar experiences can be found also in other cities, such as Officine Zero330 in Rome. The issue of the right to universal healthcare is tackled by the experience of the historical Ambulatorio Medico Popolare in Milan329 (the People’s Clinic) which aims to respond to the increasingly privatisation of the healthcare system and contrast the economic impoverishment of people. In addition, there are many grass-roots schools for migrants that provide free Italian classes, as well as experiences of self-organised crèches for precarious workers, such as LaValeare in Rome which is a co-working space dedicated to children where many projects in support of parenting, training activities and cultural events are carried out330.

The experiences we mentioned are just some of the many stories that could be told. We deliberately only touched on them because what interests us is to point out the reality of a “sharing approach” that, starting from the difficulties imposed by the economic crisis, the labour market fragmentation, the austerity policies, and the social conditions of millions of people, seems to open new perspectives.

Trying to connect these different experiences gives us an unexpected picture. We are not only talking about micro experiences but we are portraying a different approach.

We refer to the struggles to resist the privatisation of water and defend it as a common good, the environmental struggles, the defence of public education, the initiatives to create environmental or community currency where the financial crisis blocks the circulation of money332. All these experiences enrich the debate by introducing topics such as ungrowth, cooperation, sustainability, the commons, new rights in a dialectic that opens up new scenarios in the realm of the possible for a new economy of us. The brief experiences quickly reported have only served to demonstrate how, even from a condition of economic or social disadvantage, opportunities for a new quality of life through a real reversal of one’s own individual and collective condition can be created thanks to forms of cooperation and exchange. All the experiences narrated here are basically “more than a single story”, and they deal with various aspects of life: income re-appropriation, mutual-aid, cooperation, housing, sport and wellness, self-care, social relations, and culture...all aspects that often intersect and interact.

The task seems to be, using the words of André Gorz, taking “the social time and space which the reduction in the volume of work frees up out of capitalist, market logic...to create free, associative social bonds”332.

3.1.B BOTTOM-UP WELFARE IN CROATIA

Croatia is a young nation with a once strong welfare system left over from the socialist regime (1945-1991), and a shorter experience with market-based capitalism than most countries of the European Union. Hence, it is not surprising that there is a relative dearth of contemporary grassroots, cooperative movements when compared with other countries, and that bottom-up initiatives are just beginning to spring up in society. For example, while Italy boasts over 2000 ethical purchasing groups in agriculture333, Croatia has only one, in addition to 83 registered agricultural cooperatives334. Nevertheless, while cooperative bottom-up initiatives in the economy are just beginning to spring, grassroots initiatives in the political and social arena have been more varied and quite effective at addressing some of the most pressing political issues affecting Croatia since its independence from Yugoslavia (1995).

Indeed, the ravages of war led to the creation of what can be considered Croatia’s first modern grassroots initiative: the ‘Volunteers Project Pakrac’ which began in 1993, during the war, in the Western town of Pakrac, which had a ceasefire line that divided the town into Serbian and Croatian districts. The local population was ethnically mixed with Serbians, Croatians, Hungarians and...
Italians living side by side as neighbours before the war. Local volunteers, joined by anti-war activists from around the country took on the difficult task of beginning the peace process (in a time of war, no less) through various activities aimed at social reconciliation of the Croatian and Serbian populations. Volunteers worked to rebuild physical and social capital across the ceasefire line, organized workshops, seminars and activities aimed at peaceful reconciliation, undertook community visits to the elderly and disadvantaged on both sides, and trained volunteers and community members in conflict resolution and trauma healing. 

The volunteer project worked extensively throughout 1993-1997, training a generation of volunteers and peace activists, and spawned numerous civil society organizations including the Centre for Support and Development of Civil Society “Delfin”, the Miramida Centre for Regional Peacebuilding Exchange, and the Centre for Peace Studies which are all active today. Hence, there is no doubt that the peacebuilding project lives on through its volunteers and continues to promote conflict-resolution, multiculturalism and citizen empowerment.

Many of the former Project Pakrac volunteers today work for civil society organizations, of which there are over 50,000 in Croatia (for a population of 4.2 million). This number is large in part because all non-governmental organizations, including sports clubs and associations, are considered civil society organizations in Croatia, and many are not “active”, only registered. Nevertheless, Croatia enjoys a vibrant and effective civil society that has been able to mobilize and organize citizens, restrain government actions that are harmful to general welfare, and has given voice to the most vulnerable members of society.

One such example is “Platforma 112 – za Hrvatsku vladavine prava” (Platform 112 – for a Croatia ruled by law), a coalition of 60 civil society organizations from all regions of Croatia dedicated to preserving and developing Croatia’s young democracy, including the promotion of human rights, a free press, equality, equity, transparency and the rule of law. The Platform is a civil society watchdog on government corruption and illiberal practices, closely monitoring government promises, plans and policies and their implementation, and informing the public on unlawful, undemocratic or inequality-inducing practices. The coalition developed organically out of joint activities of citizens, activists and civil society organizations working on different aspects of democracy and human rights, but with a shared sense of solidarity and equity as the foundation of a democratic society. Prior to its founding in 2012, many of the organizations were already sharing resources informally, providing assistance as needed, mobilizing and organizing citizens, and co-organizing events, protests and other activities.

The formalization of this informal network proved to be tremendously successful for providing a singular, coherent voice for civil society dedicated to democracy and human rights, and importantly, for giving a voice (that is backed by 60 organizations and thousands of volunteers) to socially-excluded citizens, including ethnic minorities, the LGBT population, the impoverished and the disabled- all groups against whom there is much stigma in Croatian society. The Platform functions as a horizontal network of civil society organizations, with no hierarchy of individuals or organizations, and on the basis of solidarity, shared resources, and volunteerism. The mission of Platform 112 is not only to monitor and report on undemocratic practices, but also to engage citizens in defining priorities and measures for creating improvements in five areas of political and social life: stable, accountable, and democratic government institutions and equal access to justice; quality of democracy; the fight against corruption and for the public interest; equality and dignity of all people; and dealing with the legacy of the war and peace-building. Despite unfriendly relations with the government, and a negative image amongst many Croatians who are not in favour of equality across ethnicities, sexual orientation, or gender, and who have a cynical view of human rights, Platform 112 has managed to become the ‘alternative voice’ in society and media, appearing often on local and national news, in newspapers and on radio, producing widely-cited reports and press releases, organizing protests and actions, and even hosting a national pre-election debate which was attended by all the main party candidates in 2015.

In 2016 alone, Platform 112 was co-organizer of over 20 protests, including a Festival of Satire in protest against the cancelling of a satirical TV show by the Ministry of Culture and the general crackdown on free press. Attended by a little more than 1000 people, the Satire Festival (with comedians mocking the Prime Minister and President in the centre of Zagreb) received widespread media coverage nationally and internationally and helped to shine a spotlight on the closing space for free press...
and expression in Croatia, ultimately helping to remove the controversial Minister of Culture behind the media crackdown. Interestingly, while Platform II2 is a voice for the marginalized and excluded, it is a respected resource for foreign embassies, institutions of the European Union and international civil society organizations, while not enjoying the same positive reputation amongst its own government.

While grassroots initiatives focused on giving political voice to the excluded are extensive and broadly successful in Croatia, there are significantly less grassroots initiatives in the economic sphere. In the financial sector, the Ethical Bank stands out, founded by the Ethical Financing Cooperative in 2016. The Ethical Bank has as its primary goal investing in community development projects that are socially and environmentally sustainable, and is based on the principles of people before profits, transparency and democracy335. The members of the Ethical Bank are its owners with one member having one voting voice, regardless of the initial capital investment. In addition to low and fair interest rates, and fee-less transactions, the Ethical Bank also provides project planning and development support as part of its goal of producing added-value that benefits all of society. To qualify for a loan at the Ethical Bank, a project must be financially sustainable, ecologically sustainable and have a positive social impact. In addition, it places priority on financing projects in agriculture, and specifically ecological agriculture; renewable energy; information technologies; social enterprises, first time entrepreneurs, and small and medium sized enterprises. Although it is still too early to tell if the Ethical Bank will be successful, the time and need for such an ethical bank is certainly ripe as faith in the banking system is low in Croatia as a result of overcharging of fees, unethical practices and scandals in the banking sector in Croatia.

In the agricultural sector, the Cooperative for a Good Economy336 facilitates direct purchases of economically-sustainable, nutritious local foods, with the goal of significantly reducing the supply chain from producer to consumer, and supporting small local farmers. The co-op members are a series of small organic producers, which are certified by the Cooperative for a Good Economy as environmentally conscious and sustainable. The Coop connects farmers with customers, provides technical support and know-how, and organizes advanced procurement which means the farmers have a guaranteed purchase amount and therefore income, helping to stabilize income over time, decrease economic insecurity, and cut the costs associated with selling their products directly to customers at local markets (transportation costs, stand costs, man hours, and food waste). Importantly, the Co-op stresses social solidarity, environmental sustainability and citizen engagement, not only providing a service for the co-op members and purchasers, but actively seeking to create meaningful social bonds of trust and solidarity. The Coop is aware of the subversive nature of its dealings, and considers every purchase a political act in favour of a people-focused economy, ecologically-sustainable and nutritious foods, and local and regional economic and social development.

In addition to this ethical purchasing group, there are also 83 agricultural co-operatives across the country that bring local farmers together and facilitate direct purchasing337. Finoteka.com, founded in 2000, is the first online search engine which connects buyers, including households with exclusively local food producers, and facilitates delivery direct to the customers door. The motto of Finoteka.com is "Homemade/domestic food in your home!" (Home-made and domestic being the same word in Croatian –“Domaća hrana u Vaš dom!”). It emphasizes the need to produce and purchase food locally not only for environmental sustainability, but also to build domestic social and economic capital, and invest in the development of individuals and communities across Croatia. Today, the website boats over 2000 producers registered with the project, and thousands of local products are available for purchase. Considering that there were 165,167 registered family farms in 2016 in Croatia338, the potential for improving the income security of small-scale farmers through cooperative local networks, and creating an alternative to the global food chain supply for consumers is significant.

Furthermore, since small-scale family farmers tend to live in rural areas, which are characterised by low income, high unemployment and high poverty rates, with little opportunities for career development, agricultural cooperative provide a platform that can not only strengthen social bonds but also help to alleviate poverty and the economic and social insecurities amongst this economically vulnerable social group. In 2016, 44% of all registered family farms were registered by a female or had a female as head of operations, which is more than twice the rate of women heads of firms in the privates sector (18.3% in 2015, the last year for which data is available).339 With respect to age, less than 10% of family farms are headed by a family member younger than 40 years of age.340 This suggests that women and older individuals, both groups that experience disadvantages and discrimination on the labour market in Croatia, stand to gain substantially from the proliferation of ethical purchasing groups and agricultural cooperatives in Croatia. Certainly, greater cooperation and sharing of resources amongst the individual family farms would bring added advantage and strengthen the social and economic position of all farmers.

Another example of using food to build bridges between people and empower traditionally marginalized communities in Croatia is the social co-op and catering service Taste of Home (Okus Doma). This grassroots initiative is a collaboration between immigrants, refugees and activists which employs people from different countries who cook meals from their country of origin and thereby offer the Croatian population, not yet accustomed to foods and cultures of different regions outside of Europe, a “taste of home”. The social enterprise began with a crowdfunding campaign, and relied significantly on technical support and shared resources of the NGO Center for Peace Studies. The catering service has as its primary goals the economic empowerment and integration of newcomers to Croatia and the promotion of tolerance and respect for different cultures amongst the Croatian population.

Okus Doma is much more than a social enterprise, it is a community of equals that seeks to integrate immigrants and refugees into Croatian society through free Croatian language courses, food workshops, and various activities and events organized in collaboration with civil society organizations. For example, in

335 https://www.ebanka.eu/
336 http://www.dobra-ekonomija.hr/
2016 Okus Doma worked with a local photographer to organize a photo exposition in the centre of Zagreb to draw attention to the suffering of refugees crossing the so-called “Balkan route” and appeal to the public to support open border policies. The photographs lined the street, while Okus Doma employees served dishes from Sudan, Zimbabwe, Iran and other non-Croatian foods to passerby. Volunteers from the initiative “Refugees Welcome” were also on the spot to speak with passerby about the situation in the camps and on the field. In this way, by working with civil society and local artists, sharing resources and experiences, Okus Doma plays a key role in promoting mutual respect across cultures and ethnicities and forming bonds of solidarity between locals and newcomers.

In Split, the NGO MOST (or BRIDGE) works to fight hunger and homelessness, while promoting the values of volunteer work, humanity, solidarity, respect for diversity and human rights. In addition to research and advocacy work on behalf of the socially excluded, and the homeless in particular, MOST also runs a homeless shelter in collaboration with the City of Split, with programs, activities and workshops designed to help integrate them into society. They also coordinate the network of Croatian homeless people, and administer a website where they can access important information, both practical and policy-related, and share their stories and experiences with each other and the world.

In 2015, MOST also opened the first “social solidarity supermarket” in Split, named “Solidarity” which provides free food to those in need. Similar social supermarkets have been founded by civil society in Vukovar, Osijek and Zagreb, and in late 2016 the Network of Social Supermarkets was established in Zagreb with the goal of facilitating cooperation across the various social supermarkets to improve the provision of material assistance to impoverished individuals and families, and to establish a permanent forum for advocacy related to the protection and promotion of the rights of poor people and those at risk of poverty.

As evidenced by the initiatives highlighted here, the most widespread form of bottom-up organizing in Croatia is of a political nature, where the goal is to organize, mobilize and communicate the needs and demands of those at the “bottom” - the poor, unemployed and precarious workers, ethnic minorities, the LGBT population, the disabled, homeless and other socially excluded individuals, of whom there is more and more each year, to those at the “top” - the political and economic elite in Croatia and in the European Union. Less frequent and much younger in their stage of development are grassroots initiatives that cooperatively produce economic value or provide alternative models of economic development, although with only 5.4% of the working age population in employment in 2016, and with 29.4% of the population at risk of poverty or social exclusion, the time for bottom up initiatives to provide alternative models of human and economic is certainly ripe.

With respect to welfare provision, this is still very much the domain of the state, although the quality of public goods such as health care and education (which are both universal and public in Croatia) are declining and corroding from corruption, while the levels of social transfers and benefits to the most vulnerable in society have become inadequate to cover the basic costs of life. Nevertheless, the state itself has begun to task shift certain social welfare provisions to NGOs, with the government providing funding but the organizations providing care. This is the case with women's shelters and homeless shelter's which are almost entirely run by NGOs, but financed by local, regional and national governments. One of the frequent complaints of the NGOs providing these welfare provisions is that each year they are expected to do more services for more people, but with less resources from the government. Here too, there is ample room for collaboration at the grassroots to improve the quality of care and levels of material resources, and also to demand that the state not shirk from its responsibilities towards the most vulnerable in society.

3.1.C BOTTOM-UP WELFARE IN THE NETHERLANDS

In the Netherlands, an abundance good practices that meet the required criteria of reproducibility, sustainability, impact, innovation and transferability can be identified. They can also be found in all relevant areas. From housing, open technologies and storytelling to food and healthcare and from clothes, experiments with crowd funded basic incomes and local currencies to energy coops, work related projects and access to culture and education. Though there are some examples related to mobility and transport, these are remarkably few. Research has shown that most initiatives in this area either failed after initial rounds of funding came to a halt or have been taken over or dwarfed by a market party with a strictly commercial goal in mind. It is thinkable that this somehow correlates to the emerging need for free public transport described in a previous chapter. Below a few good practices are highlighted.

The first good practice is in the area of public healthcare: the ThuisPoli Foundation. The ThuisPoli is an independent, non-religious healthcare organization in The Hague that was founded in 2014. It is situated in the Moerwijk neighborhood, the second poorest area in the Netherlands and the unhealthiest by a long shot. The ThuisPoli offers free medical care to anybody who needs it. People for instance do not need to be covered under a health insurance nor do they need to have a residency permit. Next to that the ThuisPoli also offers free preventive care and health checks at local food banks and other places. The ThuisPoli is able to provide all these services by teaming up with a healthcare educational institute. The care is actually provided by interns under the supervision of professionals. There is a downside: students are required to pay for their internship. However supervisor Priscilla de Roos explains: “We need to break a vicious circle of poverty and health, people who have no income will have no problems paying their small debts to us.”

The second good practice is in the area of food. There are many good practices to list, such as food coops that collaboratively buy organic food at wholesale prices, neighborhood gardens where the social aspect is oftentimes more important than the nutrients or citizen movements that fight against food waste. So these deal more with economizing. The example we chose to highlight in this report is URBANIAHOEVE, a social design lab for urban agriculture founded in 2009 and operating, among other, in Amsterdam North; traditionally a very poor area. The foodscapes that URBANIAHOEVE builds together with communities and local agencies are the empirical application of a holistic approach to the human-city-nature complex, a qualitative reconsideration of

the real and actual city’s public space. URBANIAHOEVE’s vision of urban agriculture describes a coherent edible ecological framework (EEF) within the public space and that describes the foundation of an urban agriculture that URBANIAHOEVE desires and proposes, an urban agriculture that positively impacts the city at ecological, social, and nutritional levels. Founder Debra Solomon elaborates: “Free Food For All is my ultimate goal. My projects provide infrastructures that deliver qualitatively high standing food to the poorest of neighborhoods. These areas have many serious health issues, such as obesity and diabetes, related to a lack of food in general or a lack of healthy food specifically. We can provide that for free.”

In the area of housing there is Soweto, a self-organized social housing association. For Soweto, self-organisation and a do it yourself mentality of it’s tenants is paramount. By self-owning and renting premises to individuals and groups who manage their building on their own responsibility, Soweto provides affordable living and working space in the heart of Amsterdam. Soweto is a democratic association whose members jointly decide on the housing association policy. Solidarity and sustainability play a major role.

Nieuwland, a former school in Amsterdam East bought by Soweto in 2014 is the pilot project. With a group of enthusiastic individuals, Soweto is rebuilding and managing the building. This way Soweto aims to keep the rent affordable and people involved. The DIY principle is one of the core values of Soweto and at the basis of creating affordable housing and solidary communities. Soweto stems from a long tradition of squatting in Amsterdam. Phillip, one of the members of Soweto explains: “Soweto was inspired by many other projects that have emerged mostly out of the squatting movement which has a history of over more than thirty-five years of re-appropriating buildings. Many of these squats have been legalized and there are many similarities between how they and we operate. For instance the emphasis on affordable housing, the public aspect and the democratic, consensus based decision-making. Our aim eventually is also to use the experience and knowledge that we have gained through this whole process [setting up a social housing corporation, acquiring a building ed.] and to share this with others who want to set up similar projects.”

Another project we wish to highlight on this list is the crowd funded basic income organized by MIESLAB. MIES stands for Cooperation for Innovation of Economy and Society. They crowd funded the first two unconditional basic incomes of 1000 Euros,- per month for precarious workers in the Netherlands and are now actively spreading the results to promote more serious investigation of the possibility of implementing the basic income in the Netherlands. MIES does not believe in blueprints and five-year plans, but rather but rather that we can improve our society by acting, by testing out, prototyping and improving. After all, this is how neighborhood care and energy coops came into existence. The receivers of these basic incomes are chosen by a lottery. Anne van Dalen, artist, was the first women to receive a basic income. This is her story: “I live in an anti-squat, work as an artist and need to report to no one. The strength of the basic income is that it is unconditional; you get it because you are human and need money to live. You could do nothing all day, but nobody does that! I work all day without worrying whether there is a market for what I produce. And actually, my work improved a lot. I am positive that this is a valuable contribution to society as well. You give your life purpose in a way that you are comfortable with. I am so much happier now than I used to be. It is about the basic idea; do not pay too much attention to the numbers and amounts. All we have to do is try something new. If we are too afraid to try something new, we will remain stuck in the present, outdated bankrupt system, with its poverty, inequality and unfair distribution.”

An interesting outsider and the last one on this list of good practices is related to work and empowerment and is called ‘Heilige Boontjes’ (Holy Beans, as in goody two-shoes). This is a coffee bar in Rotterdam founded only two years ago and that exclusively works with youth delinquents and is providing them with training and jobs. The co-founder, Rodney van den Hengel, refuses to be identified with the term ‘social entrepreneur’. He associates that term with start-ups that also rather loosely use terms such as ‘circular economy’ or ‘sharing economy’. A good
example of that is the Dutch start-up Peerby that created an online platform for neighbors to locally rent needed equipment. Rodney: “That is capitalizing on the social, it’s economics of exploitation. I don’t do that. Why would I want my neighbor to pay some company and me when he borrows my party tent? My company is for-profit and very commercial. We extract money from the market to invest in the community, not the other way around. And these youngsters, we offer them steady jobs with a future and a proper income, not that much lower than mine in fact. Why should the director make fifty times more than his staff?”

There are two issues that deserve some reflection at this point.

First is the Participation Act. In the previous chapter the introduction of the Participation Act in 2015 has been described. This new law in simple terms boils down to the dismantling of the Welfare State and leaving people to their fate while calling this ‘participation’. The success of the examples above might be interpreted as the victory of the neo-liberal politics and actually be proving them right. People appear to be perfectly capable of taking care of themselves without official safety nets in place. For instance, many people identified insufficient or inadequate healthcare as a risk, along with not being able to afford healthcare in the first place. A project like ThuisPoli could be used to downplay these concerns and to ignore people’s ominous complaints about budget cuts and the privatization of the healthcare sector, making the Dutch healthcare sector the second most expensive one in the world after the United States. So, before neo-liberal capitalistic policies incorporate these and other good practices, it is very important to understand who is in charge of formulating the ideas and why these ideas are being implemented.

The second issue is, contrary to what all these good practices might suggest, an observed lack of blending between different social groups in the Netherlands and a perceived lack of solidarity. This is an issue that Museu da Crise researchers have been confronted with since day one of the PIE News project. During the many interviews and group discussions, participants from different backgrounds brought up this issue countless times. Many of the listed projects above satisfy a specific need for a specific target audience and here too, with some exceptions, we did not observe a lot of blending between for instance higher and low educated people, native Dutch and non-Western immigrants, the elderly and the young or the rich and the poor to name a few. Though solidarity is a key component in the projects and there is in some cases even an active policy to include for instance people from different ethничal backgrounds, the extend to which they will manage to succeed remains to be seen. This self-organized form of solidarity by ‘distributed networks’, associations and (citizen) collectives may indicate a reversal of individualization, but at the same time could point towards a ‘new solidarity’ that extends mainly to people with similar interests and a common background, inevitably resulting in others, perhaps less socially skilled or (socially) isolated individuals, to ‘miss the boat’.

Though some population screenings and sampling have taken place in the Netherlands in attempt to measure solidarity342 and the so-called ‘solidarity index’343, Museu da Crise researchers have been unable to retrieve any research data into the possible causal relationship and/or correlation between a lack of solidarity or perhaps the better term is ‘new solidarity’ and perceived poverty in the Netherlands. However, in their recent report ‘De toekomst tegemoet – leren, werken, zorgen, samenleven en consumeren in het Nederland van later’ (Into the future – learning, working, caring, living and consuming in the Netherlands in 2050) The Netherlands Institute for Social Research | SCP states: “The [...] tendency towards bridging gaps between different groups is rare, while social divisions are deepening. This limits the support for solidarity at a national level. The increased appeal to ‘personal responsibility’ for a successful life can lead to a rhetoric in which success is a virtue and failure is due to bad choices. There will no longer be such a thing as ‘bad luck’, but only personal failure and blame”344.

342 For instance the sampling among 35.000 Dutch citizens conducted by Een Vandaag in preparation for the presentation of the annual budget in September 2016 of which the results can be found here http://www.eenvandaag.nl/uploads/doc/Kapportage%20prinsjesdag%202016%20 definitief.pdf (last accessed on March 1st 2017)

343 Research conducted in 2015 by market research company GfK commissioned by insurance company Achmea into people’s trust in the participation society measured the solidarity index. The results can be found here: http://nieuws.achmea.nl/download/79847/achmeasolidariteitsmonitor2015-2.pdf (last accessed on March 1st 2017)

344 A. Van den Broek et al., De toekomst tegemoet – leren, werken, zorgen, samenleven en consumeren in het Nederland van later’, The Hague 2016
3.2 GOOD PRACTICES: STORIES OF REPRODUCIBLE AND EFFECTIVE EXPERIENCES

3.2.A EXPERIENCES IN ITALY

Critical consumption, Work, Cooperation, Solidarity

<table>
<thead>
<tr>
<th>Name</th>
<th>Gasper GAS San Lorenzo Roma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address and contact</td>
<td>Via dei Bruzi 6, S. Lorenzo, Roma</td>
</tr>
<tr>
<td>Link</td>
<td><a href="http://www.gasroma.org/tag/san-lorenzo/">http://www.gasroma.org/tag/san-lorenzo/</a></td>
</tr>
</tbody>
</table>

**Short description**

Gasper is an ethical purchasing group (Gruppo di Acquisto Solidale - GAS) that was founded in 2008 in San Lorenzo district in Rome to buy food (and not only) and services according to an ethical standard. The Gasper is a self-organized organisation based on volunteer work that supports initiatives to spread responsible consumption. About 50 people are involved in it: young families with children, adults, singles, students, workers etc. Members take decisions about their initiatives in a formal meeting that is held once a month. However, they also meet up during cultural events, when there are meetings with the farmer producers and especially when there is the distribution of products which is also an occasion to eat together, cook together, exchange recipes and personal stories, and talk about the activities and organization of Gasper. The ideas, proposals and critical points are then valued at formal meetings, where decisions are made. The activities carried out are all on a volunteer basis. Each member leaves a deposit of EUR 50 for a “common fund” that sometimes has been used as a social safety net to support those who had economic difficulties so that they can acquire food products and pay back the money when they have it. This procedure also protects producers as it provides a guaranteed payment for them. Each GAS is independent and is organized in relation to the territory in which it is located, the people who join it, and the debate they develop. However, ethical purchasing groups created a network, at a city, regional and national level to gather experiences and exchange information. All ethical purchasing groups have basic principles in common: the choice of products, the quality of food and work to produce it, and also the idea of overcoming the division between producer and consumer for a model made by “co-producers”. The relationship with producers is a very important element. They organise meetings to present their organic products and explain how they work, if they have employees, where they are based, etc.. This approach helps to develop forms of cooperation between producers and buyers. In addition, producers organise farm visits for members of ethical purchasing groups so that they can see where producers live and how they work. Ethical purchasing groups develop other forms of relations thanks to the exchange of information and services, thus increasing opportunities for individual economy and developing a kind of “gift economy.” They work like the practice of “time banking”, in fact many needs are met through mutual trust. This also applies to job opportunities that are shared among members. Also, the economies of those who work in the farm benefit from the relationship between co-producers and producers because the choices of producers take into account the working conditions of the employees, if they have a regular employment contract, etc. Those who work for a producer connected to an ethical purchasing group know that they will not be underpaid, exploited, vilified, because this will result in his/her exclusion from the GAS circuit.

**Comments/ criteria**

Gas can be found in all Italian cities; there are hundreds of them throughout Italy and thousands of people are involved in them. They can be replicated anywhere as long as one maintains the basic innovative and sustainable principles that characterise them: do not pollute and impoverish the environment; fight against speculation of large retailers; get a fair price for buyers and producers; facilitate direct contacts with producers, product knowledge and socialization of production chains; purchase products from natural and ecological agriculture; encourage active citizenship and social participation; contribute to the local economy; ensure fair remuneration and labour rights; give priority to small farms rather than to the large ones, to craft production rather than to the industrial one; support local economies and preserve quality of products; reduce the environmental impact.

