

LIVING WITH LONGEVITY IN A TIME OF TRANSITION: COMMUNITY-BUILDING URBAN AND HOUSING POLICIES

Third Report on the Housing Situation of Older People

Edited by Claudio Faldoscà
With the collaboration of Rossell Muoni and Giovanni Caddell

CGIL SPI
ABITARE E ANZIANI
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Living with longevity in a time of transition: community-building urban and housing policies

Third Report on the Housing Conditions of Older People By Claudio Falasca

In collaboration with: Rossella Muroni and Giovanni Carapella

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“Life is relationship: without the other, one cannot inhabit time.”
Aldo Masullo

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1. Presentation

Tania Scacchetti: General Secretary of SPI CGIL
Domenico Pantaleo: CNEL councillor and former president of AUSER Marco Di Luccio: president of Abitare e Anziani

We are in the midst of a historic transformation that is affecting every aspect of collective life. The three major transitions - demographic, digital and environmental - no longer proceed as separate phenomena, but are intertwined, bringing about a profound anthropological change: they are altering the way we live, where we live, how we work, how we look after our health, how we build relationships and how we share common goods. It is a structural transformation that affects not only the economy or institutions, but the very culture of civil coexistence.

For the first time in modern history, society finds itself having to manage a set of global processes of such magnitude. The progressive ageing of the population, the digitalisation of everyday life and the climate crisis are redefining the boundaries between generations, territories and social classes. At the same time, they are putting the European model – founded on universal rights and social cohesion – to the test. Unless politicians fully recognise how these issues are interconnected, this threefold shift risks creating new fault lines: between those who have access to technology and those left behind; between the North and South of the world, but also within the country itself; and between young and old, workers and pensioners, urban centres and inland areas.

The demographic balance between generations has already changed radically. Italy ranks amongst the highest in the world in terms of the percentage of people aged over 65, but it is also one of the countries with the lowest birth rates and a growing trend of young people emigrating. Families are becoming smaller, intergenerational ties more fragile, and neighbourhood networks weaker. The result is a society in which ageing is becoming a widespread yet vulnerable condition, because it is addressed using cultural and institutional tools from the past.

Alongside this, the digital transformation is reshaping everyday life with unprecedented power. It is no longer merely a factor in modernisation, but a new form of social organisation: data, algorithms and platforms are becoming the infrastructure of collective life, redistributing power and responsibility. Technologies are transforming production processes, care work, healthcare and culture, altering the very nature of relationships. Those with access and the necessary skills find new opportunities, whilst those excluded from them slip into marginalisation.

Finally, the environmental transition requires us to rethink our relationship with the local area, with energy and with resources. The climate crisis is not merely a natural phenomenon, but a social issue: it affects most those who have the least,

those living in inadequate housing,

in neighbourhoods lacking green spaces, and in areas that are already deprived. Older people – due to physical conditions, isolation and energy poverty – are among those most exposed to new forms of environmental vulnerability.

In this context, the key question is whether the triple transition will be governed according to neoliberal principles – which see these processes as new market opportunities – or according to a social and democratic approach that prioritises distributive justice and human dignity.

The first approach aims to transform these transitions into investment sectors: the 'green economy', 'silver economy' and 'digital economy' are often reduced to mere labels for a form of modernisation that leaves power relations intact. In this drift, the state risks being reduced to a mere facilitator of the market; the welfare state is privatised; public goods are fragmented into services tailored to individual demand; and citizenship is measured by spending power.

The second approach – the one we propose – views transitions, on the other hand, as an opportunity to redefine a new social contract based on intergenerational solidarity, digital rights and climate justice. A 'just transition', understood as a collective and participatory process, is essential to prevent change from becoming a factor of exclusion and inequality. This means public policies based on participation, redistribution and the recognition of vulnerable groups as an asset rather than a burden.

Cities are the most visible and complex arena in which the intertwining of these three transitions manifests itself. They are places where wealth is concentrated, but so too are poverty, innovation and loneliness, technological progress and environmental contradictions. Today, Italian metropolitan areas are home to over 70 per cent of the population, and more than a third of the country's elderly people live there.

For this reason, urban and housing policies become the strategic arena against which to measure the quality of the future. It is here that the three transitions converge – demographic pressure and an ageing population, widespread digitalisation in services and the economy, and the challenge of energy and environmental sustainability.

Homes and neighbourhoods are the spaces where these transformations take shape: the home is where one experiences loneliness or community, vulnerability or care, integration or marginalisation. From this perspective, the Italian housing system still appears to be rooted in a model from the last century, based on private ownership as a safeguard and on the family as a support network. Yet today, millions of older people live alone in unsuitable homes – often isolated, without a lift – in neighbourhoods lacking in services and social networks.

Despite this, national and local policies continue to overlook this reality. There is no legislation specifically addressing housing for older people, nor are there recognised categories for intermediate forms between home and care – supported housing, co-housing, and light care homes. The lack of an integrated approach to housing means that old age is still treated exclusively as a health issue, separate from urban planning and welfare.

It is in this context that the commitment of SPI CGIL, Auser and Abitare e Anziani is situated: to bridge the gap between social and urban policies, recognising–

I believe that housing is the primary infrastructure for care. A home is not a static asset, but a housing service that must integrate with local networks, communal spaces, digital services and social and healthcare services.