**Reproducible**

YES

**Effective/ positive impact**

YES

**Innovation**

YES

**Sustainability**

YES

**Transferability**

YES
**Sport, Work**

<table>
<thead>
<tr>
<th>Name</th>
<th>Palestra Popolare San Lorenzo</th>
</tr>
</thead>
</table>
| **Address and contact** | Via dei Volsci, 94, 00185 Roma  
                             Phone number 06 444 0912 |  
| **Link**              | https://www.facebook.com/AsdPopolareSanlorenzo/ |
| **Legal Form**        | Associazione Sportiva Dilettantistica Popolare San Lorenzo |
| **Short description** | The community-based gym was founded in 1998 with the underlying idea of promoting sport for all in order to promote improvements in the economic conditions and quality of life of people. The first exercise classes started in 2000, after two years spent in renovating the former dilapidated canteen. The renovation process was based on a participatory and self-financing approach. The community-based gym has today between 550 and 770 members of all ages although the majority of them belong to the age group of 18–40. During the first years the gym was totally run on a volunteer basis while today it is able to pay 15 sports instructors providing them a minimum wage of 8.5 Euros per hour. In addition, the gym faces approximately 15 thousand Euros of expenses for utilities.  
                             The main activities involve the provision of social sport, that is accessible and ethical. The gym aims to promote different social relationships, and therefore it has become a reference place for many community-based and cooperative activities. It organises free classes for local associations that deal with children and adults living in difficult economic conditions, and for the primary schools based in the neighbourhood. In 2016, it let about 600/700 refugees, who were hosted by the Association Baobab, use its bathroom and shower facilities. Recently, Palestra Popolare San Lorenzo has been also collaborating with a similar gym in Brazil which aims to reproduce this model of intervention with the children living in the favelas. This community-based gym has developed a clear, open and reliable cultural identity, and it serves as an example of the idea of the commons in a neighbourhood undergoing a gentrification process. This strength was also expressed in response to a dispute with the local administration when thousands of children, adults and old people took the streets to give support to this experience.  
                             There are many community-based gyms that promote sport as a right and a public good both in Rome and in Italy. |  
| **Comments/ criteria** | Sustainability is ensured by driven and passionate people who are involved in this experience, this is the real capital. We can define it an intangible asset, an immaterial capital that must be considered when taking into account the financial sustainability.  
                             This model is strongly reproducible even in other contexts; it can be used to create a community-based theatre, a social vegetable garden, a social centre for young people, etc. Cooperation among people works, and it is definitely better that people take abandoned public buildings back to foster their passions and interests rather than seeing them falling apart. |
| **Reproducible**      | YES |
| **Effective/ positive impact** | YES |
| **Innovation**        | YES |
| **Sustainability**    | YES |
| **Transferability**   | YES |

**Housing**

<table>
<thead>
<tr>
<th>Name</th>
<th>Cooperaativa Inventare L'Abitare</th>
</tr>
</thead>
</table>
| **Address and contact** | Via Isidoro del Lungo, 50 Roma  
                             inventareabitare@vodafone.it |  
| **Link**              | http://inventareabitare.it/ |
| **Legal Form**        | Cooperative |
| **Short description** | The Cooperative Inventare L'Abitare was founded in 1996 to provide social and public buildings without increasing land consumption and therefore without further overbuilding. In order to meet this goal, the cooperative aimed to reuse abandoned public buildings with a cooperative approach. According to the principle of subsidiarity in local administration, the Cooperative has set in motion the necessary skills to design self-revitalisation projects. |
Short description | Self-revitalisation projects entail a new approach that at the same time enhances public property and responds to the need for social housing in the city of Rome. Self-revitalisation projects are therefore based on a participatory approach that, from the earlier stages, involves the people who will be living in those buildings; it makes them part of a group, and it enables them to get a loan for home interior renovation, while the renovation of the external parts and substructure of the buildings is paid by the local administration as they remain in public ownership. Thanks to this approach, providing a house costs less than half of the cost of building a new one, thus allowing low-income people to access affordable housing.

To date, in 2017, there are 400 people involved in this project: 114 very heterogeneous households consisting of young precarious workers, couples, migrants and even large families. Eight buildings have been entrusted to the Cooperative; in 6 of them self-revitalisation works are finished and people are already living there.

The Cooperative organises regular meetings in order to discuss and make decisions about the strategy to adopt when facing delays to the revitalisation works caused by the local administration, as well as other issues related to projects, management of problems or difficulties encountered.

People who are involved in this experience have the chance to tackle both the housing and income issue in a very concrete way. In fact, self-revitalisation projects allow people to significantly reduce the burden of rental housing costs, and thus have more disposable income to improve their quality of life. In addition, community bonds become stronger thanks to the participatory approach in terms of designing and sharing common spaces. This experience develops a different way of living that for many people resulted in social inclusion and a new form of citizenship.

The self-revitalisation projects allow these buildings to take on a new life through change of use: the former school in Colle Salario, for instance, houses a community-based gym that carries out social and cultural activities for the neighbourhood. In the Spinaceto neighbourhood, a former abandoned kindergarten has been turned into 8 dwellings, and the park surrounding the building has been brought back to life by dwellers. In other cases, community vegetable gardens were created.

Comments/ criteria | The self-revitalisation model can be reproduced anywhere. It is financially feasible, innovative, environmentally sustainable, and it promotes a participatory approach. The experience of the Cooperative Inventare l'Abitare has inspired some similar projects in London and Hamburg.

Reproducible | YES
Effective/ positive impact | YES
Innovation | YES
Sustainability | YES
Transferability | YES

Work

Name | RI-MAFLOW - Fabbrica recuperata - Cittadella dell’altra economia
Address and contact | Via Boccaccio, 1 – Trezzano sul Naviglio. Milano
| 02 91637966 – 373 7652107 - info@rimaflow.it
Link | http://www.rimaflow.it/
| Twitter: http://twitter.com/RiMAFLOWit
Legal Form | Cooperativa Onlus RiMaflow
Short description | RiMaflow is a recovered factory, located in the southern outskirts of Milan. It was occupied in 2013. The activities are carried out by an association called “Casa del Mutuo Soccorso” (Mutul-Aid Society), consisting of three organisations, namely RiMaflow, Associazione Libera and Cooperativa Ies (Social Ethics Cooperative), that aims to match solidarity economy with productive activities and social fabric. RiMaflow also founded a cooperative that currently has 12 members. These organisations are allowed to use the spaces of the factory on a gratuitous loan approved by the bank that owns the property.
**Short description**  
RiMaflow carries out different activities including an organic market, (through the network of Fuorimercato, ethical purchasing groups and Genuino Clandestino), artisan activities (carpentry, furniture restoration, modeling, upholstery and metal processing ...), co-working spaces for those who need an office and want to relate to other co-workers. The Citadel of the other economy in RiMaflow aims to recreate in one place a complete supply chain and develop a new form of economy that is able to rethink market mechanisms, starting from building different relationships. RiMaflow is also engaged in other activities including recycling computers and electronic household devices, transport and logistics activities, interchange services, activities in the construction sector. It also has a camper storage space, a bar and a canteen.

**Comments/ criteria**  
There are around 70 people involved in RiMaflow including artisans, blue-collar workers, self-employed and other people who make use of the facilities of the Citadel. Decisions are made in a general monthly meeting which is also a space for political debate and analysis. The 12 members of the cooperative, who are employed under a part-time contract, earn 680 Euros per month, and they benefit from a petrol expense reimbursement which brings their total earning to about 800 Euros. Part of the revenue earned from the activities carried out is reinvested in the purchase of equipment and machinery needed in the various workshops and laboratories. RiMaflow organises also crowd-funding campaigns (the last one has collected almost 20 thousand Euros).

**Reproducible**  
YES

**Effective/ positive impact**  
YES

**Innovation**  
YES

**Sustainability**  
YES

**Transferability**  
YES

**Training**

| Name | Associazione Soprasotto - Associazione culturale Medionauta |
| Address and contact | via Confalonieri 2, Milano  
sottosopra.laboratorio@gmail.com |
| Link | https://www.facebook.com/soprasottomilano/ |
| Legal Form | Association |

**Short description**  
Soprasotto is a self-managed crèche that was open in 2013 by parents to find a solution to the fact that their children were not admitted to the public crèche as the application requirements are still linked to traditional permanent employment and they do not take into account the transformations occurred in the labour market resulting in forms of employment that do not have precise working hours, such as self-employment, precarious work, freelance jobs. In Milan, the number of places available in public crèches (the pre-school education in crèches is not compulsory) is not sufficient to satisfy the demand: the places available are 10 thousand resulting in about 3 thousand children who cannot be admitted to nursery schools (30%).

The monthly fee charged to parents by Sottosopra is 350 Euros, an average amount of the fees charged by public crèches in Milan ranging from 180 to 480 Euros per month. Fees charged by private crèches ranges from 650 to 900 Euros per month. Sottosopra currently has 10 children enrolled in it, and it employs two teachers who work under a regular full-time contract. Decisions are taken in the general meeting where all parents are involved in.

Four years after its foundation, the outcomes achieved are positive: it was attended by 35 children of young freelancers and self-employed people who, despite their precarious income, could not access public crèches.

**Comments/ criteria**  
From a financial point of view, in addition to the monthly fee families pay, which mostly covers the salaries of two teachers, the crèche turns to crowd-funding campaigns and call for tenders in support of youth activities which yield around 4 million Euros per year, an amount sufficient to buy educational materials useful for children's activities. They are thinking about the possible use of alternative economic tools, such as complementary currencies.
From a pedagogical point of view, the crèche refers to the teachers anti-authoritarian movement of the 1970s and the struggles against elite school, bureaucracy, fences, discipline (see the magazine L’Erba Voglio and reflections of Elvio Fachinelli and Lea Melandri). The greatest strengths of SMS are the dynamic social interaction with the neighbourhood (children are brought to market, visiting artisans ...) and organic food parents cook for all, in turn, once every two weeks. A possible reference model is also the German child-minder (tagesmutter). These kind of experiences have not taken place yet in Italy, even though today both in Rome and in Naples there are experiences that have reproduced the practice developed by SMS. However, these experiences have rather serious restrictions both from a legal point view and in terms of compliance with environmental and health regulations.

Comments/ criteria

| Reproducible       | YES          |
| Effective/ positive impact | YES          |
| Innovation         | YES          |
| Sustainability     | YES          |
| Transferability    | YES          |

Culture and sociality

<table>
<thead>
<tr>
<th>Name</th>
<th>Macao. Nuovo Centro per le Arti, la Cultura e la Ricerca</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address and contact</td>
<td>Milan - <a href="mailto:organizzazione.macao@gmail.com">organizzazione.macao@gmail.com</a></td>
</tr>
<tr>
<td>Link</td>
<td><a href="http://www.macaomilano.org">www.macaomilano.org</a></td>
</tr>
<tr>
<td>Short description</td>
<td>Macao is an independent centre for art, culture and research in an occupied space. Avoiding the creative industry paradigm, and trying to innovate the old idea of cultural institutions, the main goal is to consider art production as a viable process for rethinking social change, elaborating independent political critique, and as a space for innovative governance and production models. The research concerns the labour conditions in the creative industry and cultural sector, the right to the city and new forms of organization and technological solutions for cultural production. Macao is currently based in a former slaughterhouse in the middle of a huge abandoned area not so far from the centre of the city; it has a cross-sectoral program hosting performing arts, cinema, visual arts, design, photography, literature, new media, hacking and the meetings of citizens committees. It is coordinated by an open assembly of artists and activists. It is self-organized, thanks to a weekly assembly of all members and each specific activity is carried on by a group of activists that refer to the general assembly.</td>
</tr>
</tbody>
</table>

Comments/ criteria

| Reproducible       | YES          |
| Effective/ positive impact | YES          |
| Innovation         | YES          |
| Sustainability     | YES          |
| Transferability    | YES          |
Work

<table>
<thead>
<tr>
<th>Name</th>
<th>Unità di produzione - Coworking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address and contact</td>
<td>Via Cesalpino, 7 Milan</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:info@up.milano.it">info@up.milano.it</a></td>
</tr>
<tr>
<td>Link</td>
<td><a href="http://www.up.milano.it/it/">http://www.up.milano.it/it/</a></td>
</tr>
</tbody>
</table>

Short description

Unità di Produzione is a co-working space located in the northern outskirts of Milan. It is based inside a former industrial furnace factory that has been renovated between 2011 and 2014. The space hosts self-employed persons, freelancers, and small businesses. As it is located in a former factory converted into a tertiary sector workplace, it also represents an interesting example of reconversion of production (from Fordism to post-Fordism). It currently hosts 4 or 5 micro businesses (communication companies; press office; civil and industrial engineering services...), that is about a dozen people. For each workstation they pay 250 Euros, whereas companies pay a fixed monthly fee. Each workstation provides utilities such as electricity, water, internet connection, and gives access to services such as canteen, meeting rooms, relaxation rooms, areas for events and workshops and guest quarters.

Comments/ criteria

In Milan, the co-working phenomenon has a completely political origin that must be contextualised taking into account several factors. First of all, it is necessary to draw a distinction between this kind of experience and other very large structures that, relying on the sharing rhetoric, have been developed with speculative intent both in terms of real estate and the service sector. Due to the economic crisis, the issue of co-working assumes importance as a form of 'social defence', a survival strategy for those freelancers who are increasingly more isolated, while staying in a shared workspace enables them to let the outside world in.

The outcomes achieved in terms of well-being can be described on the basis of three elements: co-working spaces make work less lonely, they relieve workers of any responsibility in terms of management problems, and they make workers find again a work routine that aims to achieve a better work-life balance. In more strictly economic terms, a co-working space allows to start a business at very affordable costs.

Reproducible

YES

Effective/ positive impact

YES

Innovation

YES

Sustainability

YES

Transferability

YES

Healthcare

<table>
<thead>
<tr>
<th>Name</th>
<th>Ambulatorio Medico Popolare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address and contact</td>
<td>Via dei Transiti, 28 Milan</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:ambulatorio.popolare@inventati.org">ambulatorio.popolare@inventati.org</a></td>
</tr>
<tr>
<td>Link</td>
<td><a href="http://www.ambulatoriopopolare.org/">http://www.ambulatoriopopolare.org/</a></td>
</tr>
</tbody>
</table>

Short description

Ambulatorio Medico Popolare - AMP (the People’s Clinic) is an association recognised by law. It was founded in June 1994 by doctors and volunteers. It is self-managed and self-financed, and it carries out activities in defence of the right to healthcare. The People's Clinic is based in some spaces of the occupied house in Via dei Transiti 28 in Milan that have been renovated and equipped thanks to a public fundraising campaign. The Association currently pays a monthly rent of €150 (under a rent control regime) to the landlord of the building. As it is located in a working class and multi-ethnic area, AMP is mainly committed to providing healthcare services for illegal migrants or for those who lack the financial resources to obtain healthcare in traditional healthcare facilities. However, the activities of AMP address different spheres of health policies: the clinic provides free basic healthcare for all with a health centre open two afternoons a week, it provides information and it organises initiatives on the right to healthcare. In recent years, the Italian healthcare system has undergone many changes resulting in a public service that, in order to make ends meet, responds to management logic rather than to the demand for healthcare services. In this framework, there is no room for prevention policies and the right to health. Italy has been witnessing a progressive dismantling of public hospitals and local outpatient clinics, a significant reduction in social services delivery, thus leaving the provision of such services to the private sector. Women’s counselling centres have been affected by this policy, too. In fact, in AMP there is also a women’s counselling centre that provides information about contraception, sexuality, and rights (e.g., information on voluntary interruption of pregnancy).
The activities are based on voluntary work. AMP is funded through fundraising events, such as benefit dinners or gigs held in self-managed social centres (e.g. 99 Posse). The recruitment of healthcare personnel is via word of mouth and “elective affinities”, thus resulting in a generational renewal and an enhanced community spirit that have allowed this experience to survive (it is a more unique than rare case) since 1994. In fact, the most innovative aspect of this experience relies on this community spirit and the resulting more attentive care and trustful relationships with users rather than on the provision of the service itself, although it is essential to those who cannot turn to other healthcare facilities. Similar experiences are being spread, particularly in the aftermath of the economic crisis. In particular, self-organised solidarity healthcare clinics have been multiplying in Greece in recent years.

### Housing and multi-purpose activities (sport, culture, training)

<table>
<thead>
<tr>
<th>Name</th>
<th>Spazio di Mutuo Soccorso (SMS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address and contact</td>
<td>Piazza Stuparich, 18 - Milan</td>
</tr>
<tr>
<td>Link</td>
<td><a href="http://www.inventati.org/sms-milano/wordpress/">http://www.inventati.org/sms-milano/wordpress/</a></td>
</tr>
</tbody>
</table>

**Short description**

Spazio di Mutuo Soccorso – SMS – (Mutual-Aid Space) is a self-organised multi-purpose experience based in two occupied buildings in the western semi-periphery in Milan. It is inspired by the workers’ experiences of Mutual-Aid. This experience aims to meet, in the absence of adequate social measures, the housing needs of a working class district with a high presence of migrants. On the one hand, it provides apartments in the two occupied buildings after a close examination of each situation carried out by the housing help desk (also evaluating people’s commitment to the cooperative management of the space, that is their engagement in one of various organisational activities), on the other hand it ensures a temporary accommodation to those who are on a waiting list for social housing. The activities carried out by SMS aim to provide precarious workers and migrants with services and resources in order to help them tackle the crisis. SMS runs different projects including the community-based gym “Hurricane”, a bicycle repair workshop, the C_Rise project – a flea market promoting the exchange and reuse of products, an art workshop, the GASP – an ethical purchasing group, the People’s University whose core is the school of languages Abba which issues the official certification of Italian as a foreign language (CILS), a photography and videomaker workshop. It also hosts an after-school child care space called “C’era due volte”, the headquarters of Asia – a trade union association for tenants which is affiliated to the grass-roots union USB, and a research and action group involved in the redevelopment of Piazza Stuparich, a square in front of SMS.

**Comments/ criteria**

The financial sustainability of the space is based on the proceeds from various activities and fundraising events (dinners, concerts). Some initiatives, like the C_Rise project, foster the articulation of different economic practices underpinning a system based on use value, thus a payments system based on barter. The most innovative aspect lies on the development of strong synergies and integration between the different activities carried out in SMS which, therefore, presents itself as an actual self-organised bottom-up welfare system that is able to meet a wide spectrum of needs related to housing, training, food, culture, and leisure time. Some people who are involved in SMS are also able to generate income from the activities they carry out. SMS created strong bonds with the neighbourhood thanks also to the neighbours committee of San Siro. The reproducibility of SMS depends on the prior existence of a well-structured organisation able to be the driving force (in this case it was the social centre ‘Cantiere’ in Milan), and the ability to develop volunteer work thanks to the militant attitude of the activists involved in it.
### 3.2B EXPERIENCES IN CROATIA

#### Food & Immigrant Integration

<table>
<thead>
<tr>
<th>Name</th>
<th>Okus Doma (Taste of Home) Catering Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.okus-doma.hr/en">http://www.okus-doma.hr/en</a></td>
</tr>
<tr>
<td>Short description</td>
<td>A social enterprise dedicated to promoting multiculturalism and the integration of immigrants and refugees into Croatian society, Okus Doma is a catering service that employs people from different countries who cook meals from their home of origin, thereby giving the Croatian population a “taste of home”. In addition to catering services which seek to build bridges across cultures through food and economically emancipate new-comers to Croatia, Okus Doma is also a social co-op which helps to integrate immigrants and refugees into Croatian society through Croatian-language courses, food workshops, and joint activities and events with civil society organizations.</td>
</tr>
<tr>
<td>Reproducible</td>
<td>YES</td>
</tr>
<tr>
<td>Effective/ positive impact</td>
<td>Yes, provides income, skills-development and language courses for the workers, while promoting multiculturalism and social solidarity in the Croatian population through positive contact with people and cultures that are often negatively portrayed in the media.</td>
</tr>
<tr>
<td>Innovation</td>
<td>Yes – Okus Doma is more than just a catering service or enterprise, it is a community.</td>
</tr>
<tr>
<td>Sustainability</td>
<td>YES</td>
</tr>
<tr>
<td>Transferability</td>
<td>YES</td>
</tr>
</tbody>
</table>

#### Civil society empowerment, citizen government watchdog

<table>
<thead>
<tr>
<th>Name</th>
<th>Platforma 112 – za Hrvatsku vladavine prava (Platform 112 – for a Croatia ruled by law)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="https://web.facebook.com/Platforma112ZaHrvatskuVladavinePrava/?_rdr">https://web.facebook.com/Platforma112ZaHrvatskuVladavinePrava/?_rdr</a></td>
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<tr>
<td>Short description</td>
<td>A coalition of 60 civil society organizations from all regions of Croatia, Platforma 112 functions as a government watchdog dedicated to the respect for democratic principles, human rights and the rule of law in Croatia. The platform monitors and evaluates government policies, promises and actions as they relate to maintaining a liberal democracy in Croatia, with the goal of informing the public and holding politicians to account for unlawful or illiberal practices. Platforma 112 is a well-recognized voice for human rights and democracy, appearing often on TV, radio and in the news, holding conferences and roundtables, and publishing releases, reports and factsheets on issues of urgent political importance. Platform 112 developed organically from a shared set of values promoted by the 60 civil society organizations and is based on resource-sharing, solidarity, volunteering and activism. In more recent years, the Platform has also found itself countering “fake news” and providing evidence-based information on public policy and government actions to the public, as well as NGOs and institutions inside and outside of Croatia.</td>
</tr>
<tr>
<td>Reproducible</td>
<td>Yes, but requires a civil society network that shares values and goals, while having a “commonfare” attitude towards resources, time, and outputs (meaning that all resources are shared and open-source, and that increasing social solidarity and welfare are the main outputs)</td>
</tr>
<tr>
<td>Effective/ positive impact</td>
<td>Yes, Platform 112 has effectively organized and empowered civil society in Croatia into a singular voice for peace, human rights and democracy.</td>
</tr>
<tr>
<td>Innovation</td>
<td>No</td>
</tr>
<tr>
<td>Sustainability</td>
<td>Yes, if there are dedicated volunteers</td>
</tr>
<tr>
<td>Transferability</td>
<td>Yes</td>
</tr>
</tbody>
</table>

#### Banking and regional development

<table>
<thead>
<tr>
<th>Name</th>
<th>Etična banka (Ethical Bank)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="https://www.ebanka.eu/">https://www.ebanka.eu/</a></td>
</tr>
<tr>
<td>Short description</td>
<td>The first ethical bank in Croatia was founded by the Cooperative for Ethical Financing, is owned by its members and has as its primary goal investing in community development projects that are socially and environmentally sustainable, in addition to being financially feasible. The bank is based on the principles of: transparency, democracy, and people before profits. In addition to offering fair interest rates, fee-less transactions, and free project development guidance and advice, the ethical bank has as its goal the production of added value for society that benefits all, and is particularly focused on helping people from low socio-economic backgrounds to access credit and project development support.</td>
</tr>
</tbody>
</table>
Homelessness & hunger

**Name**  
Udruga MOST (The BRIDGE Association)

**Link**  
http://most.hr/

**Short description**  
MOST Association is a non-governmental organization based in Split, which promotes the values of volunteer work, humanity, solidarity, respect for diversity and human rights, and provides concrete help to those in need with a view to increasing the quality of life for vulnerable people, and fighting against poverty and social exclusion. For example, in addition to undertaking research and advocacy work on behalf of the homeless, MOST also runs a homeless shelter in collaboration with the City of Split, with programs, activities and workshops designed to help integrate them into society. MOST also coordinates the network of Croatian homeless and a website where they can access important information, both practical and policy-related, and share their stories and experiences with each other and the world. In 2015, MOST opened the doors to its “social solidarity supermarket” aptly named Solidarity which provides free food to the hungry citizens of Split. The motto of the supermarket is “Nobody hungry in Split”.

**Reproducible**  
Yes

**Effective/ positive impact**  
Yes

**Innovation**  
Yes, because although the projects, programs and services are not innovative, it is innovative to have a single NGO undertaking such a diversity of activities

**Sustainability**  
Yes (with government or EU financial support)

**Transferability**  
Yes

Ecologically sustainable food and local development

**Name**  
Zadruga za dobru ekonomiju (The Cooperative for a Good Economy)

**Link**  
http://www.dobra-ekonomija.hr/

**Short description**  
Cooperative for a Good Economy provides a service called “Food for Good” which facilitates direct purchases of economically-sustainable and local foods, significantly reducing the food to table supply chain, while creating partnerships between food producers and purchasers that build trust and solidarity. The Cooperative for a Good Economy brings together a series of small organic producers (Co-op members and sub-contractors) provides them with an environmental certificate guaranteeing quality, and links producers with customers in an economically, environmentally and socially sustainable and fruitful manner. For example, by organizing procurement in advance, the Cooperative is able to give the farmers a guarantee of quantity purchased, stabilizing income and saving the time and costs associated with selling food directly at a market (costs of stand, man-hours, travel, food waste). The Coop considers every purchase a political act in favour of a people-focused economy, ecologically-sustainable and nutritious foods, and local and regional economic and social development.

**Reproducible**  
Yes

**Effective/ positive impact**  
Yes

**Innovation**  
No

**Sustainability**  
Yes, but requires starting capital

**Transferability**  
Yes
### 3.2C EXPERIENCES IN THE NETHERLANDS

#### Food

<table>
<thead>
<tr>
<th>Name</th>
<th>Guerilla Kitchen Amsterdam</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.facebook.com/guerillakitchenamsterdam">www.facebook.com/guerillakitchenamsterdam</a></td>
</tr>
<tr>
<td><strong>Short description</strong></td>
<td>Peaceful protesting agains food waste by providing delicious food for the people prepared with ingredients from local places. GKA gather amazing abandoned food, to prepare delicious dishes of all kinds for the people of Amsterdam. With help of donations, they have set up a free supermarket for the people in need. GKA are getting in contact with stores and restaurants directly, and are baking and cooking up a royal storm and ambushing residents of Amsterdam with deliciousness rescued from the trash to rescue the taste buds. GKA publishes on their Facebook page the places were they will serve their dishes! They have a weekly event at Robin Food (social + activists kitchen) on Wednesdays. It's mainly public places or local community centres.</td>
</tr>
<tr>
<td><strong>Reproducible</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Effective/ positive impact</strong></td>
<td>Yes, serving low cost meals, reducing waste, actively involved in communities</td>
</tr>
<tr>
<td><strong>Innovation</strong></td>
<td>No (uses social media to engage)</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>Yes, but depends on volunteers, free time</td>
</tr>
<tr>
<td><strong>Transferability</strong></td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Taste Before You Waste</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Short description</strong></td>
<td>Taste Before You Waste is an Amsterdam-based initiative focused on the prevention of food waste that was founded in November 2012. Their aim is to raise awareness about the enormous amount of good food that is thrown away every day and inform people about what one can do to prevent this from happening. We try to achieve this through a variety of activities, ranging from food ‘giveaway markets’ and ‘no-food waste diners’, to the organization of debates and documentary screenings on the topic.</td>
</tr>
<tr>
<td><strong>Reproducible</strong></td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Effective/ positive impact</strong></td>
<td>Yes, but depends on volunteers and suppliers</td>
</tr>
<tr>
<td><strong>Innovation</strong></td>
<td>Yes, free meals + free shopping</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>Not really</td>
</tr>
<tr>
<td><strong>Transferability</strong></td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>VOKOMOKUM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.vokomokum.nl">www.vokomokum.nl</a></td>
</tr>
<tr>
<td><strong>Short description</strong></td>
<td>VOKOMOKUM is an organic, vegetarian food co-operative in Amsterdam. VOKOMOKUM is a growing collective of diverse people who want to get their food in an honest and social way. It is being developed on the model of a workers or consumers co-op, whereby each member does their bit. Orders are placed monthly and the pick-up day is the last Friday of the month at Plantagedok. Vokomokum is not an on line shop. We are a hands on co op, not just a pick up point for what you have ordered on line. This is an important aspect of the ‘voko’ – it’s not just about getting good food, but also about social contact and community building. Everyone shares the workload for the benefit of the whole. Members usually put in a few hours every other month, and all members enjoy the benefit of organic food at wholesale prices.</td>
</tr>
<tr>
<td><strong>Reproducible</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Effective/ positive impact</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Innovation</strong></td>
<td>NO</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Transferability</strong></td>
<td>YES</td>
</tr>
</tbody>
</table>
### URBANIAHOEVE

**Name**  
URBANIAHOEVE

**Link**  
www.urbaniahoeve.nl

**Short description**  
In the style of naming one's land and landscapes, from Walden to the Farm, places inspired by self-reliance and conviviality, in Dutch, URBANIAHOEVE means, 'the city (as a) farmyard', indicating the ready-built city as the place where we might 'get ourselves back to the garden'. The foodscapes that we build together with communities and local agencies are the empirical application of an holistic approach to the human-city-nature complex, a qualitative reconsideration of the real and actual city's public space. URBANIAHOEVE's vision of urban agriculture describes a coherent edible ecological framework (EEF) within the public space - one that gives the co-operatively implemented landscape a park-like nature – and that describes the foundation of an urban agriculture that URBANIAHOEVE desires and proposes, an urban agriculture that positively impacts the city at ecological, social, and nutritional levels.