The aim is not merely to make housing more accessible, but to transform the concept of 'home' into that of 'living', understood as a relational and collective process. 'Living' means ensuring safety and comfort, but also participation, relationships and community. It is here that the city can become 'generative', capable of regenerating social bonds and human capital rather than consuming them. Regenerating the urban environment with a view to the 'right to age in one's own home' – as recommended by the WHO – is not a privilege for the few, but an investment for everyone: a city designed with older people in mind is a fairer, more accessible and safer city for every citizen.

The challenge before us is political rather than technical. It is a matter of deciding whether the transitions currently underway will be guided by a public, solidarity-based and participatory approach, or by a model that entrusts the future to the logic of rent-seeking and profit. Our organisations believe that only the former approach can guarantee genuine intergenerational and territorial justice. This requires an urban welfare and housing system capable of:

- recognise vulnerability as a criterion for universal design;
- integrate social, housing, health and environmental policies;
- promote urban regeneration as a public good;
- to combat financial speculation by property funds (the new reality of rent) which erodes social cohesion in cities;
- restore a central role to local authorities in spatial planning;
- strengthen social and trade union representation for older people and families.

At the same time, a far-reaching reform of data management is essential: the lack of up-to-date and disaggregated territorial data makes it difficult to guide policy. A new public information base is needed on the links between demographics, housing, health and services, capable of guiding decisions and measuring impacts.

Talking about policies for older people does not mean confining ourselves to demographic considerations, but rather addressing the issue of longevity as a common good. Ageing is not a problem to be managed, but a process to be guided: older people, if given the opportunity to participate, remain an extraordinary resource for society. They possess skills, memories and community values that are indispensable in a world marked by fragmentation and inequality. Creating 'age-friendly' cities and services means ensuring a more solid foundation of inclusion and security for future generations.

This is why the Report emphasises the urgent need to give visibility to the social demands expressed by older and vulnerable people: demands that are currently voiced only by pensioners' trade unions and voluntary organisations. These civic organisations bear the responsibility of bridging the cultural divide created by years of prioritising property and financial interests, restoring the city's primary function as a place of social reproduction, not merely of economic production.

The triple transition can be the driving force behind a new era of reconciliation between the individual, the environment and society. For this to happen, it must be seen as an opportunity to renew the civic pact, not merely as a technological or ecological modernisation.

We need to move from a city that divides to one that connects: generations, cultures, economies and local areas. The community dimension - made up of caring relationships, neighbourhood networks and shared knowledge - must once again become the lifeblood of the urban environment. Active ageing, solidarity and inclusion are not merely individual rights, but public values that underpin urban democracy.

The 3rd Report on the Housing and Urban Conditions of Older People has been produced with this ambition: to highlight structural changes and propose courses of action that link urban regeneration processes to the building of a society based on solidarity.

Regeneration does not simply mean refurbishing buildings or spaces, but renewing the social fabric, restoring trust, security and a sense of belonging. It means investing in accessible housing, liveable neighbourhoods, local services, inclusive digital infrastructure and participatory governance.

Against this backdrop, SPI CGIL, Auser, Abitare and Anziani reaffirm a simple yet, in today's world, revolutionary conviction: homes and cities designed for the most vulnerable are the best solution for everyone.

A suitable home for a person living alone in old age, an accessible city for those with mobility difficulties, and a connected neighbourhood for those without family networks are not mere welfare concessions, but investments in civilisation. To tackle this challenge, a new pact is needed between institutions, social organisations, businesses and citizens.

An urban welfare system that fosters community must combine innovation and solidarity, individual freedom and collective responsibility. It must make cities places of inclusion, not isolation; of participation, not exclusion; of mutual care, not competition.

The triple transition can become a testing ground for democracy if it is interpreted as an opportunity to rebuild the link between the economy, the environment and society, and between the right to housing and the right to happiness. This is the commitment that our organisations intend to promote, in the firm belief that a society capable of guaranteeing its older people an independent, secure and engaged life is a fairer society for everyone.

2. Contents and technical notes

The 3rd Report on the Housing and Urban Conditions of Older People, compiled by Abi-tare and Anziani, AUSER and SPI CGIL, differs significantly from the two previous reports published in 2009[1] and 2015.[2] There are three main reasons for this.

- The first stems from the need to take account of the profound changes brought about by the triple transition. In particular, the demographic transition, with specific reference to the increasing longevity of older people and its consequences. This, together with the combined effects on housing and urban conditions resulting from the digital and environmental transitions.
- The second stems from the need to move beyond the limitations of an analysis restricted solely to older people living in their own homes, as was the case in previous reports. In this third report, the scope of the study is extended to the urban environment and the various housing conditions in which the older population lives, in order to highlight the depth of the links with wider welfare policies.
- The third reason, which is more strictly technical in nature, stems from the changes made to ISTAT[3]surveys on housing and population. Whilst in previous general population and housing censuses (the most recent being in 2011) it was possible to examine the population-to-housing ratio in detail, this is no longer possible under the current system (Box 1). The consequences are so far-reaching that we would suggest a careful assessment of the issue. As will become clear from the Report, for housing and urban policies to be effective, they require a knowledge base that is strongly rooted in the local context; without this, there is a risk of devising solutions that are entirely indifferent to the specific realities of the areas where interventions take place.

[1] 1st Report: 'Housing conditions for older people in Italy', 2009: https://www.abitareeanziani.it/wp-content/uploads/2016/07/1%C2%AF%C2%AF-rapporto-AeA-Le-condizioni-abitative-degli-anziani-in-Italia.pdf

[2] 2nd Report on the housing conditions of older people in Italy living in owner-occupied homes – 2015: https://www.abitareeanziani.it/wp-content/uploads/2016/07/2%C2%AF-Rapporto-AeA.pdf

[3] The Permanent Population and Housing Census is a statistical survey conducted by ISTAT to gather information on the demographic, social and economic characteristics of the resident population in Italy and on the dwellings in which they live. Unlike traditional decennial censuses, the permanent census produces data on an annual basis, combining sample surveys with administrative sources,

thereby reducing costs and burdens on households.

On the basis of these assessments, the 3rd Report is structured as follows:

- The first chapter examines the impacts of the triple transition on welfare in its various aspects.
- The second chapter analyses, at national and regional levels, the changes brought about by the triple transition - notably the demographic transition - on the older population and their families.
- The third chapter examines the impact of the triple transition on urban contexts and the living conditions of older people.
- Chapter 4 examines the impact of the triple transition on housing conditions, with particular reference to the various forms of housing hardship experienced by older people.
- Next, in the fifth chapter, the broader issues of poor housing conditions are examined, along with national and European measures to address them. The guidelines for improving the housing conditions of older people are revisited, taking into account current experiences; on this basis, the need for a paradigm shift is highlighted, with particular reference to the role that public and social housing can play.
- Subsequently, in Chapter 6, the outlines are set out for a ten-year *'Housing for the Elderly'* programme and the measures required to regenerate obsolete and under-utilised housing stock.
- Finally, the report assesses the need for a different form of governance for urban and housing welfare that fosters community building, with a view to achieving an optimal balance between the economic/industrial and socio-environmental dimensions.

The annexes to the 3rd Report are available on the website https://www.abitareeanziani.it/:

- in Annexes A, B, C and D, analyses of the impact of the triple transition on welfare, urban policies and housing policies;
- In Annexes X and Y, the statistical analyses of the population and housing at regional level.

Box 1

The ISTAT data gap caused by the transition from general population and housing censuses to continuous censuses.

ISTAT has published data on dwellings for the year 2021. Where possible, the data is broken down to municipal level; otherwise, it is only available at provincial level.
The available information covers dwellings by type of building, period of construction, number of rooms, size categories, housing density and number of occupants, and type of heating system. There is also information on types of accommodation and the number of households by tenure status. Data on the number of residential buildings is also available.
A first set of data can be found in the database dedicated to the permanent population census under the heading 'Dwellings'. This comprises:

- occupied and unoccupied dwellings – local authorities;
- dwellings occupied by owners, tenants or under other tenures - by municipality.

A second set of data can be found under the heading 'Accommodation and dwellings'. This comprises:

- households by tenure status – municipalities;
- dwellings in residential buildings by period of construction and occupancy status – regions and provinces;
- dwellings in residential buildings occupied by at least one resident, by floor area category and number of occupants – regions and counties;
- dwellings in residential buildings occupied by at least one resident, by population density – regions and counties;
- dwellings occupied by at least one resident by type of heating system – regions and counties.

Finally, the data on residential buildings is available under the heading 'Data by census section'. From here, you can download one ZIP file per census section and one per region. Within these files, the field 'E3 Residential buildings' contains the data which, when totalled by section, allows you to calculate the number of buildings at municipal, regional and then national level.

Below are the statistical analyses from the second Report of 2015, made possible by the data from the 2011 General Population and Housing Census:

- Total dwellings by region, province and county town;
- Dwellings by type of ownership (households, social housing, local authorities, other), by region, province and county town;
- Dwellings owned by elderly people, by region, province and county town;
- Dwellings by tenure (ownership, rental, other) by region, province and county town;
- Dwellings by tenure status occupied by older people, by region, province and county town;
- Older people living in owner-occupied dwellings, by region, province and county town;
- Older people in rented dwellings, by region, province and county town;
- Older people in social housing by region, province and county town;
- Dwellings occupied by older people as owner-occupiers, by dwelling size, by region, province and county town;
- Dwellings occupied by older people on a right of use basis, and dwelling floor area by region, province and county town;
- Dwellings occupied by older people by tenure status and number of rooms in the dwelling, by region, province and county town;
- Dwellings occupied by older people by tenure status and number of rooms in the dwelling, by region, province and county town;
- Dwellings occupied by older people, by tenure status (ownership) and number of occupants, by region, province and county town;
- Homes occupied by elderly people on a right-of-use basis, by number of occupants, by region, province and county town;
- Dwellings occupied by elderly people living alone, by ownership status, by region, province and county town;
- Dwellings occupied by elderly people living alone, by tenure status, by region, province and county town;
- Dwellings occupied by elderly people living alone, by ownership status and number of rooms, by region, province and county town;
- Dwellings occupied by elderly people living alone, by tenure status and number of rooms, by region, province and county town;
- Dwellings occupied by elderly people, by ownership status and year of construction (before 1946 and before 1961), by

region, province and county town;

- Dwellings occupied by older people by tenure status and year of construction (before 1946 and before 1961) by region, province and county town;
- Homes occupied by older people by type of tenure and type of heating system, by region, province and county town;
- Dwellings occupied by older people by tenure status and type of heating system, by region, province and county town;
- Dwellings occupied by older people with more than two storeys, by type of ownership and presence of a lift, by region, province and county town;
- Dwellings occupied by older people with more than two storeys, by type of tenure and presence of a lift, by region, province and county town.

3. Introduction

Demographic transition, digital transition and environmental transition – both individually and through their complex interactions – are altering, at an anthropological level, the very foundations of our coexistence in terms of the ways in which people live, perceive the world and relate to one another. This is a profound change for which there is still insufficient political and social awareness.