**Reproducible**  
YES

**Effective/ positive impact**  
YES

**Innovation**  
YES

**Sustainability**  
YES (community training)

**Transferability**  
YES

---

### Clothes

**Name**  
Lena Library

**Link**  
www.lena-library.com

**Short description**  
It's a library, but then for clothes. Choose the subscription that suits you and borrow unlimited clothes from the collection for a fixed monthly amount. You can change your borrowed items as often as you want.

This example is a bit posh; looks like girls playing Amsterdam fashion week, but the concept itself could work for our target audience. They claim to have a great deal of interest in the circular economy and the eradication of poverty...

**Reproducible**  
Yes, but needs lots of volunteers

**Effective/ positive impact**  
Yes, could be amplified by slightly different target audience + they also host slow working spaces for people between 20 – 40 something suffering from burnout.

**Innovation**  
No, it's a library (but looking to make a profit, it's not a not-for-profit)

**Sustainability**  
Yes especially in terms of means of production + environment, but would require volunteers

**Transferability**  
Yes

---

### Dress for success

**Name**  
Dress for success

**Link**  
www.dressforsuccess.nl

**Short description**  
Dress for Success is a volunteer organization that provides job seekers with free representative clothes and practical support to be able to apply more successfully. In this way they help people on their path to economic independence. Dress for Success is for people with a minimum income who have insufficient financial means to dress appropriately for a job interview. In their stores they will help job seekers putting together a new outfit: it should fit both the position as well as the person. All of this to ensure that the job seeker appears representative at their presentation or job interview and does not miss the chance to make a good first impression.

**Reproducible**  
YES

**Effective/ positive impact**  
YES

**Innovation**  
YES

**Sustainability**  
YES (volunteers, suppliers)

**Transferability**  
YES
### Shelter

<table>
<thead>
<tr>
<th>Name</th>
<th>Housing association Soweto / Nieuwland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.soweto.nl">www.soweto.nl</a> / <a href="http://www.nieuwland.cc">www.nieuwland.cc</a></td>
</tr>
<tr>
<td>Short description</td>
<td>Soweto is a housing association where self-organisation and DIY of its tenants is paramount. By self-owning / renting premises to groups who manage their building on their own responsibility Soweto provides affordable living and working space. Soweto is a democratic association whose members jointly decide on the housing association policy. Solidarity and sustainability play a major role. Nieuwland is the pilot project. With a group of enthusiastic people they want to rebuild and manage the building themselves. This way Swoeto aims to keep the rent affordable and people involved. The DIY principle is one of the core values of Soweto and at the basis of creating affordable housing and solidary communities.</td>
</tr>
<tr>
<td>Reproducible</td>
<td>Yes (in NL at least), but takes a long breath and lots of patience</td>
</tr>
<tr>
<td>Effective/ positive impact</td>
<td>Yes, affordable housing in the centre of Amsterdam, neighbourhood involvement + public meeting space</td>
</tr>
<tr>
<td>Innovation</td>
<td>No, squatter scene tactics, but happening now in the post-squat Amsterdam</td>
</tr>
<tr>
<td>Sustainability</td>
<td>Yes, especially socially</td>
</tr>
<tr>
<td>Transferability</td>
<td>Yes, group effort not dependant on single member + open to new members</td>
</tr>
</tbody>
</table>

### Education + free time

<table>
<thead>
<tr>
<th>Name</th>
<th>Wireless Leiden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.wirelessleiden.nl">www.wirelessleiden.nl</a></td>
</tr>
<tr>
<td>Short description</td>
<td>The Wireless Leiden Foundation has established an open, inexpensive, fast wireless network for Leiden and surrounding villages. It is an independent network, which technically links up seamlessly to the Internet, but can also be used for free local communication within the Leiden region. Wireless Leiden is a non-profit organisation, operating completely with professional volunteers and aiming at infrastructure and not services. All their software, technological and organisational knowledge is freely available to others under an open source license. The WiFi network of Wireless Leiden offers the unique possibility to develop and test new techniques and applications. That’s why they work together with several research institutions, like the ‘Centre for Technology and Innovation Management’ (CeTIM), the Institute for Societal Innovation (IWI), the ‘Leiden University School of Management’ (LUSM) and the ‘Leiden Institute of Advanced Computer Science’ (LIACS).</td>
</tr>
<tr>
<td>Reproducible</td>
<td>YES</td>
</tr>
<tr>
<td>Effective/ positive impact</td>
<td>YES</td>
</tr>
<tr>
<td>Innovation</td>
<td>YES</td>
</tr>
<tr>
<td>Sustainability</td>
<td>YES (volunteers)</td>
</tr>
<tr>
<td>Transferability</td>
<td>YES</td>
</tr>
</tbody>
</table>

### Energy

<table>
<thead>
<tr>
<th>Name</th>
<th>Amsterdam Energie</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.amsterdamenergie.nl">www.amsterdamenergie.nl</a></td>
</tr>
<tr>
<td>Short description</td>
<td>Amsterdam Energy is a sustainable alternative to the big energy companies. It is a cooperative. This means that members are in charge. Anyone can join. The Amsterdam Energy profit goes to sustainable cooperative projects in Amsterdam. Each member can allocate a portion of annual profits to a project, for example Amsterdam initiatives that generate renewable energy. Amsterdam Energy is not only about renewable energy, but also about saving energy by proper isolation etc. Amsterdam Energy is a cooperative that wants to contribute to a future in which Amsterdam will be sustainable and self-sufficient. Cooperative members themselves are the boss and co-decide in which local, sustainable projects, the profits are invested.</td>
</tr>
<tr>
<td>Reproducible</td>
<td>YES</td>
</tr>
<tr>
<td>Effective/ positive impact</td>
<td>YES</td>
</tr>
<tr>
<td>Innovation</td>
<td>NO (as a COOP model, technology YES)</td>
</tr>
</tbody>
</table>
Health

Name: ThuisPoli Den Haag
Link: www.thuispoli.nl
Short description: The ThuisPoli Foundation provides free home care to residents of The Hague Southwest. The ThuisPoli is an independent, non-religious care organization that provides free care to people who, for whatever reason, do not have access to regular care. The ThuisPoli also offers residents the opportunity to completely free and without obligation check their basic health. People do not have to have health insurance to be able to rely on the various health services provided by the ThuisPoli. The ThuisPoli is able to offer free care by working with students who receive their trainings from professionals associated to the ThuisPoli. SIDENOTE: Free is never free... Students need to pay for this internship, which is wrong. However, racism in the Netherlands is persistent and prevents many students with a different ethnical background from finding internships in the first place, leaving them unable to finish their education, with all it's consequences. There is also an informal job guarantee in place.

Reproducible: YES
Effective/ positive impact: YES
Innovation: YES
Sustainability: YES
Transferability: YES

Alternative + crypto currencies

Name: Makkie
Link: www.makkie.cc
Short description: ‘Makkies’ are a local currency earned and spent in a specific neighbourhood in Amsterdam Oost called De Indische Buurt.
You can earn Makkies by performing a task for a local resident or organization. With earned Makkies you can pay for the helping hand of a neighbor, or get discounts and pay at local retailers and entrepreneurs. It is a CCIA project
Reproducible: YES
Effective/ positive impact: YES
Innovation: YES
Sustainability: NOT so much
Transferability: YES

Empowerment / work

Name: Lucas Community
Link: https://www.facebook.com/LucasCommunity/ (website currently unavailable)
Short description: Lucas community is a neighbourhood cooperative of resident/entrepreneurs in Osdorp; enterprising locals who enjoy their neighbourhood and want to contribute to their neighbourhood. They perform independent activities and projects within a self-contained district cooperative. Lucas Community offers residents the opportunity to develop themselves and their environment.
Reproducible: YES (see: http://www.ondernemenmeteenuitkering.nl listing several more projects. It is supported by Cordaid)
Effective/ positive impact: YES
Innovation: YES, local authorities are ‘allowing’ the members to become entrepreneurs within this construction without losing their welfare.
Sustainability: YES, the members have a shared interest to sustain the organisation, democratic processes
**Transferability**: YES

<table>
<thead>
<tr>
<th>Name</th>
<th>HEILIGE BOONTJES (untranslatable funny name)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.heiligeboontjes.com">www.heiligeboontjes.com</a></td>
</tr>
<tr>
<td><strong>Short description</strong></td>
<td>Coffee bar in Rotterdam that exclusively works with youth delinquents providing them with training and jobs.</td>
</tr>
<tr>
<td><strong>Reproducible</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Effective/ positive impact</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Innovation</strong></td>
<td>YES, working with criminals</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Transferability</strong></td>
<td>YES</td>
</tr>
</tbody>
</table>

**Reproducible**

**Effective/ positive impact**

**Innovation**

**Sustainability**

**Transferability**

**(Digital) storytelling**

<table>
<thead>
<tr>
<th>Name</th>
<th>Kantlijn/margin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://kantlijn.org/">http://kantlijn.org/</a></td>
</tr>
</tbody>
</table>
| **Short description**         | Kantlijn is the writing club for homeless people in Amsterdam. Every week they come together in the Ru Paré Community Slotervaart building to write under professional supervision. Their poetry and prose is tough, funny and moving and published every other three weeks in the Z! newspaper (Homeless paper in Amsterdam).
Kantlijn recently successfully launched a crowd funding campaign to create videos from the stories written during the workshops. They aim to put new videos online every month. |
| **Reproducible**              | YES             |
| **Effective/ positive impact**| YES             |
| **Innovation**                | YES, social     |
| **Sustainability**            | NO needs constant money for the teachers (+ lunch for the homeless) |
| **Transferability**           | YES             |

**Basic Income**

<table>
<thead>
<tr>
<th>Name</th>
<th>MIESLAB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Link</td>
<td><a href="http://www.mieslab.nl">www.mieslab.nl</a></td>
</tr>
<tr>
<td><strong>Short description</strong></td>
<td>MIES stands for Cooperation for Innovation of Economy and Society. They crowd funded (!) the first two basic incomes for precarious workers in NL and are spreading the results.</td>
</tr>
<tr>
<td><strong>Reproducible</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Effective/ positive impact</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Innovation</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Sustainability</strong></td>
<td>YES</td>
</tr>
<tr>
<td><strong>Transferability</strong></td>
<td>YES</td>
</tr>
</tbody>
</table>

Basic Income Network – Italia (a cura di), AAVV, Un reddito garantito ci vuole, ma quale?, Quaderno per il Reddito n°3, , BIN Italia, Roma 2016

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ANNEXES
ANNEX 1: THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN ITALY

EMPLOYMENT AND UNEMPLOYMENT

NASPI – NUOVA ASSICURAZIONE SOCIALE PER L’IMPIEGO

Short description
NASPI (new social insurance provision for employment) is an unemployment benefit scheme which is geared toward employees who have involuntarily lost their jobs. It is a temporary unemployment benefit which ends when the unemployment checks have run out or when a worker finds a new job. The beneficiaries must participate in an active labour market policy programme.

Breve descrizione
La NASPI è il classico sussidio di disoccupazione, che interviene a favore dei lavoratori subordinati colpiti da eventi di disoccupazione involontaria. È una prestazione temporanea che prevede obblighi di attivazione da parte del beneficiario e si interrompe per il decorso del tempo o in caso di reperimento di una nuova occupazione.

Ente erogatore (da chi)
Inps

Beneficiari (a chi)
I lavoratori dipendenti che hanno perso involontariamente il posto di lavoro a seguito di licenziamento. Per licenziamento si intende anche la cessione di un contratto di lavoro a termine.

Le dimissioni di regola non danno diritto a fruire della prestazione (a meno che non si tratti di dimissioni rese per giusta causa, ad esempio in caso di mancato pagamento della retribuzione, molestie, inosservanza degli obblighi di sicurezza).

È indispensabile un’anzianità lavorativa, pari ad almeno 13 settimane negli ultimi 4 anni e almeno 30 giorni di lavoro negli ultimi 12 mesi.

Sono esclusi da questo regime i lavoratori alle dipendenze della Pubblica Amministrazione (che non hanno diritto a nessun trattamento simile) e quelli del settore agricolo (che hanno diritto a un trattamento speciale).

Ammontare del beneficio (quanto)
L’ammontare del trattamento dipende dal livello retributivo maturato dal lavoratore nei quattro anni precedenti alla perdita del lavoro.

L’ammontare del trattamento è pari al 75% della retribuzione media precedente con un tetto massimo di 1300 euro mensili (per retribuzioni superiori a 1195 euro all’importo si aggiunge solo il 25% del differenziale tra la retribuzione percepita e l’importo di 1195 euro)

A partire dal quinto mese di fruizione l’importo della Naspi si riduce del 3% ogni mese.

Durata (per quanto tempo)
Il beneficio ha durata pari alla metà dell’anzianità lavorativa maturata prima della perdita del lavoro. La durata del trattamento non può superare il limite di 24 mesi.

Il beneficiario della Naspi è vincolato ad alcuni obblighi che ne condizionano la fruizione. La legge prevede sanzioni e decurtazioni in caso di mancata presentazione ai centri per l’Impiego o in caso di mancata accettazione di una offerta di lavoro congrua.

Il beneficiario decade dalla prestazione quando:
• reperisce un’occupazione che comporta la perdita dello stato di disoccupazione;
• inizia un’attività di lavoro autonomo o subordinato senza effettuare le comunicazioni previste;
• matura i requisiti per il pensionamento di vecchiaia o anticipato;
• viola le regole relative alle iniziative lavorative ed ai percorsi di riqualificazione (in caso di mancanze meno gravi è prevista solo una decurtazione).

Come accedere (come fare)
La domanda va presentata esclusivamente on line all’Inps entro 68 giorni dalla perdita del lavoro.
La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi).

Moduli per la domanda

Competenza
Statale

Riferimento normative
D.lgs. 4 marzo 2015 n. 22
### NASPI LIQUIDATA IN UN’UNICA SOLUZIONE

**Short description**  
Those who are entitled to Naspi can receive it as a lump sum payment in order to set up a business or start out in self-employment.

**Breve descrizione**  
È consentita la liquidazione anticipata in un’unica soluzione della Naspi a cui si ha diritto, per avviare attività imprenditoriali o di lavoro autonomo.

**Ente erogatore (da chi)**  
Inps

**Beneficiari (a chi)**  
I lavoratori licenziati che hanno diritto a fruire la Naspi.

L’erogazione anticipata è finalizzata all’avvio di attività imprenditoriali, di lavoro autonomo, professionali, anche in forma cooperativa.

**Come accedere (come fare)**  
La domanda va presentata esclusivamente on line all’Inps entro 30 giorni dall’avvio dell’attività di lavoro autonomo.

La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi).

**Moduli per la domanda**  

**Competenza**  
Statale

**Riferimento normative**  
Art. 8 D.lgs. 4 marzo 2015 n. 22 – Circolare INPS del 19 marzo 2015 n. 62

### ASSEGNO DI RICOLLOCAZIONE

**Short description**  
After four months of unemployment, unemployed people who benefit from NASPI payments can apply for a voucher that they can use to have public or private employment agencies providing job search assistance (Placement Contract).

**Breve descrizione**  
I soggetti precettori della Naspi possono, dopo quattro mesi di disoccupazione, chiedere l’attribuzione di un voucher da spendere presso agenzie di lavoro pubbliche o private.

**Ente erogatore (da chi)**  
Centro per l’Impiego

**Beneficiari (a chi)**  
I lavoratori che percepiscono la Naspi da almeno quattro mesi.

**Durata (per quanto tempo)**  
L’assegno di ricollocazione è spendibile al fine di ottenere un servizio di assistenza intensiva nella ricerca di lavoro presso i centri per l’impiego o presso i soggetti privati accreditati.

**Come accedere (come fare)**  
Il percorso di ricollocazione dura sei mesi e L’assegno deve essere attivato entro due mesi dalla concessione.

**Competenza**  
La domanda va presentata al Centro per l’Impiego.

**Riferimento normative**  
Statale

Art. 23 D.lgs. 14 settembre 2015 n. 150

### INDENNITÀ DI DISOCCUPAZIONE PER I LAVORATORI AGRICOLI

**Short description**  
Farmworkers benefit from a specific scheme that takes into account the seasonality of the agricultural production cycle. The provision consists in cash transfers for unemployment compensation of previous year.

**Breve descrizione**  
I lavoratori dell’agricoltura beneficiano di una regime particolare che tiene conto della stagionalità del ciclo produttivo. La prestazione consiste in un indennizzo per la disoccupazione decorsa nell’anno precedente.

**Ente erogatore (da chi)**  
Inps

**Beneficiari (a chi)**  
Gli operai che hanno lavorato per almeno 102 giornate nell’ultimo biennio, in prevalenza nel settore agricolo.

Fruiscono del trattamento anche gli operai assunti a tempo indeterminato ma che hanno lavorato solo per una parte dell’anno.

È indispensabile un’anzianità lavorativa di almeno due anni e di almeno 102 giorni di lavoro negli ultimi 2 anni.
Ammontare del beneficio (quanto)

L’ammontare del trattamento è pari al 40% della retribuzione di riferimento dell’anno precedente, moltiplicata per il numero di giornate di disoccupazione in cui si è.

L’ammontare del trattamento è pari al 75% della retribuzione media precedente con un tetto massimo di 1300 euro mensili (per retribuzioni superiori a 1195 euro l’importo si aggiunge solo il 25% del differenziale tra la retribuzione percepita e l’importo di 1195 euro)

A partire dal quinto mese di fruizione l’importo della Naspi si riduce del 3% ogni mese.

Durata (per quanto tempo)

Il beneficio viene pagato in un’unica soluzione dall’Inps.

Come accedere (come fare)

La domanda va presentata esclusivamente on line all’Inps entro il 31 marzo di ogni anno.

Moduli per la domanda

La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi).

Competenza

http://www.inps.it/portale/default.aspx?imenu=107&IdLingua=1&formspalladestramodulistica=true&ricerca=sr25

Statale

ASDI – ASSEGNO DI DISOCCUPAZIONE

Short description

It is a social assistance measure payable to NASPI beneficiaries once their entitlement to NASPI has expired and they did not find a new job yet.

Breve descrizione

È una misura di ultima istanza destinata ai lavoratori disoccupati che hanno usufruito per l’intero periodo della Naspi ma che non hanno ancora trovato una nuova occupazione.

Ente erogatore (da chi)

Inps

Beneficiari (a chi)

Ai lavoratori che al termine del periodo di fruizione della Naspi non hanno ancora trovato una nuova occupazione.

Tali lavoratori devono qualificarsi per requisiti ulteriori: età superiore a 55 anni, indicatore ISEE non superiore a 5000 euro, presenza di un minore nel nucleo familiare

Il beneficiario è tenuto a sottoscrivere un patto di servizio personalizzato presso il Centro per l’Impiego con impegni precisi in termini di ricerca attiva del lavoro e disponibilità a iniziative di formazione e orientamento

Ammontare del beneficio (quanto)

La prestazione è corrisposta in misura pari al 75% dell’ultima Naspi percepita.

L’importo in ogni caso non può essere superiore all’ammontare dell’assegno sociale (pari nel 2015 ad euro 448,52 rivalutato annualmente).

L’importo dell’ASDI è aumentato in presenza di familiari a carico.

Sono previsti anche dei limiti minimo sotto i quali la prestazione non può scegliere (231 euro per una famiglia di due membri, 331 per una famiglia di quattro membri)

Durata (per quanto tempo)

Il trattamento dura al massimo per sei mesi.

Non si può fruire dall’ASDI per più di 24 mesi nell’arco di 5 anni e per più di 6 mesi nell’arco di un anno.

Come accedere (come fare)

La domanda va presentata esclusivamente on line all’Inps entro 30 giorni dal termine di fruizione della Naspi.

La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi)

Moduli per la domanda

http://www.inps.it/portale/default.aspx?Id=0%3b5673%3b1492%3b&lastMenu=1492&iMenu=1

Competenza

Statale

Riferimento normative

Art. 16 D.lgs. 4 marzo 2015 n. 22 – Decreto del Ministero del lavoro e delle politiche sociali 29 ottobre 2015

DIS COLL – INDENNITÀ DI DISOCCUPAZIONE PER I COLLABORATORI COORDINATI E CONTINUATIVI

Short description

It is the new unemployment benefit for workers holding a ‘continuous and coordinated collaboration’ contract who have involuntarily lost their jobs. This measure is on experimental basis.

H2020-ICT-2015/687922
**Breve descrizione**
È una misura sperimentale destinata a proteggere da eventi di disoccupazione involontaria i lavoratori in regime di collaborazione coordinata e continuativa (cioè in una condizione mediana tra lavoro subordinato e autonomo).

**Ente erogatore (da chi)**
Inps

**Beneficiari (a chi)**
Ai lavoratori in regime di collaborazione coordinata e continuativa e che non sono in possesso di partita IVA.

È necessaria l'iscrizione, in via esclusiva, alla Gestione separata dell'Inps.

Debbono essere rispettati congiuntamente i seguenti requisiti ulteriori:

- stato di disoccupazione al momento della richiesta
- almeno 3 mesi di contribuzione tra il 1° gennaio dell'anno precedente all'evento di disoccupazione e l'evento di disoccupazione stesso.

**Ammontare del beneficio (quanto)**
L'ammontare del trattamento dipende dal livello retributivo maturato dal lavoratore nell'anno in cui si è verificata la disoccupazione e nell'anno precedente

La retribuzione media viene calcolata dividendo i redditi percepiti dal collaboratore per il numero dei mesi in cui risulta la contribuzione

L'ammontare del trattamento è pari al 75% della retribuzione media con un tetto massimo di 1300 euro mensili (per retribuzioni superiori a 1195 euro all'importo si aggiunge solo il 25% del differenziale tra la retribuzione percepita e l'importo di 1195 euro)

A partire dal quarto mese di fruizione l'importo della DIS-COLL si riduce del 3% ogni mese.

**Durata (per quanto tempo)**
Il beneficio ha durata pari alla metà dei contributi mensili versati fino all'anno precedente in cui si è verificata la disoccupazione. La durata del trattamento non può comunque superare il limite di 6 mesi.

Il beneficiario della DIS-COLL (similmente al beneficiario della NASPI) è vincolato ad alcuni obblighi che ne condizionano la fruizione. La legge prevede sanzioni e decurtazioni in caso di mancata presentazione ai centri per l'Impiego o in caso di mancata accettazione di una offerta di lavoro congrua.

Il beneficiario decade dalla prestazione quando:

- reperisce un'occupazione che comporta la perdita dello stato di disoccupazione
- inizia un'attività di lavoro autonomo o subordinato senza effettuare le comunicazioni previste
- matura i requisiti per il pensionamento di vecchiaia o anticipato
- viola le regole relative alle iniziative lavorative e ai percorsi di riqualificazione (in caso di mancanze meno gravi è prevista solo una decurtazione).

**Come accedere (come fare)**
La domanda va presentata esclusivamente on line all'Inps entro 68 giorni dalla perdita del lavoro.

La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi).

**Moduli per la domanda**

**Competenza**
Statale

**Riferimento normative**
Art. 15 D.lgs. 4 marzo 2015 n. 22 – Art. 1, comma 310 L. 28 dicembre n. 2015, n. 208

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**SOCIAL SERVICES**

**ASSEGNO PER IL NUCLEO FAMILIARE (ANF)**

**Short description**
It is a measure to support families of employees, quasi-subordinate workers, and pensioners whose income falls below a certain threshold adjusted annually.

**Breve descrizione**
È una prestazione che consiste in un sostegno alle famiglie dei lavoratori dipendenti, parasubordinati e pensionati che hanno un reddito inferiore a delle soglie che vanno stabilite di anno in anno.

**Ente erogatore (da chi)**
Erogato dal datore di lavoro per conto dell'Inps in caso di lavoratore dipendente o agricolo o di pensionato. Erogato direttamente dall'Inps in caso di lavoratore parasubordinato o di lavoratore domestico.
Beneficiari
(a chi)

Tutti i lavoratori subordinati, anche se soci di cooperative, pubblici dipendenti, in mobilità, iscritti alla gestione separata o titolari di pensione derivante da rapporto di lavoro dipendente, che si trovano al di sotto di un certa soglia di reddito fissata annualmente.

Ammontare del beneficio
(quanto)

L’ammontare è differenziato in rapporto al numero dei componenti della famiglia e al reddito complessivo del nucleo familiare. L’integrazione è decrescente all’aumentare del reddito e crescente in rapporto al numero dei componenti il nucleo familiare.

Durata
(per quanto tempo)

Per tutto il periodo di lavoro (o di pensione).

Come accedere
(como fare)

La domanda va presentata al datore di lavoro se il richiedente svolge attività di lavoro dipendente di tipo non agricolo.

Negli altri casi (richiedente pensionato, disoccupato, operaio agricolo, addetto ai servizi domestici) la domanda va presentata direttamente alla sede dell’Inps.

Moduli per la domanda

V sono moduli diversi a seconda che la richiesta sia da indirizzare al datore di lavoro oppure all’INPS.

Competenza

Statale

Riferimento normative

Art. 2 D.L. 13 marzo 1988, n. 69 convertito con modificazioni nella legge 13 maggio 1988, n.153

ASSEGNO PER I NUCLEI FAMILIARI NUMEROSI (ALMENO 3 FIGLI MINORI)

Short description

It is a social assistance measure payable to low-income families with at least three children.

Breve descrizione

È una prestazione assistenziale destinata alle famiglie numerose (con almeno tre figli minori) e a basso reddito.