An ageing population, falling birth rates and migration are changing the social structure and intergenerational relationships. This is not merely a statistical fact, but has an impact on values, expectations and collective identities. As the proportion of older people grows, intergenerational relationships are being reshaped, prompting social policies to redirect resources towards pensions, healthcare and social care, often forcing younger generations to bear a heavier tax burden.

Smaller families and new forms of cohabitation are reshaping the traditional network of solidarity, shifting some of the burden of support onto public institutions and community services.

Migration is becoming a factor in restoring balance, but also a source of tension. On the one hand, it brings a new workforce and cultural diversity; on the other, it requires the ability to foster inclusion and manage conflicts.

The pervasiveness of digital technologies is redefining our perception of time, space and relationships. Everyday life, work and even social memory are filtered through platforms and algorithms. Digitalisation is redistributing information power, shifting it from traditional institutions to technological platforms, thereby creating new forms of dependence and control.

Those with digital access and skills benefit from economic and social opportunities, whilst those left behind risk exclusion. This divides regions, generations and social classes, creating new inequalities.

Automation and artificial intelligence are reshaping the relationship between capital and labour, with implications for collective bargaining and social protection.

The climate crisis demands a different relationship with the land, forcing communities and institutions to rethink the use of natural resources, with implications for agriculture, urban planning and mobility.

Sustainability policies aimed at mitigating the climate crisis are driving new lifestyles, consumption patterns and forms of responsibility towards nature. This is changing

the anthropological relationship with the environment, which shifts from being a backdrop to becoming a central player.

Today's environmental choices, which determine the living conditions of future generations, call for an intergenerational vision of political and moral responsibility.

The ecological transition is generating tensions between productive sectors (industry versus the green economy), but also forging new social and territorial alliances in defence of the commons.

We find ourselves, therefore, in the midst of a genuine revolution that is profoundly altering balances we once considered established:

- In the relationship between younger and older generations, they are called upon to engage with one another regarding resources, skills and future prospects;
- in regional contexts, urban and rural areas are called upon to manage digital and environmental impacts in new ways to prevent regional disparities from widening;
- in social and political dialogue, the mechanisms of solidarity, participation and representation must be redefined to ensure that these transitions do not become factors of exclusion rather than cohesion.

In short, the triple transition is not merely a series of technical or natural changes: it is a process that redefines power dynamics, responsibilities and ways of living together. A historical continuum in which the challenge - given the need to adapt welfare services to the new social reality - lies between those who, adopting a neoliberal approach, seek to prioritise the privatisation of welfare services, and those who believe that areas of public intervention and social participation must be safeguarded to ensure fairer and more sustainable balances.

In this context, one of the most complex areas of debate is urban and housing policy.

If we consider cities as a sort of interface between the worlds of production and reproduction – that is, the organisational framework that enables these two spheres of social life to interact constructively – it is clear that the transformations brought about by the triple transition require a realignment of the roles and responsibilities of institutions, the welfare system, the market, regulatory systems and the key players in social dialogue with the new anthropology of cities. In particular, the housing and urban model developed from the 1950s to the present day is being called into question. With regard to the urgency of this realignment – albeit amidst many uncertainties – there appears to be unanimous consensus on the need for widespread urban regeneration programmes. Today, the European Union itself is committed to implementing the provisions of the European Pillar of Social Rights concerning the social right to housing[4] .

[4] The European Pillar of Social Rights, proclaimed in 2017, emphasises the importance of guaranteeing a social right to housing. This right is fundamental to tackling social, technological and

Serious problems, however, arise regarding the fundamental guidelines on which to base the realignment.

Given the enormous stakes involved in urban and housing policies and their implications for the economic and productive system – as clearly highlighted by the research commissioned by FILLEA CGIL and CRESME, *'The Value of the Housing Industry in the Italian Economy'* [5] – this is the arena in which various, often conflicting, stakeholders come into play.

Both in recent European documents on housing policy and in Italian government and parliamentary proposals, we are witnessing a sort of oversight: older people are not being considered as a specific target group, despite being the largest demographic group, the most vulnerable and the most exposed to urban deprivation and housing poverty.

Unlike young people, families, students and the working poor, older people still lack a specific regulatory framework in the housing sector. To give some examples: there is no national legal definition of: supported accommodation, light care homes or assisted living. The root of this shortcoming lies in the notion of viewing ageing primarily as a health issue rather than a housing issue, with the consequence that older people are placed within the context of care for those who are not self-sufficient, residential care homes and home care, but not within the realms of construction, town planning, regeneration or social housing. This is a serious error of perspective, given that housing is the primary infrastructure of long-term care.

Contributing to this limitation is the perception that older people are not a 'political force that can be mobilised'. Young people protest about rent, students occupy the squares, families exert pressure. Older people, however, do not demand the right to housing, do not see themselves as *'in need of new solutions', and* often live in their own homes (albeit in unsuitable ones); consequently, they do not generate political pressure.

Furthermore, there is a widespread cultural bias: *'the elderly stay in their own homes'*. This is a deeply ingrained notion: the home is one's own property, the elderly do not move, and the family steps in to help. Today, however, this transition is rapidly changing the picture: 4.3 million elderly people live alone, 2.8 million live in unsuitable homes, and the number of those aged over

economic challenges of the 21st century. The Pillar includes Principle 19, which focuses on access to affordable housing and support for the homeless. This principle forms part of a broader agenda for a sustainable, fair and inclusive social Europe, which aims to ensure secure and decent employment for all. https://commission.europa.eu/system/files/2017-12/social-summit-european-pillar-social-rights-booklet_it.pdf

[5] "The data from the Fillea Cgil-Cresme survey show that housing and the built environment represent the new paradigm for the country's development and social cohesion. The Government is focused on other priorities: building amnesties, tax debt write-offs, attacks on workers' rights and further increases in the retirement age. Housing and construction are pillars of the country's industrial dynamism. '32 per cent of national added value – around a third of the Italian economy – depends on what happens in this sector, which revolves around the housing market.' This is what Fillea CGIL General Secretary Antonio Di Franco stated on the sidelines of the presentation of the Fillea CGIL-Cresme survey. https://www.filleacgil.net/tutto-comunicazione/17701-industria-casa-il-valore-nelleconomia-italiana.html?highlight=WzIwMjZd

At 80, as frailty sets in and the need for care increases, family networks become thinner: more elderly people are living alone, and the risk of isolation rises.

Despite this, European and Italian housing policies, which have historically focused on economic poverty rather than frailty, continue to operate within the framework of outdated categories.

The 3rd Report on the housing situation of older people, *'Living with longevity in transition: community-building urban and housing policies',* aims to help bridge this gap.

The argument put forward in the Report is based on the conviction, reiterated on several occasions by the WHO[6] , that the realignment of housing and urban policies with the changes brought about by the triple transition must be achieved by taking as its reference point the needs of the most vulnerable members of society - not only because they constitute the numerical majority in the country, but also, and above all, because housing and cities designed with vulnerable people in mind are the optimal solution for everyone.

In particular, the focus must be on the need to prevent those interests that have a divisive effect on the system of community relations - which are the lifeblood of cities - from prevailing in the triple transition. If we are to prevent isolation and loneliness - despite the proliferation of social connections - from becoming the defining feature of future cities - consider, for instance, the growing loneliness of older people, though this is by no means the only issue - it becomes essential that future urban policies foster community relations. A fundamental contribution towards this objective can be made by re-examining the nature of housing policies. This is because homes are the linchpin linking the three transitions: they are the place where loneliness manifests itself; they are the first line of defence for health and safety; they are the point of contact (or exclusion) with digitalisation; and they are the front line most exposed to the climate transition.

The paradigm shift that is now necessary, as argued in the 3rd Report, is the transition from the concept of 'home' *(an economic asset*) to 'housing' (*housing service),* meaning that the concept of *'home'* must evolve towards 'living', understood as *an 'integrated* service' that is not limited to the ownership of a dwelling, but is enriched by a range of local services (civil and social-health) to be enjoyed both individually and collectively. It is this change that will make it possible to implement the WHO's guidelines on ageing in place and age-friendly cities.

To meet this challenge, it will be essential to raise the profile of *the* 'needs' expressed by the elderly and vulnerable population, in order to influence the hierarchy of priorities that guides the behaviour and choices of the

[6] The World Health Organisation (WHO) launched the Age-Friendly Cities Programme in 2006, with the aim of making cities more suitable for older people. This programme involved a committee of representatives from 33 cities across 22 countries, which produced a guide and a checklist to gather feedback from older residents.
https://storagehub.homnya.net/cmsimage/allegati/allegato1681973495.pdf

the urban community and the agendas of those called upon to govern it. Today, this 'demand' finds strong representatives only in the trade unions for pensioners and in voluntary organisations, such as AUSER. They bear the responsibility of healing the rift in *'urban culture'* caused by the interests of property and financial rent-seekers, who view cities solely through the lens of 'production/speculation' and overlook the fundamental aspect of *'social reproduction'*. Healing this rift and restoring a proper balance between the different aspects of people's lives, against the backdrop of the upheavals brought about by the triple transition, must become the central aim of their social action.

4. The triple transition and its impact on welfare

The triple transition – demographic, technological and environmental – is bringing about a profound transformation of the processes of production and redistribution of resources, and thus calls for a serious rethinking of the welfare system at all levels, given that the individual transitions, whilst distinct, are deeply intertwined, generating systemic effects that are redefining the relationship between the state, the market and civil society, and affecting the very nature of democratic institutions.

Perhaps for the first time, humankind is called upon to face processes of transformation so complex that they will shape its future in ways that are unprecedented – new in human history, far-reaching, as they are set to have a marked impact on every country in the world and every social class, irreversible, as people will live ever longer, and ambivalent, given their positive and negative implications.

In particular, it is their ambivalence that must be thoroughly understood, as the way in which they are managed could either provide an opportunity to redefine the social contract on a global scale - based on climate justice, digital rights and intergenerational solidarity – or could serve to exacerbate the geopolitical divisions already underway, should the logic of power, technological extractivism and competition between blocs prevail.

The key to preventing this from happening lies in promoting multi-level democratic institutions capable of managing interdependence, with an integrated vision encompassing the economy, the environment and society at global, European and national levels. Integrated governance based on a forward-looking social dialogue capable of overcoming the dichotomy between industrial, environmental and social policies, actively involving local communities, businesses, trade unions and civil society.