Ente erogatore
(da chi)

Il Comune di residenza concede il beneficio che viene poi materialmente erogato dall’Inps.

Beneficiari
(a chi)

L’assegno può essere richiesto da:

- cittadini italiani;
- cittadini comunitari;
- cittadini extracomunitari in possesso di un titolo di soggiorno permanente o concesso per motivi di protezione internazionale.

Al fine della concessione dell’assegno è necessario che il nucleo familiare risulti in possesso di risorse economiche non superiori a un certo valore dell’ISEE, adeguato periodicamente, che per l’anno in corso è pari ed € 8.555,99.

È indispensabile che nel nucleo familiare siano presenti almeno tre figli minori.

Ammontare del beneficio
(quanto)

L’assegno viene rivalutato annualmente, per l’anno 2015 ammonta ad euro 141,30.

Durata
(per quanto tempo)

Per un anno, con cadenza semestrale dei pagamenti.

Come accedere
(como fare)

La domanda va presentata al Comune di residenza entro il 31 gennaio dell’anno successivo a quello per il quale è richiesto il beneficio, facendo riferimento alla situazione economica fino al 31 dicembre immediatamente precedente.

Le modalità di presentazione delle domande possono variare per ogni Comune. È bene rivolgersi a un CAF (Centro di assistenza fiscale).

Moduli per la domanda

I Comuni mettono generalmente a disposizione la modulistica necessaria.

Competenza

Statale, anche se la concessione del beneficio e la presentazione delle domande avviene a livello comunale.

Riferimento normative


INDENNITÀ DI MATERNITÀ (CONGEDO OBBLIGATORIO)

Short description

It is a cash transfer intended to provide income support to mothers (and in some cases to fathers) during pregnancy and after their baby’s birth. The mandatory maternity leave allowance (indennità di maternità) is geared toward female employees. In all other cases, women are entitled to a different benefit called State Maternity Benefit (assegno di maternità).
Breve descrizione
È una prestazione in denaro destinata a sostenere i redditi delle madri (e in certi casi dei padri) nel corso della gravidanza e dopo la nascita di un figlio. Si definisce indennità di maternità la prestazione rivolta alle madri che svolgono un’attività lavorativa. Negli altri casi si ha diritto a una prestazione diversa, chiamata assegno di maternità.

Ente erogatore (da chi)
Di regola dal datore di lavoro che si sostituisce all’Inps. In alcuni casi l’erogazione viene effettuata direttamente dall’Inps.

Beneficiari (a chi)
Si distingue tra un periodo di congedo obbligatorio, che consiste nel divieto di impiegare al lavoro le donne nei due mesi antecedenti e nei tre mesi successivi al parto, e un periodo di congedo facoltativo nei primi anni di vita del bambino. Il periodo di astensione obbligatoria dal lavoro può essere modulato in modo flessibile secondo le esigenze, oppure può essere anticipato rispetto alla data presunta del parto in caso di occupazioni gravose.

I trattamenti previsti sono riconosciuti anche ai padri quando essi siano costretti o abbiano motivo di sostituirsi alla madre (in caso di morte o grave infermità di questa, ovvero di abbandono o affidamento esclusivo del bambino al padre).

Per ottenere l’indennità di maternità le lavoratrici dipendenti devono avere un rapporto di lavoro in corso con diritto a retribuzione. Non sono richiesti requisiti minimi di assicurazione, salvo che per:
• le lavoratrici domestiche, per le quali debbono risultare versati 52 contributi settimanali nel biennio che precede l’astensione o almeno 26 contributi settimanali nell’anno precedente;
• le lavoratrici agricole devono aver effettuato minimo 51 giornate di lavoro nell’anno precedente il periodo di assenza obbligatoria oppure nell’arco dello stesso anno in cui inizia la sospensione.

L’indennità spetta anche alle lavoratrici disoccupate, sospese o assenti dal lavoro da meno di 60 giorni dall’inizio del congedo obbligatorio. Spetta infine alle gestanti e alle madri disoccupate da oltre 60 giorni che siano titolari di indennità di disoccupazione.

Per le lavoratrici para-subordinate (iscritte alla Gestione separata dell’Inps) è necessario avere almeno tre mesi di contributi nei 12 mesi precedenti l’inizio del congedo. Le lavoratrici autonome (artigiane, commercianti, coltivatrici dirette, colone, mezzadri, imprenditrici agricole professionali iscritte alle speciali gestioni Inps relative alla attività svolta) devono risultare iscritte prima dell’inizio del congedo e devono essere in regola con il pagamento dei contributi.

Le lavoratrici autonome iscritte a Cassse previdenziali diverse dall’Inps seguono il regime speciale di volta in volta previsto.

Ammontare del beneficio (quanto)
Per le lavoratrici dipendenti e per le lavoratrice iscritte alla gestione separata l’indennità per astensione obbligatoria è pari all’80% della retribuzione media giornaliera.

Per le lavoratrici autonome la misura dell’indennità è pari all’80% delle retribuzioni “convenzionali” stabilite anno per anno dalla legge.

L’indennità di maternità è pagata in genere dal datore di lavoro, il quale viene poi rimborsato dall’Inps tramite il conguaglio dei contributi. Il pagamento è invece effettuato direttamente dall’Inps in casi quali: lavoro domestico, lavoro stagionale, lavoro agricolo a tempo determinato, lavoratrici dello spettacolo saltuari, lavoratrici disoccupate, autonome, para-subordinate.

Durata (per quanto tempo)
L’indennità di maternità per astensione obbligatoria spetta per un periodo massimo di cinque mesi.

L’indennità spetta anche in caso di adozione o di affidamento di un bambino minore di 6 anni; in caso di affidamento non pre-adottivo la lavoratrice può beneficiare dell’indennità per un periodo di tre mesi.

Come accedere (come fare)
La domanda di astensione obbligatoria va presentata all’Inps e al datore di lavoro.

Le lavoratrici disoccupate, autonome o para subordinate le presentano solo all’Inps in via telematica o con l’assistenza dei Patronati.

Di regola la richiesta va presentata prima dell’inizio del congedo. Le lavoratrici autonome presentano invece la domanda a parto avvenuto.

Moduli per la domanda
http://www.inps.it/portal/defalut.aspx?imenu=107&idarea=4&idlingua=1&filtercodice=&filterchiave=maternita%C3%A0%2Fpaternita%C3%A0

Competenza
Statale

Riferimento normative
D.Lgs 26 marzo 2001 n. 151, intitolato “Testo unico delle disposizioni legislative a tutela e sostegno della maternità e della paternità.”
CONGEDI PARENTALI (MATERNITÀ FACOLTATIVA)

**Short description**
After the end of compulsory maternity leave (usually when the child has turned 3 months) parents are entitled to an additional period of maternity leave (Parental Leave). In such period parents receive a monetary compensation rather than the ordinary salary.

**Breve descrizione**
Al termine del periodo di astensione obbligatoria (di regola da quando il bambino ha compiuto 3 mesi) i genitori possono fruire di ulteriori periodi di astensione dal lavoro. In tali periodi i genitori ricevono un indennizzo in luogo della retribuzione ordinaria.

**Ente erogatore**
(Da chi)
Di regola dal datore di lavoro che si sostituisce all’Inps. In alcuni casi l’erogazione viene effettuata direttamente dall’Inps.

**Beneficiari**
(A chi)
Il congedo facoltativo può essere frutto dai genitori naturali (sia dalla madre che dal padre) per un nei primi anni di vita del bambino. Il periodo di congedo ammesso e l’entità dell’indennizzo variano a seconda che i genitori siano lavoratori dipendenti o para-subordinati. In caso di lavoro autonomo il diritto al congedo spessa solo alla madre e non anche al padre.

**Ammontare del beneficio**
(Quanto)
Per i lavoratori dipendenti e per quelli iscritti alla gestione separata l’indennità per astensione obbligatoria è pari al 30% della retribuzione media giornaliera per i giorni di astensione obbligatoria.
Per le lavoratrici autonome la misura dell’indennità è pari al 30% delle retribuzioni “convenzionali” stabilite anno per anno dalla legge.
A partire dal 2012 è stata istituita in via sperimentale la possibilità di fruire, in alternativa al congedo facoltativo, e per un periodo di 11 mesi, di un voucher per l’acquisto di servizi di baby-sitting o per l’accesso a servizi per l’infanzia accreditati (asili nido).

**Durata**
(Per quanto tempo)
La durata del periodo indennizzabile varia in funzione della tipologia di lavoro svolta (dipendente, parasubordinato, autonomo) e in parte dal livello dei redditi posseduti.

**Come accedere**
(Come fare)
La domanda di astensione obbligatoria va presentata all’Inps e al datore di lavoro in via telematica o tramite il patronato.

**Moduli per la domanda**

**Competenza**
Statale

ASSEGNO DI MATERNITÀ DELLO STATO

**Short description**
The State Maternity Benefit (assegno di maternità) can be claimed by atypical or intermittent female workers who are not entitled to the insurance-based maternity allowance (because, for instance, they are not employed at the time they could use the maternity leave) or by those who receive a very low allowance.

**Breve descrizione**
Le lavoratrici atipiche o discontinue che non hanno i requisiti per accedere all’indennità di maternità (ad esempio perché non risultano impiegate al momento della fruizione del congedo) o che percepiscono un’indennità particolarmente bassa, spetta questa diversa prestazione, avente natura assistenziale.

**Ente erogatore**
(Da chi)
La prestazione è a carico dello Stato ma l’erogazione e la concessione è curata dall’Inps.

**Beneficiari**
(A chi)
Si rivolge alle madri e alle gestanti che pur avendo una posizione contributiva non percepiscono alcuna indennità di maternità o la percepiscono in misura insufficiente.
La richiesta può essere presentata: dalle cittadine italiane, comunitarie ed extracomunitarie solo se in possesso di permesso di soggiorno di lungo periodo.

La madre lavoratrice deve trovarsi in una di queste condizioni:
- se fruisce di una indennità o di qualsiasi prestazione legata alla maternità di ammontare inferiore all’assegno di maternità, riceve un’integrazione purché in possesso di almeno tre mesi di contribuzione come lavoratrice dipendente nel periodo che va tra 18 e 9 mesi prima della data del parto (o dell’ingresso del bambino in famiglia in caso di adozione);
- in caso di licenziamento, recesso del datore di lavoro o recesso volontario nel periodo di gravidanza, se la madre ha almeno tre mesi di contribuzione come lavoratrice dipendente nel periodo che va da 18 a 9 mesi prima della data del parto;
- deve aver frutto di recente di prestazioni assistenziali o previdenziali (ad esempio la Naspi) purché il periodo intercorrente tra la cessazione della prestazione e la data del parto non sia superiore a nove mesi, né superiore al periodo di godimento della prestazione assistenziale stessa.
### Beneficiari

**(a chi)**

Il trattamento è riconosciuto ai padri quando essi siano costretti o abbiano motivo di sostituirsi alla madre (in caso di morte o grave infermità di questa, ovvero di abbandono o affidamento esclusivo del bambino al padre).

### Ammontare del beneficio

**(quanto)**

L’assegno per i nati nell’anno 2016 è pari ad euro 2.086,24 in misura intera se la madre non percepisce altri trattamenti di maternità, altrimenti viene erogata la quota differenziale.

### Durata

**((per quanto tempo))**

In un’unica soluzione.

### Come accedere

**((come fare))**

La domanda va presentata all’Inps entro sei mesi dalla nascita del figlio.

### Moduli per la domanda

http://www.inps.it/portale/default.aspx?imenu=107&IdLingua=1&formspalladestreamodulistica=true&sricerca=SR28

### Competenza

Statale

### Riferimento normative

D.Lgs 26 marzo 2001 n. 151, intitolato “Testo unico delle disposizioni legislative a tutela e sostegno della maternità e della paternità”, art. 75

### ASSEGNO DI MATERNITÀ DEI COMUNI

**Short description**

The Municipalities Maternity Benefit (Assegno di maternità dei Comuni) is a maternity allowance of the municipality of residence geared toward women who never worked or are not entitled to other maternity allowances.

**Breve descrizione**

Per le madri inoccupate o che non hanno i requisiti per accedere alle altre misure a sostegno della maternità si applica questa disciplina.

**Ente erogatore**

(da chi)

La gestione della misura compete al Comune di residenza ma l’erogazione è effettuata dall’Inps.

**Beneficiari**

(a chi)

Alle madri che non siano in possesso dei requisiti (lavorativi e contributivi) per accedere all’indennità di maternità, oppure che beneficiino di un trattamento inferiore rispetto all’importo dell’assegno.

La richiesta può essere presentata: dalle cittadine italiane, comunitarie ed extracomunitarie solo se in possesso di permesso di soggiorno di lungo periodo, ovvero se titolari dello status di rifugiate politiche.

Il reddito familiare deve essere inferiore a una soglia ISEE predeterminata, che per l’anno 2016 è pari ed € 16.954,95 per una famiglia di tre componenti.

**Ammontare del beneficio**

(quanto)

La domanda può essere presentata per ciascun figlio nato (oppure adottato o affidato) entro sei mesi dalla nascita del figlio o dall’ingresso in famiglia. L’assegno ammonta ad euro 338,89 per 5 mensilità per un importo totale per l’anno 2016 pari a € 1.694,95.

**Durata**

((per quanto tempo))

In un’unica soluzione.

**Come accedere**

((come fare))

Presso il Comune di residenza.

Per la compilazione del modello di domanda, della dichiarazione ISEE è bene rivolgersi a un CAAF.

I Comuni mettono generalmente a disposizione la modulistica necessaria.

**Competenza**

Statale. L’Inps eroga la prestazione dopo la concessione e la trasmissione dei dati da parte del Comune di residenza.

**Riferimento normative**

Art. 74 D.Lgs 26 marzo 2001 n. 151, intitolato “Testo unico delle disposizioni legislative a tutela e sostegno della maternità e della paternità”.

### ASSEGNO DI NATALITÀ

**Short description**

It is an experimental measure that provides support to parents whose children were born or adopted between 2015 and 2017.

**Breve descrizione**

È una misura sperimentale destinata a sostenere i genitori di bambini nati o adottati tra il 2015 e il 2017.

**Ente erogatore**

(da chi)

Inps.
**Beneficiari (a chi)**

L'assegno può essere richiesto da:

- cittadini italiani
- cittadini comunitari
- cittadini extracomunitari in possesso di un titolo di soggiorno permanente o concesso per motivi di protezione internazionale

Al fine della concessione dell'assegno è necessario che il nucleo familiare risulti in possesso di risorse economiche non superiori a 25.000 euro annui ISEE. In presenza di un ISEE inferiore a 7.000 euro annui l'ammontare del beneficio viene raddoppiato.

Vi è obbligo di convivenza con il figlio per il quale il beneficio viene concesso.

**Ammontare del beneficio (quanto)**

L'assegno di natalità ammonta a 80 euro mensili per 12 mensilità. Se il nucleo ha un ISEE inferiore a 7.000 euro l'assegno è di 160 euro mensili. Le some indicate si riferiscono a ciascun figlio.

**Durata (per quanto tempo)**

Il beneficio dura tre anni. Decorra dalla nascita del figlio o dal suo ingresso nella famiglia adottiva.

**Come accedere (come fare)**

La domanda va presentata al all'Inps, in via esclusiva ente telematica, entro 90 giorni dalla nascita del figlio o dal suo ingresso nella famiglia adottiva.

La domanda può essere presentata personalmente munendosi di un codice PIN, oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi)

**Moduli per la domanda**

https://www.inps.it/portale/default.aspx?imenu=107&idarea=4&idlingua=1&sfiltrocodice=&sfiltrochiave=natalita%C3%A0

**Competenza**

Statale.

**Riferimento normative**

Art. 1, commi da 125 a 129 della Legge 23 dicembre 2014, n. 190

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**PRESTAZIONI DI INVALIDITÀ**

**Short description**

People who are unable to work or have no other means of livelihood are entitled to specific and targeted social assistance measures. Inability may stem from work related injuries, disabilities caused by the working activity, or by the war, and it gives right to receive a pension.

**Breve descrizione**

I soggetti inabili al lavoro e che non hanno altri mezzi per vivere hanno diritto a specifiche misure di assistenza sociale. Se l'invalidità dipende da cause di guerra, infortuni sul lavoro o esposizione a rischi per ragioni di servizio si ha diritto ad accedere alla pensione a condizioni di favore.

**Ente erogatore (da chi)**

Inps

**Beneficiari (a chi)**

La normativa prevede vari tipi di benefici, che vengono erogati in ragione del grado e del tipo di menomazione e del livello di reddito dell'invalido. Si tiene conto solamente del reddito personale e non di quello familiare.

La pensione di inabilità è destinata agli invalidi totali e permanenti, in caso di menomazione di minore gravità la prestazione prende il nome di assegno mensile di invalidità. Il totalmente invalido deve avere un reddito personale inferiore a 16.532,10 euro annui, l'invalido parziale inferiore a 4.738,63 euro. Se si superano queste soglie la previdenza subisce una decurtazione.

Se l'invalidità è accompagnata da una incapacità di deambulare o di compiere gli atti della vita quotidiana si ha diritto alla prestazione denominata indennità di accompagnamento. Questa prestazione in caso di soggetti minorenni prende il nome di indennità mensile di frequenza (viene corrisposta solo in coincidenza con i periodi di frequenza scolastica). Entrambe queste prestazioni sono indipendenti dal livello dei redditi.

Sono inoltre previste delle speciali prestazioni per i ciechi e i sordi.

**Ammontare del beneficio (quanto)**

Ciascuna prestazione ha un importo diverso, per limitarci alla principali, l'indennità di accompagnamento ammonta ad euro 512,34 mensili mentre la pensione di inabilità civile è di importo pari a 279,47 mensili (l'importo è aumentato fino a euro 638,33 per gli invalidi ultra sessantenni).

**Durata (per quanto tempo)**

Le Commissioni mediche che accertano il requisito sanitario stabiliscono la durata della menomazione e l'eventuale obbligo di sottoporsi a nuovi accertamenti dopo un periodo di tempo prestabilito. Va confermato ogni anno il requisito redduttuale laddove previsto.

**Come accedere (come fare)**

La domanda va presentata tramite un medico che certifica telematicamente la condizione sanitaria. Contemporaneamente va inviata all'Inps, sempre in via telematica, la domanda corredata delle necessarie autocertificazioni reddituali.
**Come accedere (come fare)**
L’accertamento dei requisiti sanitari compete a una apposita commissione costituita presso la ASL, in cui siede anche un medico dell’Inps. La permanenza del requisito sanitario viene di regola riesaminata periodicamente, a meno che si tratti di malattia cronica o degenerativa.

**Competenza**
Statale

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**ASSEGNO SOCIALE**

<table>
<thead>
<tr>
<th>Short description</th>
<th>It is a social assistance measure for the elderly who have no income and are not entitled to a retirement pension.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breve descrizione</td>
<td>È una provvidenza di natura assistenziale destinata agli anziani privi di redditi e che non hanno maturato requisiti che danno accesso alla pensione.</td>
</tr>
<tr>
<td>Ente erogatore (da chi)</td>
<td>Inps</td>
</tr>
<tr>
<td>Beneficiari (a chi)</td>
<td>L’assegno sociale è una prestazione economica erogata dall’Inps, destinata agli anziani privi di risorse. &lt;br&gt; L’assegno è concesso a tutti i residenti, italiani, comunitari o extracomunitari in possesso di un titolo di soggiorno permanente o concesso per motivi di protezione internazionale. &lt;br&gt; Tutti i beneficiari debbono, al momento della richiesta, aver risieduto in Italia in via continua per un periodo di almeno dieci anni. &lt;br&gt; È indispensabile aver compiuto 65 anni e 7 mesi di età (questo requisito anagrafico viene aggiornato periodicamente in ragione delle stime sull’aspettativa di vita media). &lt;br&gt; L’accesso alla misura è consentito se il richiedente è in possesso di redditi annui inferiori ad euro 5.824,91 se è da solo e ad euro 11.649,82 euro, se è coniugato.</td>
</tr>
<tr>
<td>Ammontare del beneficio (quanto)</td>
<td>L’importo dell’assegno sociale è rivalutato annualmente e per il 2016 è fissato a 448,07 euro per tredici mensilità per i beneficiari totalmente sprovvisti di reddito. Mentre qualora il beneficiario possegga redditi (entro il limite previsto) l’importo viene ridotto.</td>
</tr>
<tr>
<td>Durata (per quanto tempo)</td>
<td>Fino alla morte o se cambiano le condizioni reddituali.</td>
</tr>
<tr>
<td>Come accedere (come fare)</td>
<td>La domanda va presentata al all’Inps, in via esclusiva ente telematica, personalmente munendosi di un codice PIN , oppure tramite Enti di Patronato (che dispongono di servizi telematici appositi)</td>
</tr>
<tr>
<td>Moduli per la domanda</td>
<td><a href="https://www.inps.it/portale/default.aspx?imenu=107&amp;idarea=2&amp;idlingua=1&amp;sfiltrocodice=&amp;sfiltrochiave=assegno+sociale">https://www.inps.it/portale/default.aspx?imenu=107&amp;idarea=2&amp;idlingua=1&amp;sfiltrocodice=&amp;sfiltrochiave=assegno+sociale</a></td>
</tr>
<tr>
<td>Competenza</td>
<td>Statale</td>
</tr>
</tbody>
</table>

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**SIA – SOSTEGNO DI INCLUSIONE ATTIVA**

<table>
<thead>
<tr>
<th>Short description</th>
<th>It is a safety net measure for families living in conditions of extreme poverty. Beneficiaries must participate in social activation programs that should help them out exit from the condition of poverty.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breve descrizione</td>
<td>È una misura di ultima istanza destinata ai nuclei familiari in condizione di estremo bisogno. Prevede l’obbligo di adesione a un progetto di attivazione sociale, che dovrebbe aiutare le famiglie ad uscire dalla condizione di povertà.</td>
</tr>
<tr>
<td>Ente erogatore (da chi)</td>
<td>Il Comune di residenza valuta le domanda e concede il beneficio che viene finanziato dall’Inps e materialmente erogato da Poste italiane mediante la consegna di una carta acquisti elettronica.</td>
</tr>
<tr>
<td>Beneficiari (a chi)</td>
<td>L’assegno può essere richiesto da: &lt;br&gt; • cittadini italiani &lt;br&gt; • cittadini comunitari &lt;br&gt; • cittadini extracomunitari in possesso di un titolo di soggiorno permanente o concesso per motivi di protezione internazionale. &lt;br&gt; Al fine della concessione dell’assegno è necessario che il nucleo familiare risulti in possesso di un ISEE inferiore a 3.000 euro annui.</td>
</tr>
</tbody>
</table>
**Beneficiari (a chi)**

Nel nucleo familiare deve sussistere alternativamente una di queste condizioni:

- presenza di un minore
- presenza di un disabile
- presenza di una donna in stato di gravidanza

È necessario soddisfare ulteriori requisiti economici:

- non avere acquistato autoveicoli nei 12 mesi antecedenti alla domanda.
- non avere avuto auto o moto superiori a una certa cilindrata (1300 cc per le auto, 250 cc per le moto) nei 3 anni antecedenti alla domanda.
- non avere in famiglia dei fruitori di Naspi o Asdi.
- non avere aiuti economici ad altri titolo di ammontare superiore a 600 euro mensili.

Occorre ulteriormente soddisfare una graduatoria relativa allo stato di bisogno. Ad ogni sintomo di disagio sociale viene attribuito un punteggio, e ai fini dell'erogazione del SIA occorre totalizzare almeno 45 punti.

È infine obbligatorio l'adesione da parte di tutti i componenti della famiglia a un progetto personalizzato di presa in carico finalizzato al superamento della condizione di povertà. Il progetto può imporre la ricerca attiva di lavoro, la frequenza scolastico, azioni di cura, l'adesione a iniziative di carattere formative.

**Ammontare del beneficio (quanto)**

Il sostegno consiste in 80 euro mensili per ciascun componente fino ad un massimo di 400 euro mensili per famiglie di 5 o più membri.

Il SIA non si somma né all'assegno di natalità né al beneficio destinato ai nuclei familiari numerosi (con più di tre figli minori).

**Durata (per quanto tempo)**

Il beneficio ha la durata di un anno.

La reiterata violazione da parte dei componenti del nucleo familiare degli obblighi assunti nel progetto di presa in carico comporta l'esclusione anticipata dal beneficio. Mancanze meno gravi comportano la decurtazione del beneficio.

**Come accedere (come fare)**

La domanda va presentata ai Comuni che deliberano l'ammissione al programma di concerto con l'Inps. L'erogazione materiale avviene tramite il rilascio di una carta acquisti elettronica da parte di Poste italiane. L'erogazione del denaro avviene ogni bimestre.

La carta acquisti può essere utilizzata solo nei negozi convenzionati, per fare fronte alle necessità primarie, soprattutto di tipo alimentare.

**Moduli per la domanda**

https://www.inps.it/portale/default.aspx?NewsId=3348

**Competenza**

Statale

**Riferimento normative**


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**ESSENZIONE DAL TICKET SANITARIO PER REDDITO**

**Short description**

The Public National Health Service usually involves a contribution for the payment of medical visits and the purchase of drugs. In case of specific health conditions or income difficulties it is possible to obtain exemptions for health care expenses.

**Breve descrizione**

L'accesso al servizio sanitario pubblico è subordinato di regola al pagamento di un contributo per la singola prestazione o per l'acquisto di farmaci. In presenza di specifiche condizioni sanitarie o di condizioni reddituali si può invece ottenere l'esenzione.

**Ente erogatore (da chi)**

Regione

**Beneficiari (a chi)**

Sono esentati dalla partecipazione alla spesa sanitaria (ticket) molte categorie di soggetti in ragione dello loro condizione personale di invalidi, di portatori di specifiche patologie, di richiedenti particolari prestazioni sanitarie, etc.

Quanto alle condizioni di tipo economico, sono esentati dal pagamento del ticket:

- gli anziani con più di 65 anni e i bambini con meno di 6 anni che appartengono a un nucleo familiare con reddito fino a 36.151,98 euro lordi annui
- i soggetti in stato di disoccupazione o titolare di pensione sociale, con reddito lordo inferiore a 8.263,31 euro, aumentato ed euro 11.362,05 in presenza di un coniugi e di euro 516,46 per ogni figlio
- i titolari di assegno sociale, e i loro familiari a carico
### Beneficiari (a chi)
Per la Regione Lombardia vigono delle condizioni di esenzione sensibilmente più generose rispetto a quelle minime previste dalla normativa statale. In particolare risultano esenti anche:
- i minori degli anni 14 indipendentemente dal reddito
- i disoccupati aventi un reddito familiare inferiore a 27.000 euro annui

### Durata (per quanto tempo)
L’esenzione ha durata annuale, pertanto la domanda dovrà essere ripresentata di anno in anno.

### Come accedere (come fare)
Occorre presentare un modulo alla ASL di competenza che di regola rilascia un tesserino della validità di un anno.

### Moduli per la domanda

### Competenza
Regionale, che deve completare con norme di dettaglio il quadro normativo di origine statale.

### Riferimento normative

### HOUSING AND MOBILITY

#### BUONO CASA

**Short description**
It is a social housing support for families with a long term housing need.

**Breve descrizione**
È una misura volta a coprire le spese di affitto per nuclei familiari in condizione di forte disagio abitativo.