Box 2
Impact projections of the triple transition: Analysis methodology

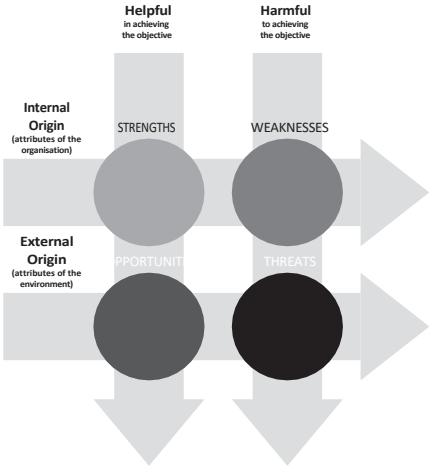
The analysis of the impacts of the triple transition is divided into two parts. The first part sets out, separately, the projected impacts of the three transitions on the main sectors of welfare, drawing on official statistical sources. The sectors

The welfare sectors considered are: employment, social security, healthcare, social care, education, urban policies and housing policies. Furthermore, the impacts on the institutional architecture, research and information within each individual sector were examined, as these are fundamental horizontal systems for the governance of welfare.
In the second part, the results of the SWOT analyses of the individual transitions were compared, again with reference to employment, social security, healthcare, social care, education, urban policies, housing policies, institutional architecture, research and information.
The SWOT analysis was adopted as a strategic planning methodology that helps to identify the strengths, weaknesses, opportunities and threats facing an organisation undergoing transformation.

The acronym SWOT stands for:

- **Strengths**: internal characteristics that present positive opportunities.
- **Weaknesses:** internal aspects that may limit the organisation's capabilities.
- **Opportunities**: external factors that can be exploited to gain advantages.
- **Threats:** external factors that may pose risks or challenges to the organisation.

SWOT ANALYSIS



Based on the findings of the impact assessments and the results of the SWAT analysis, and taking as a reference the fundamental cultural characteristics and values of a universal welfare system, possible courses of action have been outlined to minimise the negative effects and maximise the positive ones of the transitions, with a view to making the welfare system more resilient and generative.

The impact analysis and SWOT analysis sheets are set out in Annexes A, B, C and D on the website: https://www.abitareeanziani.it/

- **Annex A**
  - Summary of the projected impact of the three transitions on welfare in Italy.
  - Impact analysis of the triple transition on individual welfare sectors.
- **Appendix B**
  - Summary of a comparative SWOT analysis to map opportunities and risks for the welfare system during the triple transition.
  - Comparative SWOT analysis to map opportunities and risks for the welfare sector during the triple transition.
- **Appendix C**
  - Comparative SWOT analysis of urban policies in the triple transition.
- **Appendix D**
  - Comparative SWOT analysis of housing policies in the triple transition.

The effects of the triple transition at a global level

The Demographic Transition: Vulnerability and Mobility[7]

The ageing of the population in industrialised countries, combined with persistent population growth in many parts of the Global South, is creating structural imbalances in welfare systems and labour markets. In Italy, as in other

[7] The population aged 65 and over is growing faster than the younger population. Consequently, the proportion of the world's population aged 65 and over is projected to rise from 10 per cent in 2022 to 16 per cent in 2050.
At this stage, it is estimated that the number of people aged 65 and over worldwide will be more than double the number of children under the age of 5 and roughly the same as the number of

children under the age of 12.

In European countries, pressure on pension and healthcare systems is mounting, whilst the shortage of young workers is driving a greater openness to migration flows. However, migration is not merely a practical solution: it is also becoming a geopolitical tool, used by some states to exert political pressure, as demonstrated by the cases of Turkey and Belarus in relation to the European Union.

Social policies therefore face a twofold challenge: to guarantee protection and dignity for older people, whilst promoting active ageing, and to build pathways to inclusion for new citizens, moving beyond emergency-based and security-focused approaches. Within this framework, intergenerational solidarity and international cooperation become the cornerstones of a global welfare system.

The Technological Transition: digital sovereignty and inequalities [8]

The digital revolution, driven by artificial intelligence, robotics and big data, is radically transforming work, production and governance. Competition between states for technological hegemony – particularly between the United States and China
– is leading to a redefinition of value chains and an increasing militarisation of innovation. The European Union, whilst proposing an advanced regulatory model (e.g. the AI Act [9] , the GDPR [10]), risks remaining on the sidelines without an autonomous industrial base.

On a social level, automation and digitalisation are exacerbating the polarisation of skills and incomes, thereby undermining social cohesion. Public policies must therefore invest in lifelong learning, ensure protections for non-standard workers and regulate the ethical use of technology in public services. Digital sovereignty is not merely a matter of security: it is a prerequisite for democracy.

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[8] In this era of the great digital revolution, platforms and technologies are evolving at an ever-increasing pace: from telemedicine to remote working, from e-commerce to e-learning, the internet and artificial intelligence systems are redefining business models and social interactions. Yet some 2.6 billion people - a third of the world's population - remain offline, creating a digital divide that affects not only access to the internet but also the ability to use it to innovate and participate in economic and social life.

[9] The AI Act (EU Regulation 2024/1689) establishes a harmonised legal framework for the development, marketing and use of artificial intelligence systems in the European Union, promoting trustworthy and human-centred AI, protecting health, safety and fundamental rights, and ensuring the free movement of AI systems between Member States. The Regulation classifies AI applications into three main categories: prohibited practices, high-risk systems and other systems, with obligations increasing in line with the level of risk

[10] The GDPR (General Data Protection Regulation) is a European Union regulation that sets out rules for the protection of personal data and privacy. It was adopted on 27 April 2016 and applies to all organisations that process the data of EU citizens, regardless of their location.

The Environmental Transition: climate justice and new geographies of power [11]

The ecological transition, accelerated by the climate crisis, calls for a fundamental overhaul of production and consumption models. However, it is not neutral: it redistributes power and resources, shifting the geopolitical centre of gravity from fossil fuel-exporting countries towards those that control the green technology supply chains. China, for example, dominates the production of batteries and rare earths, whilst Europe and the United States are investing heavily in green industrial plans (the Green Deal[12]and the Inflation Reduction Act[13]).

This dynamic is giving rise to new trade tensions and the risk of 'green protectionism', with potentially regressive effects for countries in the Global South.

The effects of the triple transition in the European context *The demographic transition*[14]

- Rapid ageing → increased demand for care, home help and long-term care.
- Smaller and more mobile families → fewer carers available.
- Urban loneliness is on the rise, particularly among the over-75s.
- The welfare system must shift from a 'remedial' model to a preventative and community-based one.

[11] The global environmental transition is a process that requires increasing attention to be paid to the issue of power and the unequal distribution of the costs and benefits of the proposed initiatives. This process has led to a new geopolitical and geo-economic landscape, with significant involvement from industrialised and emerging countries, as well as international organisations and civil society.

[12] The European Green Deal is a set of European Union policy initiatives aimed at achieving climate neutrality by 2050, transforming Europe into a sustainable, climate-neutral continent.

[13] The Inflation Reduction Act (IRA) is a landmark piece of US legislation aimed at tackling climate change, reducing healthcare costs and lowering the federal deficit; it represented the largest investment in the fight against climate change in US history until 20 January 2025, when Trump signed Executive Order 14154, ordering federal agencies to immediately cease disbursing the funds provided for under the IRA.

[14] Europe is facing an unprecedented demographic crisis. The fall in birth rates, combined with the progressive ageing of the population, is reshaping the continent's social, economic and cultural balance. Projections indicate that, unless this trend is reversed, by 2050 most European countries will face an unsustainable ratio of the working-age population to pensioners, with dramatic repercussions for welfare, the labour market and the European Union's capacity for innovation and competitiveness. This crisis has found a new forum for discussion and proposals with the creation of the Demography Intergroup in the European Parliament, a cross-party body that places birth rates and intergenerational sustainability back at the heart of the EU's political agenda.

The digital transition[15]

- Welfare is becoming data-driven: predictive analysis of needs, risk profiling, personalised interventions.
- Telemedicine, remote care and home automation for the elderly and vulnerable are on the rise.
- Public services are moving online, with a risk of digital exclusion for older people, migrants and those on low incomes.
- New welfare models are emerging: care platforms, on-demand services, digital assistants.

The environmental transition [16]

- Welfare must address new risks: heatwaves, extreme weather events, energy poverty.
- Demand for climate adaptation measures for older and vulnerable people is growing (cooling, thermal insulation, safe homes).
- Social policies are becoming intertwined with housing and energy policies.
- Cities are becoming the key focal point of climate vulnerability.

The strength of the triple transition lies in the fact that the three dimensions are intertwined.

- Territorial and community-based
  - Services closer to people, integrating social, health and housing provision.
  - Community centres, digital home care, neighbourhood networks.
- Housing and energy
  - Housing becomes part of the welfare system: thermal insulation, home automation, climate resilience.
  - Priority measures for elderly people living alone and vulnerable families.
- Digital inclusion
  - The need for digital literacy to prevent new inequalities.
  - Universal access to essential digital services.

[15] The digital transition in Europe has led to significant progress in various areas, such as the installation of edge nodes for faster and more efficient data processing. However, there are also significant challenges, such as the shortage of ICT specialists with advanced skills and the EU's dependence on non-European technology suppliers. These challenges require a multi-faceted approach, including public investment, the involvement of private capital and the active participation of local authorities. Although the EU has achieved significant milestones, such as the digitisation of public services, there are still objectives to be met, such as the adoption of artificial intelligence and the development of the start-up ecosystem.

[16] The European environmental transition has had significant effects on welfare, influencing both social policies and business practices. Sustainability policies have led to greater attention being paid to natural resources and pollution, which has resulted in reduced vulnerability and greater energy security. However, whilst sustainability policies have helped to improve public health and reduce healthcare costs, there have also been negative reactions, such as 'green backlash', which has led to greater resistance to certain sustainability measures.



- For longevity
  - New care models: cohousing, senior housing, neighbourhood communities.
  - Prevention, independence, social participation.
- Urban
  - Cities are becoming places where vulnerability and innovation converge.
  - Integrated policies: transport, housing, health, the environment.

The European welfare system of the future will be hybrid, local, preventative and personalised, with cities and older people playing a central role as a key group.

The effects of the triple transition at national level

Within the global context of the triple transition, Italy faces complex challenges, but also significant opportunities. The ability to tackle these challenges will depend on the capacity to establish democratic, integrated and forward-looking governance, with a view to strengthening certain structural areas where there is considerable scope for improvement, in order to enhance the resilience of the economic and social system and its capacity to generate sustainable growth. The three main areas requiring action relate to demographics, the innovation ecosystem and the resilience of production chains within the framework of the UN 2030 Agenda[17] .

Demographic transition

In the demographic transition, the picture is characterised by decline and vulnerability, which weaken the country's geopolitical standing, reducing its economic clout and internal resilience.

Italy's population decline is among the most pronounced in Europe, with impacts on:

- The labour market (labour shortages and an ageing workforce);
- The sustainability of the welfare system (pensions, healthcare);
- Ability to attract migrants, which remains weak and fragmented at present.