**Ente erogatore (da chi)**
Comune di Roma Capitale.

**Beneficiari (a chi)**
Il beneficio è destinato unicamente a coloro che sono stati ospitati in via temporanea presso i Centri comunali di assistenza abitativa temporanea o che hanno fatto domanda di accoglienza e sono ancora in lista d'attesa.

Occorre produrre una copia del contratto di locazione e la planimetria dell'appartamento.

**Ammontare del beneficio (quanto)**
Il sostegno consiste in una somma mensile a copertura del canone di locazione fino ad un massimo di 800 euro.

È prevista inoltre l'erogazione di somme una tantum, di ammontare pari a 4000 euro in favore del locatore a titolo di deposito cauzionale, e di ammontare pari a 1000 euro in favore del conduttore per il trasloco e per le prime spese.

**Durata (per quanto tempo)**
Il buono casa ha la durata di tre anni.

**Come accedere (come fare)**
La domanda va presentata al Comune di Roma Capitale.

**Moduli per la domanda**
Le procedure di assegnazione del buono casa sono al momento sospese.

**Competenza**
Comunale

#### CONTRIBUTO ALL’AFFITTO

**Short description**
It is a payment to help meet the cost of private rented accommodation. Low income families are eligible to receive it.

**Breve descrizione**
È una misura volta a coprire le spese di affitto per nuclei familiari a basso reddito.

**Ente erogatore (da chi)**
Comune di Roma Capitale con risorse di provenienza statale.

**Beneficiari (a chi)**
Il beneficio è destinato ai nuclei familiari in possesso di un reddito ISEE inferiore a 10.00 euro annui. L’incidenza delle spese di affitto sul reddito disponibile deve essere superiore al 35%

Il contributo all’affitto viene erogato previa pubblicazione di un bando, con susseguente graduatoria tra gli aventi diritto. Il contributo viene concesso fino ad esaurimento delle risorse disponibili per ciascun anno.
Ammontare del beneficio (quanto)
Il contributo consiste in una somma mensile a parziale copertura del canone di locazione. Il contributo copre le spese di locazione nella misura in cui eccedono il 35% del reddito familiare disponibile.

Durata (per quanto tempo)
Il contributo all'affitto ha la durata di un anno.

Come accedere (come fare)
La domanda va presentata al Comune di Roma Capitale.

Competenza
Quadro normativo statale e regionale, ma gestione a livello comunale.

MOROSITÀ INCOLPEVOLE

Short description
It is una tantum measure that aims to avoid or delay evictions for non-payment of rent, or to help find a new accommodation.

Breve descrizione
È una misura volta ad evitare o a ritardare misure di sfratto per morosità o ad agevolare il reperimento di una nuova collocazione abitativa.

Ente erogatore (da chi)
Comune di Milano con risorse statali, regionali e comunali.

Beneficiari (a chi)
Condizione per accedere al beneficio è la condizione di inquilino destinatario di uno sfratto per morosità non ancora convalidato oppure di un ordine di sfratto già esecutivo.

È necessario che la condizione di morosità sia incolpevole, cioè determinata dall'impossibilità di provvedere al pagamento del canone locativo a causa della perdita o della consistente riduzione della capacità reddituale dovuta a cause quali la perdita del lavoro per licenziamento, la cessazione di attività di lavoro autonomo, l’insorgenza di una malattia.

Ammontare del beneficio (quanto)
Il contributo consiste in una somma massima di 8000 euro, che può essere utilizzata per coprire la morosità pregressa, per ritardare lo sfratto o per stipulare un nuovo contratto.

Durata (per quanto tempo)
Il contributo viene erogato una tantum.

Come accedere (come fare)
La domanda va presentata al Comune di Milano

Competenza
Quadro normativo statale e regionale, ma gestione a livello comunale.

AGEVOLAZIONI TARIFFARIE

Short description
It is a measure that covers parts of public transport fares in Lazio Region.

Breve descrizione
È una misura volta ad agevolare il pagamento degli abbonamenti al servizio di trasporto pubblico della Regione Lazio.

Ente erogatore (da chi)
Regione Lazio

Beneficiari (a chi)
L’agevolazione è rivolta a tutti i residenti nel territorio della Regione Lazio in possesso di redditi ISEE inferiori a 25.000 euro annui.

Ammontare del beneficio (quanto)
L’agevolazione consiste in uno sconto del 30% su tutti gli abbonamenti al servizio di trasporto pubblico della Regione Lazio.

L’agevolazione è maggiorata fino al 50% in presenza di particolari condizioni di disagio quali: il possesso di redditi ISEE inferiori a 15.00 euro annui, minori orfani, presenza di un disabile nel nucleo familiare, presenza di almeno 4 figli a carico, nucleo familiare mono genitoriale.

Ulteriori agevolazioni sono previste nel caso in cui si ha la necessità di acquistare più abbonamenti nello stesso nucleo familiare.

I percettori dell’agevolazione ricevono anche un voucher di 150 euro per l’acquisto di una bicicletta pieghevole.

Durata (per quanto tempo)
Il contributo viene erogato una tantum in coincidenza con l’acquisto degli abbonamenti.
### Come accedere
La domanda va presentata previa registrazione on line. Il sistema genera poi una scheda da far convalidare presso il Comune di residenza. Viene infine consegnato un voucher da spendere presso i gestori del servizio pubblico di trasporto.

### Moduli per la domanda
https://www.regione.lazio.it/agevolazionitariffetpl/security_login.flyingWeb

### Competenza
Regionale

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### IVOL AGEVOLATA - IO VIAGGIO OVUNQUE IN LOMBARDIA AGEVOLATA

**Short description**
Io viaggio ovunque in Lombardia Agevolata (IVOL Agevolata ~ I travel everywhere in Lombardia) is an annual payment loaded on an electronic card that allows beneficiaries to travel on reduced fares on the public transport system in Lombardia.

**Breve descrizione**
Io viaggio ovunque in Lombardia Agevolata (IVOL Agevolata) è un abbonamento annuale caricato su tessera elettronica, che consente di viaggiare sui servizi di trasporto pubblico della Lombardia e di accedere ai varchi metropolitani e ferroviari.

**Ente erogatore (da chi)**
Regione Lombardia

**Beneficiari (a chi)**
L’agevolazione è rivolta a tutti i residenti nel territorio della Regione Lombardia che siano disabili o anziani a basso reddito.

**Ammontare del beneficio (quanto)**
L’agevolazione consente di viaggiare su tutti mezzi pubblici della Lombardia pagando una somma fissa annuale, che ammonta a 10 euro per le agevolazioni definite di prima fascia, e ad euro 80 per quelle definite di seconda fascia.

Si può effettuare qui la verifica se si rientra in una delle categorie che danno titolo al beneficio.

**Durata (per quanto tempo)**
L’agevolazione ha la durata di un anno.

**Come accedere (come fare)**
La domanda può essere presentata on line o presso alcuni sportelli dedicati. Al termine dell’istruttoria si riceva a casa un bollettino postale e dopo il pagamento , trascorsi in media latri 45 giorni, si riceve la tessera elettronica.

**Moduli per la domanda**
http://www.ioviaggioagevolata.servizirl.it/IVOLonline/

**Competenza**
Regionale

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### EDUCATION, CULTURE AND TRAINING

### TORNO SUBITO

**Short description**
It is a program promoted by Regione Lazio to finance training or work experience outside the region (even abroad) for students and young people aged between 18 and 35 who hold a diploma or a degree.

**Breve descrizione**
È un programma della Regione Lazio rivolto ai giovani in età compresa tra 18 e 35 anni, laureati o studenti universitari, oppure diplomati in istituti tecnici, per finanziare esperienze formative o lavorative fuori dal territorio regionale (anche all’estero).

**Ente erogatore (da chi)**
Regione Lazio

**Beneficiari (a chi)**
Il programma è destinato ai residenti nella Regione Lazio di età compresa tra 18 e 35 anni, che non abbiano in corso rapporti lavorativi di tipo subordinato e che non debbano aver superato delle specifiche soglie di reddito in virtù di rapporti lavorativi pregressi.

Il candidato è tenuto a presentare una proposta articolata in due fasi: una prima fase lavorativa o formativa da svolgersi fuori dal territorio regionale, e una seconda fase destinata al reimpiego all’interno della Regione delle competenze acquisite. Il candidato può individuare a sua scelta il soggetto presso il quale svolgere la formazione o l’esperienza lavorativa.

**Ammontare del beneficio (quanto)**
Il programma finanzia la partecipazione a corsi di formazione (fino ad un massimo di 12.000 euro) ed eroga un’indennità mensile pari a 600 euro per remunerare esperienze di tipo lavorativo. Sono ammissibili ulteriori voci di spesa secondo la natura dei singoli progetti.

**Durata (per quanto tempo)**
Il programma dura fino ad un anno

**Come accedere (come fare)**
La partecipazione al bando avviene con compilazione di un formulario on line.
**BONUS CULTURA**

**Short description**
It is a €500 “culture bonus” granted to young people who turned 18 in 2016. Beneficiaries must apply online in order to receive a €500 bonus card that they have to spend by 2017. The money has to be spent on culturally enriching pursuits such as going to theatres, concerts and museums, visiting archaeological sites, and buying books. The “culture bonus” is on experimental basis.

**Breve descrizione**
È un bonus economico sperimentale di ammontare pari a 500 euro, concesso una tantum a tutti i giovani che hanno compiuto 18 anni nel corso dell’anno 2016. La richiesta del bonus va fatta on line e l’accrdito avviene mediante la consegna di una carta elettronica da spendere entro il 2017. Le somme possono essere spese in consumi culturali presso musei, librerie, cinema, teatri che hanno aderito all’iniziativa.

**Ente erogatore (da chi)**
Inps

**Beneficiari (a chi)**

**Ammontare del beneficio (quanto)**
Il bonus consiste in un beneficio di 500 euro da spendere entro il 2017 in consumi di natura culturale presso musei, librerie, cinema, teatri che hanno aderito all’iniziativa.

**Durata (per quanto tempo)**
Il beneficio dura un anno.

**Come accedere (come fare)**
È necessario iscriversi preventivamente al sistema SPID (Sistema pubblico di identità digitale). La domanda vera a propria del bonus va poi presentata on line. Viene quindi erogato il bonus mediante il quale possono essere generati dei buoni spesa da esibire agli esercenti convenzionati.

**Moduli per la domanda**
https://www.18app.italia.it/#/

**Competenza**
Regionale

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<table>
<thead>
<tr>
<th>Moduli per la domanda</th>
<th><a href="http://www.tornosubito.laziosisu.it/">http://www.tornosubito.laziosisu.it/</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Competenza</td>
<td>Regionale</td>
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# Employment and Unemployment

## Novčana Naknada Po Prestanku Posla

### Short description
Unemployment insurance - Financial compensation upon termination of employment is available to persons who worked at least 9 months of employment in the last 24 months, and whose contract termination was not as a result of their own decision or their failing to meet their requirements of their job.

### Kratki opis
Pravo na novčanu naknadu stječe nezaposlena osoba koja u trenutku prestanka radnog odnosa ima najmanje 9 mjeseci rada u posljednja 24 mjeseca. Kao vrijeme provedeno na radu smatra se vrijeme obveznog osiguranja po propisima o mirovinskom osiguranju ostvareno na temelju radnog odnosa u Republici Hrvatskoj kao i na temelju obavljanja samostalne djelatnosti u Republici Hrvatskoj.

### Odgovorno tijelo (od koja)
Hrvatski zavod za zapošljavanje (HZZ)

### Korisnici (kome)
Da bi nezaposlena osoba ostvarila pravo na novčanu naknadu mora: ispuniti uvjet prethodnog rada, radni odnos ne smije prestati njezinom krivnjom ili voljom, i u zakonskom roku se mora prijaviti nadležnom područnom/regionalnom uredu Hrvatskog zavoda za zapošljavanje i podnijeti zahtjev za novčanu naknadu.

### Prethodni rad
Pravo na novčanu naknadu stječe nezaposlena osoba koja u trenutku prestanka radnog odnosa ima najmanje 9 mjeseci rada u posljednja 24 mjeseca. Kao vrijeme provedeno na radu smatra se vrijeme obveznog osiguranja po propisima o mirovinskom osiguranju ostvareno na temelju radnog odnosa u Republici Hrvatskoj kao i na temelju obavljanja samostalne djelatnosti u Republici Hrvatskoj te vrijeme koje je radnik bio privremeno nesposoban za rad, odnosno na roditeljskom, roditeljskom, posvojiteljskom ili skrbničkom dopustu nakon prestanka radnog odnosa odnosno prestanka obavljanja samostalne djelatnosti, ako je za to vrijeme primao naknadu plaće prema posebnim propisima i ako je uplaćen doprinos za zapošljavanje.

### Temelj prestanka radnog odnosa
Zakonom su taksativno navedeni slučajevi prestanka radnog odnosa, odnosno službe, kad nezaposlena osoba ne može ostvariti pravo na novčanu naknadu.

Nezaposlena osoba ne može ostvariti novčanu naknadu, ako je radni odnos odnosno služba prestala:

- zbog toga što je otkazala radni odnos, osim u slučaju izvanrednog otkaza ugovora o radu uzrokovanih ponašanjem poslodavca,
- pisanim sporazumom o prestanku radnog odnosa,
- zbog toga što nije zadovoljila na probnom radu ili nije zadovoljila tijekom pripravničkog, odnosno vježbeničkog staža, odnosno nije u propisanom roku položila stručni ispit,
- zbog povrede obveza iz radnog odnosa (otkaz uvjetovan skrivljenim ponašanjem radnika) kao i zbog teške povrede radne obveze (izvanredni otkaz), odnosno službene dužnosti,
- zbog izdržavanja kazne zatvora duže od 3 mjeseca.

Pravo na novčanu naknadu ne stječe nezaposlena osoba kojoj bi to pravo pripadalo po prestanku radnog odnosa odnosno službe ako je taj radni odnos trajao kraće od tri mjeseca, a prethodni radni odnos prestao na neki od gore navedenih načina.

### Visina naknade (koliko)
Osnovicu za utvrđivanje visine novčane naknade čini prosjek obračunate plaće, umanjen za doprinose za obveznu osiguranju ostvaren u tromjesečnom razdoblju koje je prethodilo prestanku radnog odnosa, odnosno službe. U osnovicu ne ulaze naknade plaće ostvarene po posebnim propisima. Ako se osnovica za utvrđivanje novčane naknade ne može utvrditi prema plaća, nezaposlenoj osobi se utvrđuje osnovica u visini minimalne plaće, uzmene za do-prinose za obvezna osiguranja utvrđene posebnim propisom, ovisno o postotku.

Novčana naknada za prvih 90 dana korištenja iznosi 70%, a za preostalo vrijeme korištenja 35% od osnovice.

Utvrdjena novčana naknada ostvaruje se u utvrđenoj visini za cijelo razdoblje trajanja prava.

Najviši iznos novčane naknade za prvih 90 dana korištenja ne može biti viši od 70%, a za preostalo vrijeme korištenja ne može biti viši od 35% iznosa proširene plaće isplaćene u go-spodarstvu Republike Hrvatske u prethodnoj godini prema posljednjem službeno objavljenom podatku.
**Visina naknade (koliko)**

Najniži iznos novčane naknade ne može biti niži od 50% iznosa minimalne plaće, umanjene za doprinose za obvezna osiguranja utvrđene posebnim propisom, osim u slučaju kada se visina novčane naknade određuje prema postotku vremena provedenom na radu.

**Trajanje**

Nezaposlena osoba, ovisno o ukupnom vremenu provedenom na radu, ostvaruje pravo na novčanu naknadu od 90 dana za ispunjenje minimalnog uvjeta, do 450 dana ako je provela na radu više od 25 godina.

90 dana ako je provela na radu od 9 mjeseci do 2 godine,
120 dana ako je provela na radu više od 2 godine,
150 dana ako je provela na radu više od 3 godine,
180 dana ako je provela na radu od 4 godine,
210 dana ako je provela na radu od 5 godina,
240 dana ako je provela na radu od 6 godina,
270 dana ako je provela na radu od 7 godina,
300 dana ako je provela na radu od 8 godina,
330 dana ako je provela na radu od 9 godina,
360 dana ako je provela na radu od 10 godina,
390 dana ako je provela na radu od 15 godina,
420 dana ako je provela na radu više od 20 godina,
450 dana ako je provela na radu više od 25 godina.

Izuzetak od ovog pravila jesu:

Nezaposlene osobe koje su provele na radu 32 godine i kojima nedostaje do 5 godina do ispunjenja uvjeta dobro granice za stjecanje prava na starosnu mirovinu imaju pravo na novčanu naknadu sve do ponovnog zaposlenja, odnosno dok ne nastupi neki od slučajeva propisan Zakonom za preostanak prava na ovu naknadu.

**Kako pristupiti**

Nezaposlena osoba mora se u roku od 30 dana od prestanka radnog odnosa, prestanka bolovanja, odnosno rodiljnjacca, roditeljskog, posvojiteljskog ili skrbničkog dopusta nakon prestanka radnog odnosa prijaviti Zavodu, te podnijeti zahtjev za ostvarivanje naknade. Ako zbog opravdanih razloga propušta rok od 30 dana, može se prijaviti i podnijeti zahtjev u roku od osam dana od dana prestanka opravdanog razloga koji je prouzročio propuštanje roka, a najkasnije 60 dana od propuštanja roka.

**Obrasci za prijavu**

U zakonskom roku se mora prijaviti nadležnog područnog/regionalnog uredu Hrvatskog zavoda za zapošljavanje (http:/ /www.hzz.hr/default.aspx?id=10067) i podnijeti zahtjev za novčanu naknadu.

**Riferimento normativo**

Članak 37 Zakona o posredovanju pri zapošljavanju i pravima za vrijeme nezaposlenosti

**POTPORE ZA SAMOZAPOŠLJAVanje**

**Short description**

Measures to support unemployed persons who are registered with the Croatian Employment Bureau and wish to start their own business.

**Kratki opis**

Potpore za samozaposljanje su državne potpore koje se dodjeljuju nezaposlenim osobama koje se odluče na pokretanje vlastitog posla, a prijavljene su u evidenciju Zavoda.

**Odgovorno tijelo (od koga)**

Hrvatski zavod za zapošljavanje (HZZ)

**Korisnici (kome)**

Nezaposlene osobe prijavljene u evidenciju Zavoda koje su prošle aktivnosti vezane uz samo-zaposljanje u suradnji sa savjetnikom za samozaposljanje.

Kao nezaposlena osoba, kako biste koristili ovu mjeru trebate ispuniti sljedeće kriterije.

Izradili ste poslovni plan iz kojeg je vidljivo da je poslovna ideja održiva.

Prošli ste aktivnosti savjetovanja za samozaposljanje u nadležnom regionalnom/područnom uredu.

Izradili ste troškovnik u kojem je vidljivo da su troškovi usmjereni na otvaranje i rad poslovnog subjekta.

Troškovi koji se navode u troškovniku usmjereni su na otvaranje i rad poslovnog subjekta, a odnose se na registraciju poslovnog subjekta i sredstva povezana s obavljanjem djelatnosti (nabava opreme, zakup poslovnog prostora, obavezni doprinosi za prvih 11 mjeseci).
Visina naknade (koliko) Dodjeljuju se subvencije u iznosu:
  • do 35.000 kn, odnosno do 45.000 kn u slučaju da se ista kombinira sa stručnim osposobljavanjem za rad
  • za otvaranje obrta ili slobodne profesije (do dvije osobe) do 70.000 kn
  • za udruživanje u zadrugu (do 5 osoba) do 175.000 kn
  • za udruživanje u trgovačka društva (do 4 osobe) do 140.000 kn

Trajanje 12 mjeseci

Kako pristupiti Osoba mora se prijaviti nadležnom područnom/regionalnom uredu Hrvatskog zavoda za zapošljavanje i podnijeti zahtjev za potporu samozapošljavanju (http://www.hzz.hr/default.aspx?id=10067)

Obrasci za prijavu Zahtjev i potrebna dokumentacija se može naći na stranici: http://mjere.hr/potpore-za-samozaposljavanje-dokumentacija-obrasci/

Referimento normativo Uredbom komisije (EK) 1407/2013 o potporama male vrijednosti.

OSPOSOBLJAVANJE NA RADNOM MJESTU

Short description Training in the workplace is a measure that aims to train unemployed people to acquire knowledge and skills in the workplace necessary for performing the same job. After training the unemployed person obtains a certificate of the employer or public document of qualification.

Kratki opis Osposobljavanje na radnom mjestu je mjera čiji je cilj osposobiti nezaposlene osobe za stjecanje znanja i vještina na radnom mjestu potrebnih za obavljanje poslova tog istog radnog mjesta. Nakon osposobljavanja nezaposlena osoba stječe potvrdu potrošačkog ili javnu ispravu o osposobljenosti.

Odgovorno tijelo (od koga) Hrvatski zavod za zapošljavanje (HZZ)

Korisnici (kome) Za stjecanje potvrde poslodavca: nezaposlene osobe s najviše završenom srednjom školom koje nemaju radno iskustvo u poslu za koji će se osposobljavati

Za stjecanje javne isprave o osposobljenosti: nezaposlene osobe bez kvalifikacija ili sa završenom osnovnom školom koje nemaju radno iskustvo u poslu za koji će se osposobljavati

Visina naknade (koliko) Za stjecanje potvrde poslodavca:
  • Poslodavcu se isplaćuju troškovi mentorstva koji iznose do 700 kn mjesečno po osobi koju mentorira.
  • Polaznik osposobljavanja se isplaćuju troškovi prijevoza te novčana pomoć u visini minimalne plaće umanjene za doprinose za obvezna osiguranja, koja iznosi 2.620,80 kn.

Za stjecanje javne isprave o osposobljenosti:
  • Poslodavcu se isplaćuju troškovi mentorstva koji iznose do 700 kn mjesečno po osobi koju mentorira, trošak teorijske nastave u obrazovnoj ustanovi u iznosu do 800 kn, trošak polaganja ispita o osposobljenosti u iznosu do 1.200 kn te trošak liječničkog pregleda.
  • Polazniku osposobljavanja se isplaćuju troškovi prijevoza te novčana pomoć u visini minimalne plaće umanjene za doprinose za obvezna osiguranja, koja iznosi 2.620,80 kn

Trajanje Do 6 mjeseci

Kako pristupiti Osoba mora se prijaviti nadležnom područnom/regionalnom uredu Hrvatskog zavoda za zapošljavanje (http://www.hzz.hr/default.aspx?id=10067 ) i tokom nezaposlenosti podnijeti zahtjev za osposobljavanje na radnom mjestu

Obrasci za prijavu Potrebna dokumentacija i obrasci:
  • Zahtjev
  • Program osposobljavanja na radnom mjestu
  • Troškovnik osposobljavanja
  • Potvrda o stanju nepodmirenih obveza po osnovi poreza i doprinosa na dan podnošenja zahtjeva, ne starija od 30 dana, ovjerena na Poreznoj upravi ili Rješenje o odgodi naplate duga po osnovi poreza i doprinosa prema posebnim propisima, ukoliko poslodavac ima nepodmirenih obveza po osnovi poreza i doprinosa prema potrebnom propisu
Obrasci za prijavu
- Izjava poslodavca o broju zaposlenih, o obavljenim inspekcijskim i drugim nadzorima unatrag 12 mjeseci te eventualno izrečenim kaznenim mjerama i o kretanju broja zaposlenih unazad 12 mjeseci
- Obrazloženje/odluka o poslovno uvjetovanim otkazima unazad 6 mjeseci

Riferimento normativo
Članak 55. Zakona o o posredovanju pri zapošljavanju i pravima za vrijeme nezaposlenosti (NN 16/17)

**STRUČNO OSPOSOBLJAVANJE ZA RAD BEZ ZASNIVANJA RADNOG ODNOSA**

**Short description**
Training in the workplace without the rights of formal employment is a measure that aims to train unemployed young people to acquire knowledge and skills in the workplace, in the field for which they have been educated or trained, with the goal of developing the required skills for employment in the field.

**Kratki opis**
Stručno osposobljavanje za rad bez zasnivanja radnog odnosa je mjera putem koje se osposobljavaju mlade osobe za rad na radnom mjestu u zvanju za koje su se obrazovalike, a s ciljem stjecanja iskustva ili formalnog uvjeta za pristupanje stručnom/majstorskom ispitu.

**Odgovorno tijelo (od koga)**
Hrvatski zavod za zapošljavanje (HZZ)

**Korisnici (kome)**
Nezaposlene osobe do navršenih 30 godina koje nemaju više od 12 mjeseci staža u zvanju za koje su se obrazovale te prijavljujene u evidenciju Zavoda 30 dana.

**Visina naknade (koliko)**
Poslodavcu se isplaćuje:
- obvezni doprinos mirovinskog osiguranju (HZMO) u iznosu od 7.057,92 kn za 12 mjeseci
- obvezni doprinos zdravstvenom osiguranju (HZZO) u iznosu od 5.468,96 kn za 12 mjeseci
- trošak obrazovanja do 7.000 kn

Polazniku se isplaćuje:
- novčana pomoć koja iznosi 2.620,80 kn koju isplaćuje Zavod
- trošak polaganja stručnog/majstorskog ispita koji pokriva Zavod
- troškovi prijevoza koje isplaćuje poslodavac

**Trajanje**
12 ili 24 mjeseca

**Kako pristupiti**
Poslodavac mora podnijeti zahtjev Hrvatskom zavodu za zapošljavanje sa potrebnom dokumentacijom

**Obrasci za prijavu**
Potrebna dokumentacija i obrasci za poslodavaca se mogu naći na stranici: http://mjere.hr/strucno-osposobljavanje-rad-bez-zasnivanja-radnog-odnosa-dokumentacija-obrasci/

**Riferimento normativo**
Članak 55. Zakona o o posredovanju pri zapošljavanju i pravima za vrijeme nezaposlenosti (NN 16/17)

**JAVNI RAD**

**Short description**
'Public work' is a measure which aims to include unemployed people in community service activities initiated by local communities or civil society organizations.

**Kratki opis**
Javni rad je mjera čiji je program temeljen na društveno korisnom radu kojeg inicira lokalna zajednica ili organizacije civilnog društva. Cilj mjere je uključiti nezaposlene osobe u program aktivacije na poslovima društveno korisnog rada.

**Odgovorno tijelo (od koga)**
Hrvatski zavod za zapošljavanje (HZZ)

**Korisnici (kome)**
Dugotrajno nezaposlene osobe, osobe s invaliditetom, osobe u nepovoljnom položaju na tržištu rada i mlade osobe, i to podjeljeni tri skupine:

1. skupina:
- bez obzira na duljinu prijave u evidenciju: hrvatski branitelji, djeca i supružnici poginulih i nestalih hrvatskih branitelja, roditelji s 4 i više malodobne djece, roditelji djece s teškoćama u razvoju, roditelji djece oboljele od malignih bolesti, roditelji udovci i roditelji djeteta bez upisa-nog drugog roditelja, osobe na uvjetnoj kazni, osobe bez stečene kvalifikacije, osobe s invaliditetom, žrtve obiteljskog nasilja, azilanti, mlade osobe koje su izasle iz sustava skrbi (domova za djecu) i udomiteljski obitelji, odseljenih zatvora i slično, liječeni ovisnici o drogama, osobe koje su završile sa služenjem zatvorske kazne u posljednjih 6 mjeseci, Romi, beskućnici/e, osobe koja pripadaju etničkoj manjini i potreban joj je jezični pročelj, profil stručnog usavršavanja ili profil rudnog iskustva da bi poboljšale izgleda za pristup stalnom zaposlenju
**Korisnici (kome)**
- mlade osobe do 29 godina prijavljene u evidenciju do 4 mjeseca
- mladi do 25 godina prijavljeni u evidenciju dulje od 6 mjeseci
- mladi do 29 godina prijavljeni u evidenciju dulje od 12 mjeseci
- osobe starije od 50 prijavljene u evidenciju dulje od 6 mjeseci
- osobe prijavljene u evidenciju nezaposlenih 3 i više godina

2. skupina:
- korisnici zajamčene minimalne naknade prijavljeni u evidenciju nezaposlenih

3. skupina:
- osobe starije od 50 godina prijavljene u evidenciju kraće od 6 mjeseci
- osobe starije od 29 godina prijavljene u evidenciju od 12 do 36 mjeseci

Kao nezaposlena osoba, kako biste koristili ovu mjeru trebate ispuniti sljedeće kriterije
- Ako u posljednje tri godine niste radili u javnom radu u vremenu duljem od 12 mjeseci
- Ako ste korisnici zajamčene minimalne naknade sukladno Zakonu o socijalnoj skrbi, u javni rad se možete uključiti u nepunom radnom vremenu

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**Visina naknade (koliko)**
Financira se 100% troška minimalne bruto plaće u iznosu od 3.839,47 kn za prvu skupinu, odnosno, 50% troška minimalne bruto plaće u iznosu od 3.839,47 kn za drugu i treću skupinu.

**Trajanje**
- 6 mjeseci (puno radno vrijeme), 9 mjeseci (6 mjeseci rada u punom radnom vremenu, a preostala 3 mjeseca u nepunom uz obvezno uključivanje u obrazovanje) ili 9 mjeseci u nepunom radnom vremenu za korisnike zajamčene minimalne naknade.

**Kako pristupiti**
Nezaposlena osoba mora podnijeti zahtjev Hrvatskom zavodu za zapošljavanje sa potrebom dokumentacijom

**Obrasci za prijavu**
Potrebna dokumentacija i obrasci se mogu naći na stranici: http://mjere.hr/javni-rad-dokumentacija-obrasci/

**Riferimento normativo**
Članak 55. Zakona o posredovanju pri zapošljavanju i pravima za vrijeme nezaposlenosti (NN 16/17)

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**STALNI SEZONAC**

**Short description**
'Permanent seasonal worker' is a measure which provides financial support to workers who are employed seasonally, and unemployed during the remainder of the year.

**Kratki opis**
Stalni sezonac je mjera čiji je cilj financijska podrška radnicima koji su zaposleni samo tijekom sezone, a drugi dio godine nisu zaposleni. Mjera je dostupna poslodavcima iz svih djelatnosti koji tijekom godine imaju razdoblja smanjenog obujma poslazbog sezonskog obilježja poslovanja.

**Odgovorno tijelo (od koga)**
Hrvatski zavod za zapošljavanje (HZZ)

**Korisnici (kome)**
Oseobe koje su kontinuirano radile najmanje 6 mjeseci kod istog poslodavca i koje će kod istog poslodavca raditi još najmanje jednu sezonu.

**Visina naknade (koliko)**
Dodjeljuju se subvencije u iznosu:
- do 35.000 kn, odnosno do 45.000 kn u slučaju da se ista kombinira sa stručnim osposobljavanjem za rad
- za otvaranje obrta ili slobodne profesije (do dvije osobe) do 70.000 kn
- za udruživanje u zadrugu (do 5 osoba) do 175.000 kn
- za udruživanje u trgovacka društva (do 4 osobe) do 140.000 kn

**Trajanje**
6 mjeseci

**Kako pristupiti**
Poslodavac mora podnijeti zahtjev Hrvatskom zavodu za zapošljavanje sa potrebom dokumentacijom.

**Obrasci za prijavu**
Potrebna dokumentacija i obrasci se mogu naći na stranici: http://mjere.hr/stalni-sezonac-dokumentacija-obrasci/

**Riferimento normativo**
Članak 55. Zakona o posredovanju pri zapošljavanju i pravima za vrijeme nezaposlenosti (NN 16/17)
## OBRAZOVANJE NEZAPOSLENIH

<table>
<thead>
<tr>
<th>Short description</th>
<th>Measures to support unemployed persons who are registered with the Croatian Employment Bureau and wish to start their own business.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kratki opis</td>
<td>Obrazovanje nezaposlenih je mjera unutar koje se nezaposlene osobe uključuje u programe stručnog osposobljavanja, prekvalifikacije i usavršavanja u obrazovnim ustanowama kako bi se osposobili za zanimanja koja su trenutno tražena na tržištu rada.</td>
</tr>
<tr>
<td>Odgovorno tijelo (od koga)</td>
<td>Hrvatski zavod za zapošljavanje (HZZ)</td>
</tr>
<tr>
<td>Korisnici (kome)</td>
<td>Nezaposlene osobe prijavljene u evidenciju Zavoda</td>
</tr>
<tr>
<td>Visina naknade (koliko)</td>
<td>Obrazovnoj ustanovi se financira 100% troškova koji se odnose na trošak nastave i materijalne troškove praktične nastave Polazniku se isplaćuju troškovi prijevoza te novčana pomoć za doprinose za obvezna osiguranja, što znači da mjesecična iznos novčane pomoći ne smije prelaziti iznos od 1.310,40 kn. Polazniku se financiraju troškovi liječničkog pregleda ako je isti uvjet za za upis u obrazovni program</td>
</tr>
<tr>
<td>Trajanje</td>
<td>Do 6 mjeseci</td>
</tr>
<tr>
<td>Kako pristupiti</td>
<td>Osoba mora se prijaviti nadležnog područnom/regionalnom uredu Hrvatskog zavoda za zapo-šljavanje i podnijeti zahtjev za potporu samozapošljavanju (<a href="http://www.hzz.hr/default.aspx?id=10067">http://www.hzz.hr/default.aspx?id=10067</a>) Nezaposlene osobe mogu same zatražiti uključivanje u program obrazovanja. Nezaposlena osoba može biti uključena u obrazovanje ukoliko je obrazovni program sukladan utvrđenim potrebama tržišta rada i njezinim psihofizičkim mogućnostima.</td>
</tr>
<tr>
<td>• O razini obrazovanja nezaposlene osobe ovisi u koju će od navedenih aktivnosti biti uključena, pa se tako osobe sa završenom osnovnom školom uključuju u programe osposobljavanja, u kojima osobe stječu praktične vještine (npr. pomoćni kuhar...), u programe prekvalifikacije uključuju se osobe koje imaju najmanje završenu trogodišnju srednju školu, jer tu je riječ o stjecanju novog zanimanja (npr. kuhar...), dok su programi specijalističkih usavršavanja specijalizirani programi obrazovanja unutar struke (npr. kuhar nacionalnih jela)</td>
<td></td>
</tr>
<tr>
<td>• Zavod izrađuje planove obrazovnih programa koji se u pojedinoj godini provode na razini regionalnih/ područnih ureda Zavoda ovisno o potrebama lokalnog tržišta rada, stanju u evidenciji nezaposlenih i analizi potreba poslodavaca, a obrazovne ustanove koje će provoditi obrazovanje biraju se na temelju prethodno provedenog postupka javne nabave.</td>
<td></td>
</tr>
<tr>
<td>Riferimento normativo</td>
<td>Pravilnikom o standardima i normativima te načinu i postupku utvrđivanja ispunjenosti uvjeta u ustanovama za obrazovanje odraslih (NN 129/08, NN 52/2010).</td>
</tr>
</tbody>
</table>

## NAKNADA ZA REDOVITO STUDIRANJE

<table>
<thead>
<tr>
<th>Short description</th>
<th>This measure provides income support fo individuals enrolled in regular study at a University or professional studies and who are also users of government susidized or organized housing. However, upon receipt of this income support measure, the user looses the right to government subsidised or organized housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kratki opis</td>
<td>Naknada za redovito studiranje priznaje se korisniku prava na uslugu smještaja odnosno organiziranog stanovanja za redovito studiranje na sveučilišnom ili stručnom. Danom izvršnosti rješenja o priznavanju prava na naknadu za redovno studiranje korisniku prestaje pravo na smještaj odnosno organizirano stanovanje.</td>
</tr>
<tr>
<td>Odgovorno tijelo (od koga)</td>
<td>Centri sa socijalnu skrb, prema adresi</td>
</tr>
<tr>
<td>Korisnici (kome)</td>
<td>Korisnici prava na uslugu smještaja odnosno organiziranog stanovanja koji pokažu redovne sveučilišne ili stručne studije.</td>
</tr>
<tr>
<td>Visina naknade (koliko)</td>
<td>Četverostrukog iznosa osnovice od 500,00 kuna godišnje.</td>
</tr>
<tr>
<td>Trajanje</td>
<td>Zahtjev za priznavanje prava na naknadu za redovno studiranje korisnik može podnijeti do isteka roka od šest mjeseci od prestanka prava na uslugu smještaja ili organiziranog stanovanja.</td>
</tr>
</tbody>
</table>
POTPORE ZA USAVRŠAVANJE

Short description
Measures to support employed persons who are registered with the Croatian Employment Bureau and wish to start their own business.

Kratki opis
Potpore za usavršavanje su državne potpore koje se dodjeljuju kako bi se potaknulo daljnje obrazovanje novozaposlenih ili zaposlenih osoba s ciljem očuvanja radnih mjesta, a zbog uvođenja novih tehnologija i proizvodnih programa te podizanja konkurentnosti. Dostupne su poduzetnicima koji djeluju profitno.

Odgovorno tijelo (od koga)
Hrvatski zavod za zapošljavanje (HZZ)

Korisnici (kome)
Nezaposlene osobe prijavljene u evidenciju Zavoda

Visina naknade (koliko)
Obrazovnoj ustanovi se financira 100% troškova koji se odnose na trošak nastave i materijalne troškove praktične nastave

Polazniku se isplaćuju troškovi prijevoza te novčana pomoć u visini od 50% minimalne plaće uključujući troškove za doprinos za obvezna osiguranja, što znači da mjesečni iznos novčane pomoći ne smije prelaziti iznos od 1.310,40 kn. Polazniku se financiraju troškovi liječničkog pregleda ako je isti uvjet za upis u obrazovni program.

Trajanje
Do 6 mjeseci

Kako pristupiti
Osoba mora se prijaviti nadležnom područnom/regionalnom uredu Hrvatskog zavoda za zapošljavanje i podnijeti zahtjev za potporu samozapošljavanju (http://www.hzz.hr/default.aspx?id=10067)

Nezaposlene osobe mogu same zatražiti uključivanje u program obrazovanja. Nezaposlena osoba može biti uključena u obrazovanje ukoliko je obrazovni program sukladan utvrđenim potrebama tržišta rada i njezinim psihofizičkim mogućnostima.

• O razini obrazovanja nezaposlene osobe ovisi u koju će od navedenih aktivnosti biti uključena, pa se tako osobe sa završenom osnovnom školom uključuju u programe osposobljavanja, u kojima osobe stječu praktične vještine (npr. pomoćni kuhar...), u programe prekvalifikacije uključuju se osobe koje imaju najmanje završenu trogodišnju srednju školu, jer tu je riječ o stjecanju novog zanimanja (npr. kuhar...), dok su programi specijalističkih usavršavanja specijalizirani programi obrazovanja unutar struke (npr. kuhar nacionalnih jela).

• Zavod izrađuje planove obrazovnih programa koji se u pojedinjenoj godini provode na razini regionalnih/područnih ureda Zavoda ovisno o potrebama lokalnog tržišta rada, stanju u evidenciji nezaposlenih i analizi potreba poslodavaca, a obrazovne ustanove koje će provoditi obrazovanje biraju se na temelju prethodno provedenog postupka javne nabave.

Riferimento normativo
Pravilnikom o standardima i normativima te načinu i postupku utvrđivanja ispun-jenosti uvjeta u ustanovama za obrazovanje odraslih (NN 129/08, NN 52/2010).

SOCIAL PROTECTION & INCOME

GUARANTEED MINIMUM INCOME SCHEME

Short description
The Guaranteed minimum income is a transfer which is meant to ensure the satisfaction of basic needs for individuals and households who do not have sufficient resources to meet their basic needs.

Kratki opis
Zajamčena minimalna naknada (ZMN) je pravo na novčani iznos kojim se osigurava zadovoljavanje osnovnih životnih potreba samca ili kućanstva koji nemaju dovoljno sredstava za podmirenje osnovnih životnih potreba.

Odgovorno tijelo (od koga)
Centri za socijalnu skrb

Korisnici (kome)
ZMN priznaje se samcuvu kućanstvu koji nema sredstava za uzdržavanje u visini propisanoj u čl. 30. st.1. Zakona o socijalnoj skrbi / odnosno u visini zajamčene minimalne naknade koju bi ostvario samac ili kućanstvo koje nema nikakvih prihoda/ niti ih je u mogućnosti ostvariti radom, primitkom od imovine, kao ni od obveznika uzdržavanja, osim ako centar za socijalnu skrb utvrdi da obveznik uzdržavanja nije u mogućnosti davati uzdržavanje.
Korisnici (kome)

Iznos prihoda kod izračuna ZMN umanjuje se za iznos koji na temelju propisa kojim se uređuju obiteljski odnosi član kućanstva plaća za uzdržavanje osobe koja nije član toga kućanstva.

Iznos ZMN umanjuje se kućanstvu:

- za udio člana kućanstva koji je sklopio ugovor o doživotnom ili dosmrtnom uzdržavanju kao primatelj uzdržavanja
- za udio radno sposobnog člana kućanstva koji nije evidentiran kao nezaposlena osoba pri nadležnoj službi za zapošljavanje.

Poljoprivredniku i članu njegovog kućanstva koji obavlja poljoprivrednu djelatnost kao jedino ili glavno zanimanje te na temelju poljoprivredne djelatnosti ima obvezno mirovinsko i zdravstveno osiguranje, prosječni mjesečni prihod utvrđuje se prema poreznoj prijavi ili prema rješenju nadležne porezne uprave o godišnjem paušalnom iznosu poreza na dohodak. To se ne primjenjuje na poljoprivrednika samca starijeg od 65 godina života, kao ni na kućanstvo koje obavlja poljoprivrednu djelatnost kao jedino ili glavno zanimanje, čiji su svi članovi stariji od 65 godina života.

Nemaju pravo na ZMN samac ili kućanstvo ako:

- ima u vlasništvu drugi stan ili kuću, osim stana ili kuće koju koristi za stanovanje, a koji može otuđiti ili iznajmiti i time osigurati sredstva za podmirenje osnovnih životnih potreba, poslovni prostor koji ne koristi za obavljanje registrirane djelatnosti te vrijedne pokretnine (plovila, umjetnička djela i sl.)
- je u razdoblju od tri godine prije podnošenja zahtjeva prodao ili darovao imovinu, odrekao se prava na nasljedivanje ili udrugio svoj nasljedni dio, ako je od iznosa ost-varenog prodajom ili iznosa koji odgovara visini osnovice za plaćanje poreza na promet darovane imovine ili nasljednog dijela kojega se odrekao ili ustupio mogao osigurati uzdržavanje u iznosu ZMN i nakon podnošenja zahtjeva za priznavanje prava
- je vlasnik imovine koju bi mogao koristiti ili prodati bez ugrožavanja osnovnih životnih potreba i time osigurati sredstva u iznosu ZMN propisane ovim Zakonom za osobno uzdržavanje ili uzdržavanje članova kućanstva
- je samac ili član kućanstva vlasnik osobnog vozila, osim osobnog vozila koje služi za prijevoz samca ili člana kućanstva korisnika prava po osnovi invaliditeta, starije i nemoćne teško pokretnе osobе ili je prema procjeni stručnog radnika centra za so-cijalnu skrb osobno vozilo nužno radi prometne izoliranosti
- samac ili član kućanstva koristi osobno vozilo u vlasništvu druge pravne ili fizičke osobe
- je samac sklopio ugovor o doživotnom ili dosmrtnom uzdržavanju kao primatelj uzdržavanja
- radno sposobni samac nije evidentiran kao nezaposlena osoba pri nadležnoj službi za zapošljavanje
- može osigurati uzdržavanje po drugoj osnovi
- beskućnik koji je na privremenom smještaju u prihvatilištu, te korisnik usluge smještajne ili organiziranog stanovanja sukladno odredbama Zakona ili posebnih propisa

Visina naknade (koliko)

Iznos zajamčene minimalne naknade utvrđuje se u postotku od osnovice

- za samca utvrđuje se u iznosu 100% osnovice (800,00 kn)
- za kućanstvo utvrđuju se udjeli članova kućanstva:
  - za samohranog roditelja – 100% osnovice (800,00 kn)
  - za odraslog člana kućanstva – 60% osnovice (480,00 kn)
  - za dijete (do 18 godina) – 40% osnovice (320,00 kuna)

Iznos zajamčene minimalne naknade za kućanstvo ne može biti veći od bruto iznosa mini-malne plaće u Republici Hrvatskoj

Kod izračuna visine ZMN u prihode se ne uračunava:

- naknada za troškove ogrjeva koju odobrava jedinica područne (regionalne) samouprave i Grad Zagreb
- novčana naknada za tjelesno oštećenje
- ortopedski dodatak
- doplata za pomoć i njegu
**Visina naknade (koliko)**

- dosobna invalidnina
- doplatak za djecu
- državna potpora za poljoprivredu, šumarstvo i ribarstvo, osim dohodovne potpore ost-varene prema posebnim propisima
- novčana naknada za životinje koje su usmrćene ili uginule prilikom provedbe naređenih mjera prema posebnom propisu o veterinarstvu
- stipendija za školovanje učenika ili studenta dok traje redovito školovanje ili studiranje, a najduže do 29. godine života
- naknada koju prima udomitelj za potrebe smještenog korisnika
- iznos novčanih sredstava koja fizičke osobe ostvare na osnovi donacije pravnih i fizičkih osoba za zdravstvene potrebe
- iznos novčanih sredstava koje fizičke osobe ostvare na osnovi jednokratnih donacija pravnih i fizičkih osoba do --iznosa od 5000,00 kuna godišnje
- iznos sredstava za saniranje posljedica elementarnih nepogoda
- iznos sredstava za uzdržavanje za djete ostvarenih po osnovi privremenog uzdržavanja pri centru za socijalnu skrb
- iznos sredstava za uzdržavanje za djete ostvarenih sukladno posebnom propisu do iz-nosa privremenog uzdržavanja pri centru za socijalnu skrb
- nagrada učenicima za vrijeme praktičnog rada i naukovanja
- stipendija za školovanje učenika ili studenta dok traje redovito školovanje ili studiranje, a najdulje do 29. godine života
- novčana pomoć i putni troškovi osobe na stručnom osposobljavanju za rad bez zasniva-nja radnog odnosa
- novčana pomoć i putni troškovi nezaposlene osobe koju je Hrvatski zavod za zapošlja-vanje uputio na obrazovanje koje organizira odnosno troškove snosi Hrvatski zavod za zapošljavanje
- osobna invalidnina, doplatak za njegu i pomoć druge osobe, ortopedski doplatak, po-sebni dodatak, naknada za pripomoć u kući, jednakratna novčana pomoć, naknada troškova pogreba te naknada za pravo na besplatne udžbenike ako su ta prava ostvarena temeljem posebnog propisa kojim se uređuju prava hrvatskih branitelja iz Domovinskog rata i članova njihove obitelji
- osobna invalidnina, obiteljska invalidnina, uvećana obiteljska invalidnina, doplatak za pomoć i njegu druge osobe, ortopedski doplatak, posebni doplatak, naknada za pripomoć u kući, naknada za pravo na besplatne udžbenike ostvarene temeljem posebnog propisa kojim se uređuje zaštita vojnih i civilnih invalida rata
- novčani primitak za opremu novorođenog djeteta i primitak po osnovi potpora za novo-rođenče, odnosno potpora za opremu novorođenog djeteta koje isplaćuje ili daje jedinica lokalne i područne (regionalne) samouprave
- primitak ostvaren od dividende i novčana sredstva ostvarena prodajom dionica, a te-meljem članstva u Fondu hrvatskih branitelja koji potječu po osnovi statusa hrvatskog ratnog vojnog invalida iz Domovinskog rata i statusa člana obitelji smrtno stradalog hrvatskog branitelja.
- pomoći i naknade koje osiguravaju jedinice lokalne i područne (regionalne) samouprave, do iznosa zajamčene minimalne naknade.
- odnosno potpora za opremu novorođenog djeteta koje isplaćuje ili daje jedinica lokalne i područne (regionalne) samouprave
- primitak ostvaren od dividende i novčana sredstva ostvarena prodajom dionica, a temeljem članstva u Fondu hrvatskih branitelja koji potječu po osnovi statusa hrvatskog ratnog vojnog invalida iz Domovinskog rata i statusa člana obitelji smrtno stradalog hrvatskog branitelja.
- pomoći i naknade koje osiguravaju jedinice lokalne i područne (regionalne) samou-prave, do iznosa zajamčene minimalne naknade.
Trajanje
Za vrijeme korištenja prava na zajamčenu minimalnu naknadu nezaposlena radno sposobna ili djelomično radno sposobna osoba dužna je prihvatiti zaposlenje u skladu s propisima o zapošljavanju.

Radno sposobnom ili djelomično radno sposobnom samcu ili članu kućanstva pravo na ZMN (odnosno pripadajući udio člana kućanstva) priznaje se najduže do dvije godine, a novi zahtjev za priznavanje prava na ZMN (odnosno za uvećanje iznosa zajamčene minimalne naknade kućanstva za pripadajući udio člana kućanstva) može podnijeti nakon isteka roka od tri mjeseca nakon mjeseca u kojem je pravo prestalo (odnosno umanjeno).

Ako radno sposobni ili djelomično radno sposobni samac ili član kućanstva koji je korisnik ZMN odbije ponuđeni posao, osposobljavanje, prekvalifikaciju, dokvalifikaciju ili samovoljno otkaže ugovor o radu, ukida mu se pravo na zajamčenu minimalnu naknadu, odnosno kućanstvu se zajamčena minimalna naknada umanjuje za pripadajući udio toga člana.

Radno sposobnom ili djelomično radno sposobnom samcu ili članu kućanstva ukida se pravo na ZMN (odnosno pripadajući udio u zajamčenoj minimalnoj naknadi) ako se ne odazove pozivu jedinice lokalne, odnosno područne (regionalne) samouprave za sudjelovanje u radovima za opće dobro bez naknade.

Kako pristupiti
Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.

Obrasci za prijavu
Potrebna dokumentacija i informacije se može naći na stranici: http://www.czss-zagreb.hr/?q=о-nama

Riferimento normativo
Članak 26. st.1. Zakona o socijalnoj skrbi

**JEDNOKRATNA NAKNADA**

**Short description**
‘One time benefit’ is an income support measure available for individuals or households who are not able to cover the basic costs of living due to material difficulties associated with the birth or education of a child, illness or death of a family member, natural disasters and the like.

**Kratki opis**
Jednokratna naknada priznaje se samcu ili kućanstvu koje zbog trenutačnih materijalnih teškoća nije u mogućnosti podmititi osnovne životne potrebe nastale zbog rođenja ili školovanja djeteta, bolesti ili smrti člana obitelji, elementarne nepogode i slično.

**Odgovorno tijelo (od koga)**
Centri za socijalnu skrb

**Korisnici (kome)**
Samac ili kućanstvo koje zbog trenutačnih materijalnih teškoća nije u mogućnosti podmititi osnovne životne potrebe nastale zbog rođenja ili školovanja djeteta, bolesti ili smrti člana obitelji, elementarne nepogode i slično.

Jednokratna naknada može se priznati zbog nabave osnovnih predmeta u kućanstvu ili nabave nužne odjeće i obuće ako ne postoji mogućnost da se nabava nužnih predmeta u kućanstvu i odjeće i obuće osigura u suradnji s humanitarnim organizacijama.

1. Jednokratna naknada priznaje se korisniku prava na smještaj u udomiteljsku obitelj koji je učenik osnovne ili srednje škole za kupnju obveznih školskih udžbenika, ako to pravo ne ostvaruje po drugoj osnovi.

2. Jednokratna naknada može se priznati korisnicima privremenim smještaja u kriznim situacijama radi naknade troškova prijevoza u mjesto prebivališta, vlastitu ili udomiteljsku obitelj, dom socijalne skrbi, kod drugog pružatelja usluge odnosno drugu ustanovu.

3. Centar za socijalnu skrb može iznimno priznati jednokratnu naknadu korisnicima usluge smještaja, odnosno organiziranog stanovanja u slučaju ako potrebe nisu zadovoljene u okviru usluge smještaja ili organiziranog stanovanja.

**Visina naknade (koliko)**
Ukupni iznos priznatih jednokratnih naknada u jednoj kalendarskoj godini ne može iznositi više od pet osnovica za samca, odnosno sedam osnovica za kućanstvo.

Osnovica za obračun naknade iznosi 3326,00 kuna u 2017 godini

U osobito opravdanim slučajevima centar za socijalnu skrb može priznati uvećanu jednokratnu naknadu uz prethodnu suglasnost Ministarstva.

1. Uz zahtjev za davanje pratećih suglasnosti iz stavka 1. ovoga članka centar za socijalnu skrb dužan je priložiti socio-anamnestičke podatke, dokaze o opravda-nosti zahtjeva i visini iznosa kojom se potreba može podmititi.

2. Uvećana jednokratna naknada može se priznati u najvišem iznosu do 10.000,00 kuna.

**Trajanje**
Jednokratno
### HOUSING

**NAKNADA ZA TROŠKOVE STANOVANJA**

<table>
<thead>
<tr>
<th>Short description</th>
<th>Beneficiaries of the Guaranteed minimum income scheme have a right to compensation for costs associated with housing, including: rent, utility payments, electricity, gas, heating, waiter, drainage and other housing costs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kratki opis</strong></td>
<td>Korisnici zajamčene minimalne naknade imaju pravo na naknadu za troškove stanovanja. Troškovi stanovanja prema Zakonu o socijalnoj skrbi odnose se na: najamninu, komunalne naknade, električnu energiju, plin, grijanje, vodu, odvodnju i druge troškove stanovanja u skladu s posebnim propisima.</td>
</tr>
<tr>
<td><strong>Odgovorno tijelo (od koga)</strong></td>
<td>Centri za socijalnu skrb</td>
</tr>
<tr>
<td><strong>Korisnici (kome)</strong></td>
<td>Pravo na naknadu za troškove stanovanja priznaje se korisniku zajamčene minimalne naknade.</td>
</tr>
<tr>
<td><strong>Visina naknade (koliko)</strong></td>
<td>Pravona na naknadu za troškove stanovanja priznaje jedinica lokalne samouprave do iznosa polovice zajamčene minimalne naknade priznate samcu, odnosno kućanstvu. Iznimno se ova naknada može odobriti i do punog iznosa zajamčene minimalne naknade, kada se po mišljenju centra za socijalnu skrb samo na taj način može izbjeći odvajanje djece od roditelja. Naknada za troškove stanovanja može se odobriti izravno u novcu korisniku ili plaćanjem računa pravnoj ili fizičkoj osobi koja je izvršila uslugu.</td>
</tr>
<tr>
<td><strong>Trajanje</strong></td>
<td>Jednokratna</td>
</tr>
<tr>
<td><strong>Kako pristupiti</strong></td>
<td>Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.</td>
</tr>
<tr>
<td><strong>Obrasci za prijavu</strong></td>
<td>Potrebna dokumentacija i informacije se može naći na stranici: <a href="http://www.czss-zagreb.hr/?q=o-nama">http://www.czss-zagreb.hr/?q=o-nama</a></td>
</tr>
<tr>
<td><strong>Riferimento normativo</strong></td>
<td>Članak 46. Zakona o socijalnoj skrbi , „Narodne novine“, broj 157/13, 152/14, 99/15, 52/16 i 16/17</td>
</tr>
</tbody>
</table>

**NAKNADA ZA TROŠKOVE OGRIJEVA**

<table>
<thead>
<tr>
<th>Short description</th>
<th>Beneficiaries of the Guaranteed minimum income scheme who use firewood for heating have a right to compensation for the costs of firewood.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kratki opis</strong></td>
<td>Troškovi ogrijeva odobravaju se jednom godišnje korisnicima zajamčene minimalne naknade koji se griju na drva.</td>
</tr>
<tr>
<td><strong>Odgovorno tijelo (od koga)</strong></td>
<td>Centri za socijalnu skrb</td>
</tr>
<tr>
<td><strong>Korisnici (kome)</strong></td>
<td>Pravo na naknadu za troškove stanovanja priznaje se korisniku zajamčene minimalne naknade.</td>
</tr>
<tr>
<td><strong>Visina naknade (koliko)</strong></td>
<td>Pravona na naknadu za troškove stanovanja priznaje jedinica lokalne samouprave jednom gidišnje, na način da im se osigura 3m3 drva ili odobri novčani iznos u visini koju odlukom odredi nadležna jedinica područne (regionalne) samouprave.</td>
</tr>
<tr>
<td><strong>Trajanje</strong></td>
<td>Jednom godišnje. Odluka se donosi najkasnije do 30. rujna za tekuću godinu.</td>
</tr>
<tr>
<td><strong>Kako pristupiti</strong></td>
<td>Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.</td>
</tr>
<tr>
<td><strong>Obrasci za prijavu</strong></td>
<td>Potrebna dokumentacija i informacije se može naći na stranici: <a href="http://www.czss-zagreb.hr/?q=o-nama">http://www.czss-zagreb.hr/?q=o-nama</a></td>
</tr>
<tr>
<td><strong>Riferimento normativo</strong></td>
<td>Članak 43. Zakona o socijalnoj skrbi , „Narodne novine“, broj 157/13, 152/14, 99/15, 52/16 i 16/17</td>
</tr>
</tbody>
</table>

**NAKNADA ZA TROŠKOVE STANOVANJA**

<table>
<thead>
<tr>
<th>Short description</th>
<th>Beneficiaries of the Guaranteed minimum income scheme have a right to compensation for costs associated with housing, including: rent, utility payments, electricity, gas, heating, waiter, drainage and other housing costs.</th>
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<tr>
<td><strong>Kratki opis</strong></td>
<td>Korisnici zajamčene minimalne naknade imaju pravo na naknadu za troškove stanovanja. Troškovi stanovanja prema Zakonu o socijalnoj skrbi odnose se na: najamninu, komunalne naknade, električnu energiju, plin, grijanje, vodu, odvodnju i druge troškove stanovanja u skladu s posebnim propisima.</td>
</tr>
<tr>
<td><strong>Odgovorno tijelo (od koga)</strong></td>
<td>Centri za socijalnu skrb</td>
</tr>
</tbody>
</table>
**Korisnici (kome)**
Pravo na naknadu za troškove stanovanja priznaje se korisniku zajamčene minimalne naknade.

**Visina naknade (koliko)**
Pravona na naknadu za troškove stanovanja priznaje jedinica lokalne samouprave do iznosa polovice zajamčene minimalne naknade priznate samcu, odnosno kućanstvu.

Iznimno se ova naknada može odobriti i do punog iznosa zajamčene minimalne naknade, kada se po mišljenju centra za socijalnu skrb samo na taj način može izbjeciti odvajanje djece od roditelja.

Naknada za troškove stanovanja može se odobriti izravno u novcu korisniku ili plaćanjem računa pravnoj ili fizičkoj osobi koja je izvršila uslugu.

**Trajanje**
Jednokratna

**Kako pristupiti**
Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.

**Obrasci za prijavu**
Potrebna dokumentacija i informacije se može naći na stranici: http://www.czss-zagreb.hr/?q=o-nama

**Riferimento normativo**
Članak 41. Zakona o socijalnoj skrbi „Narodne novine“, broj 157/13, 152/14, 99/15, 52/16 i 16/17

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**NAKNADA ZA OSOBNE POTREBE KORISNIKA SMJEŠTAJA**

**Short description**
Individuals who live in government subsidized or government housing and whose own income is not sufficient for covering their basic needs have the right to compensation for the costs associated with accommodation in government subsidized or organized housing.

**Kratki opis**
Pravo na naknadu za osobne potrebe priznaje se korisniku smještaja ili organiziranog stanovanja ako vlastitim prihodom ne može osigurati zadovoljavanje osobnih potreba na smještaju ili organiziranom stanovanju.

**Odgovorno tijelo (od koga)**
Centri za socijalnu skrb

**Korisnici (kome)**
Korisnici smještaja ili organiziranog stanovanja, ako vlastitim prihodom ne može osigurati zadovoljavanje osobnih potreba na smještaju ili organiziranom stanovanju.

1. Pravo na naknadu za osobne potrebe priznaje se korisniku smještaja ili organiziranog stanovanja sukladno odredbama ovoga Zakona u mjesečnom iznusu od 20% iznosa osnovice iz članka 27. stavka 2. ako vlastitim prihodom ne može osigurati zadovoljavanje osobnih potreba na smještaju ili organiziranom stanovanju.

2. Ako korisnik sudjeluje u plaćanju troškova smještaja ili organiziranog stanovanja, iznos kojim sudjeluje u plaćanju troškova smještaja ili organiziranog stanovanja umanjuje se za iznos naknade za osobne potrebe.

**Visina naknade (koliko)**
Pravo na naknadu za osobne potrebe priznaje se korisniku smještaja ili organiziranog stanovanja sukladno odredbama ovoga Zakona u mjesečnom iznusu od 20% iznosa osnovice iz članka 27. stavka 2.

**Trajanje**
Mjesečno.

Pravo na naknadu za troškove stanovanja priznaje se s danom početka korištenja smještaja ili organiziranog stanovanja.

**Kako pristupiti**
Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.

**Obrasci za prijavu**
Potrebna dokumentacija i informacije se može naći na stranici: http://www.czss-zagreb.hr/?q=o-nama

**Riferimento normativo**
Članak 45. Zakona o socijalnoj skrbi „Narodne novine“, broj 157/13, 152/14, 99/15, 52/16 i 16/17

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**NAKNADA ZA TROŠKOVE SMJEŠTAJA U UČENIČКОM DOMU**

**Short description**
High school students from households with low income, but who are not users of the guaranteed minimum income are entitled to compensation for the costs of accommodation in a boarding school.

**Kratki opis**
Učenik, polaznik srednje škole slabijeg imovnog stanja, koji nije član kućanstva koje je korisnik prava na zajamčenu minimalnu naknadu, ima pravo na naknadu za troškove smještaja u učeničkom domu.

**Odgovorno tijelo (od koga)**
Centri za socijalnu skrb
### MOBILITY

#### NAKNADA ZA TROŠKOVE PRIJEVOZA

<table>
<thead>
<tr>
<th>Short description</th>
<th>This measure provides compensation for the costs of transportation associated with education for socially vulnerable individuals.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kratki opis</td>
<td>Pravo na naknadu troškova prijevoza zbog školovanja može se priznati, ako nema osiguran prijevoz po nekoj drugoj osnovi: osobama s invaliditetom, djeci s teškoćama u razvoju, učenicima smještenim u udomiteljskoj obitelji ili obiteljskom domu, i djeca korisnika zajamčene minimalne naknade.</td>
</tr>
<tr>
<td>Odgovorno tijelo (od koga)</td>
<td>Centri sa socijalnu skrb, prema adresi</td>
</tr>
<tr>
<td>Korisnici (kome)</td>
<td>Pravo na naknadu troškova prijevoza zbog školovanja može se priznati, ako nema osiguran prijevoz po nekoj drugoj osnovi:</td>
</tr>
<tr>
<td></td>
<td>• osobi s invaliditetom i djetetu s teškoćama u razvoju koji pohađaju nastavu radi stjecanja srednjoškolskog obrazovanja po posebnom programu izvan mjesta svoga prebivališta ili osposobljavanja za samozbrinjavanje, a ne postoji potreba da mu se prizna pravo na uslugu smještaja ili organ-iziranog stanovanja</td>
</tr>
<tr>
<td></td>
<td>• učeniku smještenom u udomiteljskoj obitelji ili obiteljskom domu koje pohađa nastavu izvan mjesto prebivališta radi stjecanja srednjoškolskog obrazovanja.</td>
</tr>
<tr>
<td></td>
<td>• Prijevoz osobi s invaliditetom i djetetu s teškoćama u razvoju koje pohađa nastavu radi stjecanja srednjoškolskog obrazovanju u mjestu prebivališta, ako nema osiguran prijevoz po nekoj drugoj osnovi, osigurava jedinica lokalne samouprave.</td>
</tr>
<tr>
<td></td>
<td>• Pravo na troškove prijevoza radi srednjoškolskog obrazovanja ima i dijete, korisnik zajamčene minimalne naknade</td>
</tr>
<tr>
<td>Visina naknade (koliko)</td>
<td>Naknada obuhvaća troškove prijevoza u odlasku i povratku i priznaje se po najnižoj cijeni za redovita prijevozna sredstva javnog prometa za najkraću relaciju, a ako korisnik za prijevoz koristi osobno vozilo, u visini cijene vozne karte javnog prijevoznog sredstva.</td>
</tr>
<tr>
<td>Trajanje</td>
<td>Dok učenik pohađa školu</td>
</tr>
<tr>
<td>Kako pristupiti</td>
<td>Potrebnal dokumentacija i informacije se može naći na stranici: <a href="http://www.czss-zagreb.hr/?q=o-nama">http://www.czss-zagreb.hr/?q=o-nama</a></td>
</tr>
<tr>
<td>Riferimento normativo</td>
<td>Članak 53. Zakona o socijalnoj skrbi</td>
</tr>
</tbody>
</table>

### HEALTH

#### OSOBNA INVALIDNINA

<table>
<thead>
<tr>
<th>Short description</th>
<th>This measure provides income support to persons with severe disabilities or other severe permanent changes in health status, in order to meet basic needs, and facilitate inclusion in the daily life of the community.</th>
</tr>
</thead>
</table>

---

**Korisnici (kome)**

Učeniku, polazniku srednje škole slabijeg imovnog stanja, koji nije član kućanstva koje je korisnik prava na zajamčenu minimalnu naknadu, priznaje se pravo na naknadu za troškove smještaja u učeničkom domu ako je:

- dijete samohranog roditelja, ako prosječni mjesečni prihod u prethodna tri mjeseca prije mjeseca u kojem je pokrenut postupak po članu obitelji ne prelazi iznos od dvije osnovice
- pod skrbništvom, a vlastiti prihod u prethodna tri mjeseca prije mjeseca u kojem je pokrenut postupak ne prelazi iznos od 250% osnovice iz članka 27. stavka 2. ovoga Zakona
- smješten u udomiteljskoj obitelji, a pohađa školu izvan mjesta prebivališta udomitelja jer mu se školovanje ne može osigurati u mjestu prebivališta udomitelja.

**Visina naknade (koliko)**

n/a

**Trajanje**

Pravo priznaje se od dana pokretanja postupka za priznavanje prava, a naknada se isplaćuje mjesečno.

**Kako pristupiti**

Osoba mora podnijeti zahtjev Centru za socijalnu skrb prema svojoj adresi.

**Obrasci za prijavu**

Potrebna dokumentacija i informacije se može naći na stranici: http://www.czss-zagreb.hr/?q=o-nama

**Riferimento normativo**

Članak 52. Zakona o socijalnoj skrbi , „Narodne novine", broj 157/13, 152/14, 99/15, 52/16 i 16/17
**Kratki opis**
Pravo na osobnu invalidninu priznaje se osobi s teškim invaliditetom ili drugim teškim trajnim promjenama u zdravstvenom stanju, u svrhu zadovoljavanja osnovnih životnih potreba, te potrebe uključivanja u svakodnevni život zajednice.

**Odgovorno tijelo (od koga)**
Centri za socijalnu skrb

**Korisnici (kome)**
Osobe s teškim invaliditetom ili drugim teškim trajnim promjenama u zdravstvenom stanju. Pravo na osobnu invalidninu ne može se priznati:
• osobi koja osobnu invalidninu ostvaruje po drugoj osnovi
• osobi koja ima u vlasništvu drugi stan ili kuću, osim stana ili kuće koju koristi za stanovanje, a koji može otuditi ili iznajmiti i time osigurati sredstva za uključivanje u zajednicu
• osobi koja ima u vlasništvu poslovni prostor koji ne koristi za obavljanje registrirane djelatnosti
• djetetu do godinu dana života
• djetetu ili odrasloj osobi kojoj je priznata usluga smještaja ili organiziranog stanovanja sukladno odredbama ovoga Zakona ili drugim propisima.

**Visina naknade (koliko)**
Osobna invalidnina za osobu koja nema vlastiti prihod iznosi mjesečno 250% osnovice iz čl. 27 stavka 2 Zakona o socijalnoj skrbi (osnovica na temelju koje se izračunava iznos osobne invalidnine iznosi 500,00 kuna).
Ako osoba ostvaruje prihod po bilo kojoj osnovi, osobna invalidnina utvrđuje se kao razlika između iznosa od 250% osnovice i prihoda ostvarenog u prethodna tri mjeseca u kojem je podnesen zahtjev, odnosno u kojem je pokrenut postupak po službenoj dužnosti. U prihod se ne uračunava:
• zajamčena minimalna naknada, naknada za troškove stanovanja, mirovina do iznosa najniže, odnosno minimalne mirovine za 40 godina mirovinskog staža, ortopedski dodatak, sredstva za uzdržavanje koje ostvaruje dijete na temelju propisa o obiteljskim odnosima i doplatak za djecu.

**Trajanje**
Nema ograničenja

**Kako pristupiti**
Zahtjev za priznavanje prava na osobnu invalidninu podnosi se u mjesno nadležnoj Podružnici Centra za socijalnu skrb prema prebivalištu podnositelja zahtjeva.

**Riferimento normativo**
Članak 53. Zakona o socijalnoj skrbi

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**DOPLATAK ZA POMOĆ I NJEGU**

**Kratki opis**
Pravo na doplatak za pomoć i njegu priznaje se osobi koja ne može sama udolžiti osnovnim životnim potrebama uslijed čega joj je prijeko potrebna pomoć i njega druge osobe u organiziranju prehrane, pripremi i učinjanju obroka, nabavi namirnica, čišćenju i pospremanju stana, oblačenju i svlačenju, održavanju osobne higijene i obavljanju drugih osnovnih životnih potreba.

**Odgovorno tijelo (od koga)**
Centri za socijalnu skrb

**Korisnici (kome)**
Osobi kojoj je priznato pravo na doplatak za pomoć i njegu sukladno odredbama ovoga Zakona ili na temelju drugih propisa.

**Visina doplate (koliko)**
Osobna invalidnina za osobu koja nema vlastiti prihod iznosi mjesečno 250% osnovice iz čl. 27 stavka 2 Zakona o socijalnoj skrbi (osnovica na temelju koje se izračunava iznos osobne invalidnine iznosi 500,00 kuna).
Ako osoba ostvaruje prihod po bilo kojoj osnovi, osobna invalidnina utvrđuje se kao razlika između iznosa od 250% osnovice i prihoda ostvarenog u prethodna tri mjeseca u kojem je podnesen zahtjev, odnosno u kojem je pokrenut postupak po službenoj dužnosti. U prihod se ne uračunava:
• zajamčena minimalna naknada, naknada za troškove stanovanja, mirovina do iznosa najniže, odnosno minimalne mirovine za 40 godina mirovinskog staža, ortopedski dodatak, sredstva za uzdržavanje koje ostvaruje dijete na temelju propisa o obiteljskim odnosima i doplatak za djecu.

**Trajanje**
Nema ograničenja

**Kako pristupiti**
Zahtjev za priznavanje prava na osobnu invalidninu podnosi se u mjesno nadležnoj Podružnici Centra za socijalnu skrb prema prebivalištu podnositelja zahtjeva.

**Riferimento normativo**
Članak 53. Zakona o socijalnoj skrbi

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**DOPLATAK ZA POMOĆ I NJEGU**

**Short description**
This measure provides income support for caregivers of individuals who are not able to look after their own basic needs, and require the assistance of another person in the organization of meals, preparing and eating meals, purchasing groceries, cleaning and house cleaning, dressing and undressing, personal hygiene and performing other basic needs.

**Kratki opis**
Pravo na doplatak za pomoć i njegu priznaje se ako mjesečni prihod samca ne prelazi iznos 250% osnovice iz čl. 27, stavka 2 Zakona o socijalnoj skrbi, odnosno mjesečni prihod članova kućanstva ne prelazi iznos od 200% osnovice u prethodna tri mjeseca prije mjeseca u kojem je podnesen zahtjev, odnosno pokrenut postupak po službenoj dužnosti.
Sukladno čl. 60. Zakona o socijalnoj skrbi doplatak za pomoć i njegu u punom iznosu, neovisno o prihodima priznaje se:
• osobi s težim invaliditetom
• osobi s težim trajnim promjenama u zdravstvenom stanju
• slijepoj, gluhoj i gluhoslijepoj osobi koja nije osposobljena za samostalan život i rad.
Korisnici (kome) Pravo na doplatak za pomoć i njegu u smanjenom iznosu neovisno o prihodu priznaje se:
- slijepej, gluhoj i gluhoslijepej osobi koja je osposobljena za samostalan život i rad
- osobi potpuno lišenoj poslovne sposobnosti.

Pravo na doplatak za pomoć i njegu ne može se priznati osobi:
- koja ima sklopljen ugovor o doživotnom ili dosmrtnom uzdržavanju
- koja ima u vlasništvu drugi stan ili kuću, osim stana ili kuće koju koristi za stanovanje, a koju može otuditi ili iznajmiti i time osigurati sredstva za pomoć i njegu
- koja ima u vlasništvu poslovni prostor koji ne koristi za obavljanje registrirane djelatnosti
- ako doplatak za pomoć i njegu može ostvariti po posebnom propisu
- djetetu do godine dana života
- osobi kojoj je priznato pravo na osobnu invalidninu po Zakonu o socijalnoj skrbi ili na temelju drugih propisa
- osobi kojoj je osiguran smještaj u ustanovi socijalne skrbi ili kod drugih pružatelja socijalnih usluga, zdravstvenoj ili drugoj ustanovi, odnosno organiziranim stanovanjem

Visina naknade (koliko) Visina doplatka za pomoć i njegu iznosi:
- u punom iznosu 100% osnovice (500,00 kn)
- u smanjenom iznosu 70% osnovice (350,00 kn)

Trajanje Nema ograničenja

Kako pristupiti Zahtjev za priznavanje prava na osobnu invalidninu podnosi se u mjesno nadležnoj Podružnici Centra za socijalnu skrb prema prebivalištu podnositelja zahtjeva.

Riferimento normativo Članak 57 zakona o socijalnoj skrbi
ANNEX 3: THE SOCIAL PROTECTION SYSTEM, MEASURES AVAILABLE IN THE NETHERLANDS

EMPLOYMENT / UNEMPLOYMENT

BIJSTAND (SOCIAL ASSISTANCE)

<table>
<thead>
<tr>
<th>Financing Body</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td>Social Assistance is for people who do not have enough money to cover their living expenses and are not eligible for other benefits. On social assistance, they can bridge the period until they find paid employment again. The municipality helps to find suitable employment and provides the benefit if needed.</td>
</tr>
</tbody>
</table>

Types of workers who are not entitled to the unemployment benefit

- If the surplus value of your home (homeowners) is above € 49,900 there are restrictions
- If the own capital resources are above €5,920 there are potentially some restrictions
- Under 18 years old
- Not entitled when living in the Netherlands illegally
- If you are in prison or in a remand centre you are excluded
- If you are unwilling to participate in activities offered by your local authorities aimed at finding paid employment, you are excluded
- If you are abroad more than 4 weeks
- Those fulfilling military or compulsory military service
- Those not participating in labour because of work interruption or strike
- Those younger than 27 who can get an education and are entitled to a student grant

Rates of the benefit

Rates shown are net monthly amounts as of January 2015

<table>
<thead>
<tr>
<th>Family situation</th>
<th>Age</th>
<th>Benefit</th>
<th>Holiday allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Person living alone</td>
<td>age 18 to 20</td>
<td>€225.30</td>
<td>€11.86</td>
</tr>
<tr>
<td>Person living alone</td>
<td>age 21 to AOW pension age</td>
<td>€912.79</td>
<td>€48.04</td>
</tr>
<tr>
<td>Person living alone</td>
<td>age 21 to AOW pension age, with 1 co-resident</td>
<td>€651.99</td>
<td>€34.32</td>
</tr>
<tr>
<td>Person living alone</td>
<td>age 21 to AOW pension age, with 2 co-residents</td>
<td>€565.06</td>
<td>€29.74</td>
</tr>
<tr>
<td>Person living alone</td>
<td>age 21 to AOW pension age, with 3 co-residents</td>
<td>€521.60</td>
<td>€27.45</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 18 to 20, without children</td>
<td>€450.60</td>
<td>€23.72</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 18 to 20, with children</td>
<td>€711.40</td>
<td>€37.44</td>
</tr>
<tr>
<td>Family</td>
<td>Family member under 21 without children</td>
<td>€877.00</td>
<td>€46.17</td>
</tr>
<tr>
<td>Family</td>
<td>Family member under 21, with children</td>
<td>€1,138.09</td>
<td>€59.90</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 21 to AOW pension age</td>
<td>€1,303.99</td>
<td>€68.63</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 21 to AOW pension age, with 1 co-resident</td>
<td>€1,130.12</td>
<td>€59.48</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 21 to AOW pension age, with 2 co-residents</td>
<td>€1,043.20</td>
<td>€54.91</td>
</tr>
<tr>
<td>Family</td>
<td>both partners aged 21 to AOW pension age, with 3 co-residents</td>
<td>€991.04</td>
<td>€52.16</td>
</tr>
</tbody>
</table>

Duration of benefit

The benefit will stop if:

- If above criteria are no longer met.
- If the beneficiary finds a job.
- If the beneficiary entitled to a pension (AOW).
- When the beneficiary dies.
### Claim procedures
You can claim Social Assistance in person at the city counsel or online via www.werk.nl. The following data is requested:
- name, date of birth, social security number, nationality and residence permit
- income data (wages, alimony, tax refunds)
- data on assets (property, securities, amount of your debts)
- amount of mortgage or rent
- start and (possible) expiry date of your employment with your last employer
- bank accounts

If you live with a partner or spouse, this will affect your allowance. You must apply together. Also living with roommates can affect the amount (see above).

### Application Forms
Available online via www.werk.nl after logging in or at the city counsel.

### Jurisdiction
State, but executed by municipalities (if the money provided by the state is insufficient, the municipalities have to compliment it)

### Applicable statutory basis
Participatiewet BWBR0015703

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### BIJSTAND VOOR ZELFSTANDIGEN (SOCIAL ASSISTANCE FOR SELF-EMPLOYED / BBZ)

#### Financing Body
State

#### Beneficiaries
Self-employed persons may (temporarily) get into financial problems that threaten the survival of their business. In some cases they may then be eligible to the BBZ. The municipality performs this scheme and can provide the entrepreneur with support. For example, through an interest-free loan, a start-up credit or income supplement to Social Assistance level.

#### Types of workers who are not entitled to the unemployment benefit
Younger than 55 with a non-viable business
If your income is higher than social assistance level
If you can get other funding
If you don't devote 1225 hours per years or more to your business
* This scheme is executed by the municipalities and they all have different criteria. These are the common ones.

#### Rates of the benefit
There are no fixed rates and there are different types of assistance. Most common are an interest-free loan to for instance buy equipment or follow a course; a start-up credit; and an income supplement up to maximum social assistance level.

#### Duration of benefit
The benefit will stop if:
- If the business is profitable (again)
- If the beneficiary finds a job.
- If the beneficiary entitled to a pension (AOW).
- When the beneficiary

#### Claim procedures
You can claim BBZ in person at the city counsel.

#### Application Forms
N/A

#### Jurisdiction
State, but executed by municipalities (if the money provided by the state is insufficient, the municipalities have to compliment it)

#### Applicable statutory basis
Participatiewet BWBR0015711

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### WERKELOOSHEIDSWET (UNEMPLOYMENT BENEFIT / WW)

#### Financing Body
State

#### Beneficiaries
Workers who involuntary became partially or fully unemployed. The unemployment benefit is a temporary allowance to compensate for the loss of income between two jobs.
### Types of workers who are not entitled to the unemployment benefit

- Workers who are not ensured for unemployment (usually, if you have a contract and haven't reached retirement age, you automatically are)
- Workers who lose only 5 working hours per week or less
- Workers who are not immediately available for paid employment
- Workers who have not worked a minimum of 26 weeks in the 36 weeks prior to losing their employment
- Workers who became unemployed by their own doing, i.e. quit

**NOTE:** Workers HAVE TO be registered at the UWV as seeking employment

### Rates of the benefit

The wages in the 12 months before a worker became unemployed, determines the amount of their unemployment benefit. In the first two months the benefit is 75% of that wage. After that, beneficiaries will receive 70%.

### Duration of benefit

Workers are entitled to a minimum of 3 and a maximum of 38 months of unemployment benefits. How long workers are entitled to unemployment benefits depends on their employment history and the moment they became unemployed. As of January 2016, the maximum duration of unemployment benefits will gradually drop to 24 months in 2019.

The benefit will stop if:

- The beneficiary finds a new job
- If the beneficiary entitled to a pension (AOW).
- When the beneficiary dies.

### Claim procedures

It is advisable to claim unemployment benefits 2 weeks before your last working day. You apply online. Information that is requested is the last pay check, your last contract, your bank account number. Most of the information will already be available, since the claim procedure is linked to your DigID; a digital identity used on government and healthcare websites.

### Application Forms

Available online via www.werk.nl after logging in.

### Jurisdiction

UWV

### Applicable statutory basis

Werkeloosheidswet BWBR0004045

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### ZIEKTEWET (SICKNESS BENEFIT)

**Financing Body**

Workers are eligible for sickness benefits if they cannot work due to illness and cannot claim sick-pay from their employer. In general, the employer continues paying wages during periods of sickness.

**Beneficiaries**

Sick workers that are no longer or not employed, such as unemployment benefit recipients, sick workers whose contracts ended less than 4 weeks before becoming ill, sick temporary workers or zero hour contract workers and sick workers whose employment contract ends during their illness. Workers that are employed, but have a high risk of illness such as organ donors and pregnant women.

**Types of workers who are not entitled to the unemployment benefit**

Freelancers, entrepreneurs without staff, director and major shareholder, in-home help, workers working abroad and workers that interrupted their work for a short period.

**Rates of the benefit**

Sickness benefits are usually 70% of the daily wage earned on average in the year before the worker got ill. Workers that got ill because of a pregnancy or organ donors receive 100%.

**Duration of benefit**

The benefit will stop if:

- The maximum duration of 2 years is passed
- People get better
- After 1 year you are 65% or more fit for work
- The worker reached pension age
- The worker is jailed for more than 1 month
- The worker dies

**Claim procedures**

You can claim by calling the UWV or your employer does this for you

**Application Forms**

N/A

**Jurisdiction**

UWV
**WIA (DISABILITY BENEFITS)**

**Financing Body**  
State

**Beneficiaries**  
Everyone who works for an employer falls ill and is at least 35% disabled after two years of illness is entitled to disability benefits. WIA stands for Law work and income related to capacity to work. There are two WIA benefits: the WGA (35-80% incapacitated or +80% incapacitated with reasonable chance of recovery) benefit and the IVA (+80% % incapacitated and little or no chance of recovery) benefit.

**Types of workers who are not entitled to the unemployment benefit**  
Workers incapacitated less than 35%; the employer and employee need to find a solution together or the employer needs to fire the worker so he/she can claim unemployment benefits.

**Rates of the benefit**  
The income earned is supplemented to at least the social minimum.

**Duration of benefit**  
The benefit will stop if:
- The worker is able to earn money
- The worker dies

**Claim procedures**  
You can claim this benefit via the UWV website by logging in with your DigiD

**Application Forms**  
Online

**Jurisdiction**  
UWV

**Applicable statutory basis**  
BWBR0001888

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**AOW (GENERAL OLD AGE PENSION)**

**Financing Body**  
Government

**Beneficiaries**  
The Dutch pension (paid under the National Old Age Pensions Act) is a basic state pension. As a rule, everyone who has reached the AOW pension age and lives in or has lived in the Netherlands is entitled to a pension. It makes no difference in which country you live at that time.

**Types of workers who are not entitled to the unemployment benefit**  
If you work outside the Netherlands and you do not have a Dutch secondment certificate.
If you work outside the Netherlands for an employer based outside the Netherlands in a country that is not an EU Member State or a country with which the Netherlands has a social security agreement.
If you work as a civil servant for another country's embassy or consulate, or for an international organization such as NATO or the European Union. Your family members will only be insured if they work in the Netherlands or receive a Dutch social security benefit.
If you work for the government of another country or the government of Curaçao, Aruba or Sint Maarten. Your family members will only be insured if they work in the Netherlands or receive a Dutch social security benefit.
If you work in international transport for a non-Dutch employer, transporting persons or goods mainly outside the Netherlands. Different rules apply within the EU. See working in two or more countries.
If you work in the Netherlands and you have a non-Dutch secondment certificate.
If you are studying in the Netherlands temporarily and are not employed.
If you are a family member of a person who works outside the Netherlands and you do not work or receive a Dutch social security benefit (only applies for Wlz insurance).
If you receive a non-Dutch social security benefit (only applies for Wlz insurance).
If you are a family member of a person who receives a non-Dutch social security benefit and you do not work or receive a Dutch social security benefit yourself (only applies for Wlz insurance).
If you are a family member of a person who receives a pension or benefit from an international organization and you do not work or receive a Dutch social security benefit yourself (only applies for Wlz insurance).

**Rates of the benefit**  
For every year that you are insured, you build up rights to 2% of the full AOW pension. The following amounts shown on this page are the full AOW pension amounts, which apply if you have built up AOW pension rights for the maximum period of 50 years.
### Rates of the benefit

- **You live on your own (you are single):** Monthly amount Gross - € 1,144.72 / Net with tax credit - € 1,081.77 Net without tax credit - € 868.60
- **You are married or living with a partner (You and your partner both receive an AOW pension - Monthly amount per person):** Monthly amount Gross - € 788.81 / Net with tax credit - € 745.43 Net without tax credit - € 598.60
- **Your partner does not yet receive an AOW pension; you do not receive a supplementary allowance:** Monthly amount Gross - € 788.81 / Net with tax credit - € 745.43 Net without tax credit - € 598.60
- **Your partner does not yet receive an AOW pension; you receive a full supplementary allowance:** Monthly amount Gross - € 1,552.14 / Net with tax credit - € 1,372.45 Net without tax credit - € 1,178.11
- **Your partner does not yet receive an AOW pension; your supplementary allowance is reduced by 10%:** Monthly amount Gross - € 1,475.81 / Net with tax credit - € 1,314.57 Net without tax credit - € 1,120.23

### Duration of benefit

The AOW pension will be paid until the beneficiary dies.

### Claim procedures

About five months before people reach their pension age, the Social Security Office will send them a letter about claiming their pension. One cannot submit a claim before receiving this letter. People need to have the following ready when submitting their claim:

- Bank account number (IBAN)
- If people have worked outside the Netherlands:
  1. Scans of documents showing your periods of work outside the Netherlands and/or a statement of periods of insurance outside the Netherlands

### Application Forms

Automatized

### Jurisdiction

Social Security Office

### Applicable statutory basis

Algemene Ouderdomswet BWBR0002221

## HOUSING & MOBILITY

### HUURTOELSLAG (RENT ALLOWANCE)

**Financing Body**

State

**Beneficiaries**

Rent allowance is an income-based contribution towards the rent for people who live in social housing. How much allowance depends on the rent, the income, the age and how you live. If your own capital resources are too high, you will not receive housing benefit. You can apply to the Tax Office.

**Types of workers who are not entitled to the unemployment benefit**

The statements below are in general; there are some possible exceptions

- People younger that 18 (unless single parents for instance)
- People with a contract for a fixed term only (or no contract)
- People not renting independent living accommodation i.e. a room
- People who are not registered at their address at the municipality
- People who (or their spouses or roommates) do not have the Dutch nationality or a valid residence permit
- People whose rent (> € 610,78), (joint) income (> € 30.000 couple) or own capital resources (> € 24437) are too high
- People living abroad

**Rates of the benefit**

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Rent allowance single</th>
<th>Rent allowance couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>€ 10.000</td>
<td>€ 342</td>
<td>€ 293</td>
</tr>
<tr>
<td>€ 15.000</td>
<td>€ 342</td>
<td>€ 293</td>
</tr>
<tr>
<td>€ 20.000</td>
<td>€ 215</td>
<td>€ 292</td>
</tr>
<tr>
<td>€ 22.100</td>
<td>€ 153</td>
<td>-</td>
</tr>
<tr>
<td>€ 25.000</td>
<td>-</td>
<td>€ 189</td>
</tr>
<tr>
<td>€ 30.000</td>
<td>-</td>
<td>€ 83</td>
</tr>
<tr>
<td>Duration of benefit</td>
<td>The benefit will stop if:</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------------</td>
<td></td>
</tr>
<tr>
<td>• You buy a home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You move abroad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You are imprisoned for longer than 1 year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Your own capital resources exceed the above mentioned criteria on January 1st</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• You do not meet the above criteria any longer</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Claim procedures | You can claim rent allowance online on the website of the tax authorities using your DigID; a digital identity used on government and healthcare websites. You can also go to a tax office, but need to make an appointment. For 2016, you can claim rent allowance until September 1 2017. You need to claim only once, after that it will automatically be renewed as long as you meet the criteria. |

| Application Forms | N/A |
| Jurisdiction | State (executed by tax authorities) |
| Applicable statutory basis | Wet op Huurtoeslag BWBR0008659 |

### SOCIAL SERVICES

#### ZWANGERSCHAPS- EN BEVALLINGSVERLOF (MATERNITY LEAVE)

| Financing Body | Zwangerschaps- en bevallingsverlof (maternity leave) |
| Beniciaries | State |
| Types of workers who are not entitled to the unemployment benefit | Pregnant women either working for an employer, receiving some form of welfare or working as freelancer. |
| Rates of the benefit | N/A |
| Duration of benefit | 100% of the last earned wages |
| Claim procedures | The benefit will stop after a total of 16 weeks (sometimes longer if for instance the child is born much later than expected). |
| Application Forms | Workers that are employed: employer claims |
| | Workers that are receiving welfare provision claim via uwv.nl |
| | Workers that are freelancers claim via uwv.nl |
| Jurisdiction | Available |
| Applicable statutory basis | UWV |
| | BWBR0013008 |

#### INKOMENSAFHANKELIJKE COMBINATIEKORTING (INCOME-RELATED COMBINATION TAX CREDIT)

| Financing Body | State |
| Beniciaries | Parents who care for children under 12 years and in addition work can apply for the in-come-related combination tax. The discount means that they pay less taxes and contribu-tions. The amount of the combination discount depends on the income. The national gov-ernment wants to encourage parents to work (more). Parents ask the combination tax to the Tax through their tax return. |
| Types of workers who are not entitled to the unemployment benefit | People without income through labour (min 4881 E) or income as freelancers |
| Rates of the benefit | 1.039 + 6,159% x income from employment / freelancer - € 4.881 with a 2769 maximum |
| Duration of benefit | The benefit will stop if: The youngest child is over 12 |
| Claim procedures | You can claim through annual tax return form or by requesting a provisional assessment from the tax authorities |
KINDERBIJSLAG (CHILD BENEFIT)

**Financing Body**  
State (executed by SVB (Social Insurance Bank))

**Beneficiaries**  
Child benefit is a contribution towards the cost for bringing up your child(ren) to 18 years. The amount depends on the age of your child and where your child lives. In some cases, you can get child benefit from the Netherlands if your child lives abroad. Or if you or your spouse lives abroad and works.

**Types of workers who are not entitled to the unemployment benefit**  
N/A

**Rates of the benefit**  
(If the child has a (side) job, this can affect the amount)

- 0-5: 197.51 per quarter
- 6-11: 239.84 per quarter
- 12-17: 282.16 per quarter

**Duration of benefit**  
The benefit will stop:
- the quarter after the child turns 18
- if the child is 16 or 17 and earns too much money
- if the child dies
- if you move abroad
- if the child moves abroad
- if the child is 16 or 17 and not in education

**Claim procedures**  
The municipality sends the declaration of the birth of your child to the SVB (Social Insurance Bank). About 2 to 4 weeks after this, you receive a letter from the SVB. You can then apply for child support on the SVB website. For this you need a DigiD. You can also ask to send a paper application form to the SVB. For consecutive children you don’t need to do anything. If the child is born or lives outside the Netherlands, you need to contact the SVB yourself. This is also the case when you failed to declare the birth of your child within one month after it is born.

KINDEROPVANG (CHILDCARE)

**Financing Body**  
State

**Beneficiaries**  
Childcare allowance is an allowance for parents in the cost of childcare. Parents can calculate childcare benefits, claims and changes them on the Tax Benefits website. The rate depends on, among other things, the parents’ income and living conditions. And how many children go to day-care. To receive this allowance workers need to have children for which they receive child benefits, the day-care centre has to be formally registered and they need to have a written contract with them, you need to have the Dutch nationality or a valid residence permit, you are either working, studying or trying to find a job.

**Types of workers who are not entitled to the unemployment benefit**  
If workers do not comply to the listed criteria above

**Rates of the benefit**  
Depends on the income and how many of your children need day-care. The state pays a percentage of the costs. For lower incomes up to 94%

**Duration of benefit**  
The benefit will stop if: The child no longer goes to day-care

**Claim procedures**  
Childcare allowance can be calculated, claimed and changes through the website of the tax authority.

**Application Forms**  
N/A
**KINDGEBONDEN BUDGET (CHILD BUDGET)**

**Financing Body**
Kindgebonden budget (Child budget)

**Beneficiaries**
State

**Types of workers who are not entitled to the unemployment benefit**
Child budget is an allowance for parents to help in the cost for children up to 18 years. It is additional to the child benefit. Parents who are eligible for child budget, automatically receive notification from the tax authorities. The tax authorities pay the child budget.

**Rates of the benefit**
N/A

**Duration of benefit**
Depends on the (combined) income plus the amount of children and their ages

**Claim procedures**
The benefit will stop if:
- The income is too high
- The child(ren) turn/s 18

**Application Forms**
Automated process

---

**ZORGTOESLAG (HEALTHCARE ALLOWANCE)**

**Financing Body**
State

**Beneficiaries**
The healthcare allowance is a contribution from the government to offset the cost of health insurance. People with low (middle) income are often entitled to health care benefits. This way, healthcare remains affordable and accessible for them. How many health care benefits one can obtain depends on the income and living conditions. The Tax Authorities pay the healthcare benefit monthly.

**People who are not entitled to the benefit**
- People younger than 18
- People without a Dutch health insurance
- People whose income exceeds € 27,012 (singles) or € 33,764 combined household income
- People without the Dutch nationality or a residence permit (partners should have the nationality or permit as well)
- People with more own capital than € 106,941 (for singles) or € 131,378 jointly (for partners).

**Rates of the benefit**
For single persons with a statutory minimum wage, the maximum care allowance amounts to € 998 in 2016; for multi-person households with a minimum wage, the maximum care allowance amounts to € 1,905 in 2016.

**Duration of benefit**
The benefit will stop if the above criteria are no longer met or the person dies.

**Claim procedures**
You can claim healthcare allowance online. If you need help, you can visit the local tax office. To claim online you need a DigID. You are responsible for keeping information up to date to prevent from receiving too little or too much (in which case you need to pay back). It is automatically checked with your tax returns.

**Application Forms**
N/A

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**SOCIAL SERVICES**

**ALGEMENE NABESTAANDENWET (SURVIVORS BENEFITS)**

**Financing Body**
State
**Beneficiaries**
Partner and children of a deceased person

**Types of workers who are not entitled to the unemployment benefit**
The rest of the relatives

**Rates of the benefit**
The amount of the ANW benefit varies by type of benefit and sometimes depends on the beneficiary's income. The maximum benefit is 70% of the net minimum wage.

The cost denominator standard assumes that (adult) people who live together can share living expenses. Income of children aged 21 years or older undergoing training or study does not count.

If there is no other income, the beneficiary gets the full survivor benefit. If there is other income besides the ANW benefit then the benefit will be deducted from the survivor benefit in full or in part. Examples of other income include other benefits (such as WIA, WW), income from employment or income from their own business.

These earnings do not count towards the survivor's benefit:
- Survivors’ benefits that you get from an annuity for your spouse;
- Benefits from a private or collective surviving dependents;
- Interest income, dividends and savings.

**Duration of benefit**
The benefit will stop if:

- The beneficiary reaches the age at which he/she receives a state pension.
- The beneficiary remarries, enters into a registered partnership or starts to cohabit. By cohabitation is the end of the benefit not immediately definitive. If the beneficiary decides to move back within 6 months, he/she gets the survivor benefit back.
- The beneficiary is no longer incapacitated for at least 45%.
- The beneficiary stays longer than 1 month in prison or a remand. After the beneficiary's release, he/she can regain the survivor benefit.
- The beneficiary's youngest child turns 18, leaves the house or goes to another household.
- If the beneficiary is going to live abroad. Whether the beneficiary's survivor benefit ends, depends on the country where the beneficiary is staying.
- When the beneficiary dies. The beneficiary's children at home or their caregiver receives a death benefit.

**Claim procedures**
The partner must have been insured under the National Survivor Benefits Act (ANW).

If the partner lived or worked on the day of death in the Netherlands, he or she is insured for ANW benefit. You can also qualify for a (partial) ANW benefit if your partner was insured under a survivor benefit in:

- A country of the European Union (EU);
- A country within the European Economic Area (EEA);
- A country with which the Netherlands has concluded an agreement on social security.

In addition, the beneficiary needs to meet at least one of the following conditions:

- She/he has a child under the 18 years old.
- She/he is unable to work for more than 45%.

Any beneficiary with a partner that lived in a joint household at the time of death may be entitled to the benefit. So even if the beneficiary is not married and cohabiting or living with a brother or sister.

Even if the beneficiary ex-partner dies, she/he may be entitled to an ANW benefit if she/he received alimony. The same conditions are applicable for other survivors. The benefit is never higher than the amount of alimony received.

If the beneficiary was married or was a civil partner, then the municipality informs the SVB the death of the beneficiary's partner. Within two weeks the beneficiary will receive a letter from the SVB about the ANW benefit. Enclosed with this letter is a form where the beneficiary can request the survivor benefit.

If the beneficiary lived with a partner, but was not married or registered, then she/he needs to apply the ANW benefit and the SVB website. The beneficiary can also get the application form at the church or the funeral director.
**LOCAL AMSTERDAM**

### STADSPAS (AMSTERDAM CITY PASS)

<table>
<thead>
<tr>
<th>Financing Body</th>
<th>Municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beneficiaries</strong></td>
<td>People on low incomes, recipients of welfare and recipients of old age pensions.</td>
</tr>
<tr>
<td><strong>Types of workers who are not entitled to the unemployment benefit</strong></td>
<td>Holders of the City Pass will get a lot of discounts on predominantly social and cultural activities aiming to avoid isolation and social exclusion. Sometimes something can even be for free. For example, a visit to a swimming pool, the library or the cinema. Each school holiday holders of the City Pass will get additional offerings for their child. Holders of a City Pass will also get access to additional schemes such as coupons for free clothes and toys for children, a free visit to the veterinarian, a free identity card or passport and free access to sport facilities for children.</td>
</tr>
<tr>
<td><strong>Rates of the benefit</strong></td>
<td>NA</td>
</tr>
<tr>
<td><strong>Duration of benefit</strong></td>
<td>NA</td>
</tr>
<tr>
<td><strong>Claim procedures</strong></td>
<td>NA</td>
</tr>
<tr>
<td><strong>Application Forms</strong></td>
<td>You can claim the City Pass by filling out the application form online or on paper or by visiting the financial consultation organised by the municipality so that they can help filling out the form</td>
</tr>
<tr>
<td><strong>Jurisdiction</strong></td>
<td><a href="https://formulieren.amsterdam.nl/tripleforms/loketamsterdam/formulier/nl-NL/evDWI/scHulpBiLaagInkomen.aspx/fHBLinleiding">https://formulieren.amsterdam.nl/tripleforms/loketamsterdam/formulier/nl-NL/evDWI/scHulpBiLaagInkomen.aspx/fHBLinleiding</a> (logging in with a DidiD is required)</td>
</tr>
<tr>
<td><strong>Applicable statutory basis</strong></td>
<td>Municipality</td>
</tr>
</tbody>
</table>

### SCHOLIERENVERGOEDING (SCHOOLCHILDREN COMPENSATION)

<table>
<thead>
<tr>
<th>Financing Body</th>
<th>Municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beneficiaries</strong></td>
<td>People on low incomes with children under eighteen that are attending primary or secondary education. The schoolchildren compensation is extra money. When parents have to pay for example school trips, a bike, tutoring, sports clubs, music lessons or parental contribution for the school, they can get these costs reimbursed.</td>
</tr>
<tr>
<td><strong>Types of workers who are not entitled to the unemployment benefit</strong></td>
<td>NA</td>
</tr>
<tr>
<td><strong>Rates of the benefit</strong></td>
<td>375,- for children in primary education and 499,- for children in secondary education.</td>
</tr>
<tr>
<td><strong>Duration of benefit</strong></td>
<td>The benefit will stop if: The children reach the age of eighteen or drop out of education</td>
</tr>
<tr>
<td><strong>Claim procedures</strong></td>
<td>You can claim the schoolchildren compensation by filling out the application form online or on paper or by visiting the financial consultation organised by the municipality so that they can help filling out the form</td>
</tr>
<tr>
<td><strong>Application Forms</strong></td>
<td>Cannot copy the link here without upsetting the formatting of this document</td>
</tr>
<tr>
<td><strong>Jurisdiction</strong></td>
<td>Municipality</td>
</tr>
<tr>
<td><strong>Applicable statutory basis</strong></td>
<td>NA</td>
</tr>
</tbody>
</table>

### WOONKOSTENTOESLAG (HOUSING COMPENSATION)

<table>
<thead>
<tr>
<th>Financing Body</th>
<th>Municipality</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beneficiaries</strong></td>
<td>A person whose income suddenly decreases and are unable to pay the rent or mortgage can temporarily be helped by the municipality with extra money in the form of an allowance to pay the rent or mortgage.</td>
</tr>
</tbody>
</table>
Two additional conditions to the decrease in income are that people are actively looking for cheaper accommodation and that they are not already entitled to or receiving rent allowance through the tax authorities.

### Beneficiaries

People on low incomes that are unable to pay themselves for the costs of unexpected, special circumstances such as for example a special diet on doctor's orders or financial assistance. Special assistance is given to people in the form of money. You apply for the money at the municipality and the municipality decides if you receive the money or not. If you receive the money you must use it to pay for the necessary - future! - expenses.

### Types of workers who are not entitled to the unemployment benefit

NA

### Rates of the benefit

NA

### Duration of benefit

The benefit will stop if: People find cheaper accommodation or have a sudden increase in income.

### Claim procedures

You can claim by calling the municipality for an assessment over the phone upon which a form will be sent to you.

### Application Forms

NA

### Jurisdiction

Municipality

### Applicable statutory basis

NA

### BIJZONDERE BIJSTAND (SPECIAL ASSISTANCE)

- Financing Body: Municipality
- Beneficiaries: People on low incomes that are unable to pay themselves for the costs of unexpected, special circumstances such as for example a special diet on doctor's orders or financial assistance. Special assistance is given to people in the form of money. You apply for the money at the municipality and the municipality decides if you receive the money or not. If you receive the money you must use it to pay for the necessary - future! - expenses.
- Types of workers who are not entitled to the unemployment benefit: NA
- Rates of the benefit: NA
- Duration of benefit: NA
- Claim procedures: You can claim by calling the municipality for an assessment over the phone. If the municipality thinks there is a chance that you are entitled to special assistance, they will send you an application for. You have to wait for a decision from the municipality before making any expenses.
- Application Forms: NA
- Jurisdiction: Municipality
- Applicable statutory basis: NA

### ROTTERDAM

### ROTTERDAMPAS (ROTTERDAM CITY PASS)

- Financing Body: Municipality
- Beneficiaries: Everybody can buy the Rotterdampas for 60,-, but people on low incomes, recipients of welfare and recipients of old age pensions pay a reduced fee for the Pass. Holders of the City Pass will get a lot of discounts on predominantly social and cultural activities aiming to avoid isolation and social exclusion. Sometimes something can even be for free. For example, a visit to a swimming pool, the library or the cinema. People on low incomes pay 5,- for the Pass, it is free for their children.
- Types of workers who are not entitled to the unemployment benefit: NA
- Rates of the benefit: NA
- Duration of benefit: NA
- Claim procedures: You can order the Rotterdampas online or go to a sales point. For the reduced fee, there are less sales points.
- Application Forms: NA
- Jurisdiction: Municipality
### Jeugd Tegoeid (Youth Credit)

<table>
<thead>
<tr>
<th>Applicable statutory basis</th>
<th>NA</th>
</tr>
</thead>
</table>

#### Financing Body
Municipality

#### Beneficiaries
Parents on a low income with children between the ages of 4 and 17 receive a credit of 250,- per child which is linked to the Rotterdampas. The credit can be spent only on school supplies or sports gear in a few selected shops.

#### Types of workers who are not entitled to the unemployment benefit
NA

#### Rates of the benefit
€250,-

#### Duration of benefit
NA

#### Claim procedures
People who are entitled to this credit will automatically be informed by the City Council. However, if this doesn't happen, there is a form people can fill out to request the credit.

#### Application Forms
Available online but can't copy/paste link here in doc structure

#### Jurisdiction
Municipality

#### Applicable statutory basis
NA

### Woonkostentoeslag (Housing Compensation)

<table>
<thead>
<tr>
<th>Applicable statutory basis</th>
<th>NA</th>
</tr>
</thead>
</table>

#### Financing Body
Municipality

#### Beneficiaries
A person whose income suddenly decreases and are unable to pay the rent or mortgage can temporarily be helped by the municipality with extra money in the form of an allowance to pay the rent or mortgage. Two additional conditions to the decrease in income are that people are actively looking for cheaper accommodation and that they are not already entitled to or receiving rent allowance through the tax authorities.

#### Types of workers who are not entitled to the unemployment benefit
NA

#### Rates of the benefit
NA

#### Duration of benefit
The benefit will stop if: People find cheaper accommodation or have a sudden increase in income.

#### Claim procedures
You can claim by calling the municipality for an assessment over the phone upon which a form will be sent to you.

#### Application Forms
NA

#### Jurisdiction
Municipality

#### Applicable statutory basis
NA

### Den Haag

### Ooievaarspas (City Pass the Hague)

<table>
<thead>
<tr>
<th>Applicable statutory basis</th>
<th>NA</th>
</tr>
</thead>
</table>

#### Financing Body
Municipality

#### Beneficiaries
People (including children and pensioners) on low incomes and without a substantial capital receive the City Pass for free. The City Pass offers discounts of minimal 50% and especially for youth up to 100% on various activities in the field of sports, culture, contributions, membership and entrance fees. The City Pas also offers access to other schemes such as free public transport for pensioners, a computer for schoolchildren for only 30,-, a bike for them for only 25,- and reimbursement up to 150,- for for instance sports clothes for children or free swimming lessons.

#### Types of workers who are not entitled to the unemployment benefit
NA

#### Rates of the benefit
NA
**INDIVIDUAL INCOME ALLOWANCE**

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Beneficiaries</td>
<td>People between the age of 21 and pension age (not students) that have been living on an income around welfare level for a consecutive period of minimally 3 years and have made sufficient attempts to improve their income over the past 3 years. The individual income allowance is intended to supplement beneficiaries income to make large expenditures necessary. For example, to purchase a refrigerator, dining table or couch.</td>
</tr>
<tr>
<td>Types of workers who are not entitled to the unemployment benefit</td>
<td>NA</td>
</tr>
<tr>
<td>Rates of the benefit</td>
<td>Singles €360,- / Single parents €470,- / Family €600,- / Family with under aged children €800,-</td>
</tr>
<tr>
<td>Duration of benefit</td>
<td>The benefit will stop if: This is a one off subsidy, meant to cover a big expense</td>
</tr>
<tr>
<td>Claim procedures</td>
<td>You can claim by filling out the form online or by downloading it, printing it and mailing it to the municipality. You need a DigID to be able to do so.</td>
</tr>
<tr>
<td>Application Forms</td>
<td><a href="https://www.denhaag.nl/web/file?uuid=5077651f-c7db-4b98-a925-f47b70967e85&amp;owner=dcd4cfb6-d84a-4ba6-818c-1eedf0734b2e">https://www.denhaag.nl/web/file?uuid=5077651f-c7db-4b98-a925-f47b70967e85&amp;owner=dcd4cfb6-d84a-4ba6-818c-1eedf0734b2e</a></td>
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**SPECIAL ASSISTANCE**

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<td>Beneficiaries</td>
<td>People on low incomes that are unable to pay themselves for the costs of unexpected, special circumstances such as for example a special diet on doctor’s orders or financial assistance. Special assistance is given to people in the form of money. You apply for the money at the municipality and the municipality decides if you receive the money or not. If you receive the money you must use it to pay for the necessary - future! - expenses.</td>
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<tr>
<td>Types of workers who are not entitled to the unemployment benefit</td>
<td>NA</td>
</tr>
<tr>
<td>Rates of the benefit</td>
<td>NA</td>
</tr>
<tr>
<td>Duration of benefit</td>
<td>NA</td>
</tr>
<tr>
<td>Claim procedures</td>
<td>You can claim by calling the municipality for an assessment over the phone. If the municipality thinks there is a chance that you are entitled to special assistance, they will send you an application for. You have to wait for a decision from the municipality before making any expenses.</td>
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<tr>
<td>Application Forms</td>
<td>NA</td>
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<td>Applicable statutory basis</td>
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