Digital transition

Italy has great potential for the digital transition, but significant disparities remain. At a geopolitical level, Italy is caught up in the tensions between the US, the EU and China over control of strategic technologies (e.g. semiconductors, AI, cybersecurity).

Thanks to the PNRR[18],it has accelerated its digitalisation efforts, but it still lags behind in:

- digital human capital (skills, training);
- digital infrastructure (5G, sovereign cloud);
- innovation in SMEs, which are often excluded from major technology networks.

[17] The United Nations 2030 Agenda for Sustainable Development is a global action plan to achieve specific sustainability goals by the end of this decade. Agreed by all UN Member States in 2015, the Agenda sets out ambitious targets in the environmental, social and economic spheres.

[18] The National Recovery and Resilience Plan (PNRR) is the strategic document through which Italy has gained access to European funds to revive the economy in the wake of the pandemic.

Ecological transition

With regard to the ecological transition, Italy is torn between regulatory ambition and industrial fragility:

- It is fully committed to the European Green Deal, but is hampered by structural delays in industrial restructuring and decarbonisation;
- energy dependence and the need to diversify sources (e.g. gas, renewables, hydrogen) place the country in a delicate position, particularly in its relations with North Africa, Russia and the Mediterranean region;
- the green industrial sector remains fragmented: there is a lack of systemic investment in clean technologies, batteries, hydrogen and the circular economy.

The risks of a neoliberal drift

Given the ongoing global geopolitical processes – and in particular the trend towards rearmament and the cutting of funding for social policies, against a backdrop of strong populist and nationalist sentiments – there is a significant risk that a purely neoliberal modernisation will take hold.

Should this happen, the consequences would be such as to call into question the very fundamental principles on which the European social model is based. In the decisions required to address the possible consequences of these transitions, a technocratic and depoliticised approach would prevail, presenting them as technical necessities rather than political choices; this would reduce the scope for democratic debate, and the search for solutions would be entrusted to experts, algorithms and econometric models on the basis of goal-oriented governance (e.g. decarbonisation, digitalisation) without questioning the underlying values or on redistributive impacts.

In the search for solutions, the logic of commodification would prevail, as transitions would be viewed primarily as new markets and investment opportunities rather than as processes of social justice (e.g. the green economy, the silver economy, the digital economy). In this scenario, public services would be outsourced or digitised, driven by efficiency considerations that often exclude the most vulnerable, and social policies would be transformed into compensatory measures (e.g. bonuses, vouchers) rather than universal rights.

Private capital would take on a central role, and the dominant players in these transitions would be large technology firms, investment funds and multinational energy companies, which would shape public policy decisions. The state would be left with the role of market facilitator, providing incentives, deregulation and protection for private interests, whilst public-private partnerships would proliferate without transparency or democratic accountability.

Those who stand to benefit from these transitions would be the holders of economic, financial, cultural and digital capital, whilst others risk exclusion as territorial, generational and class inequalities become more pronounced; redistributive policies would become marginal or fragmented, incapable of tackling the structural causes of vulnerability, whilst the rhetoric of *'individual* resilience' would gain ground, shifting the responsibility for adaptation onto individuals.

Sustainability and innovation would become marketing buzzwords, often stripped of any transformative substance (*greenwashing*[19] *and digitalwashing*[20]). Companies and institutions adopt inclusive and 'green' language, but without changing their extractive and speculative approaches; ESG (environmental, social and governance) metrics[21] are used to legitimise practices that keep power relations intact.

In summary: the development model would not be redefined to remove its limitations, but would be updated to make it compatible with the interests of increasingly narrow and powerful minorities; power and wealth are not redistributed, but are concentrated even further; a systemic vision is not promoted, but responses are fragmented into technical silos.

The conditions for a just transition

The risk that this drift will take hold is partly attributable to the extraordinary intensity and speed with which the triple transition is unfolding; by shattering long-established certainties and balances, it seems to be slipping beyond the control of the vast majority of democratic institutions and citizens themselves. This is driving national and local governments – as well as the European Union – to prioritise sectoral and short-sighted approaches; social groups to retreat into their own particular interests; the cultural debate to chase after the topic of the moment; and the media to be, on the whole, fragmented and lacking in expertise.

All this creates a climate of mistrust, whereas, in order to bring out the positive aspects of the three transitions *(the ambivalence*), we need to realise that they must be tackled using a holistic approach.

For this reason, it is essential to develop a new narrative capable of encouraging citizens, businesses and institutions to work together to foster a vibrant social dialogue within a framework of shared knowledge, with a view to promoting highly participatory and innovative economic and social policies, in the knowledge that a just transition is possible provided certain fundamental principles are upheld:

- *democratic participation*, as an antidote to the risk that the transition might be technocratic or exclusionary. Participation based on deliberative processes, transparency, access to information and instruments of co-decision-making. This ensures that technological, environmental, economic and social decisions are not imposed from above, but are shaped through the active involvement of: workers and trade unions, particularly in sectors undergoing transformation (e.g. energy, transport, construction); and local communities, which often bear the brunt of the impacts

[19] Greenwashing is a misleading communication strategy that makes a company or product appear more environmentally friendly than it actually is.

[20] The concept of digitalwashing refers to the tendency of companies to view digitalisation as an automatic solution for improving sustainability.

[21] ESG metrics measure a company's environmental, social and governance performance, providing useful data for assessing sustainability, social responsibility and corporate governance.

the environmental and social implications of industrial decisions; active citizenship and social movements, starting with the Third Sector Forum; local institutions, which must play a leading role in spatial planning;

- *redistribution and recognition* as founding principles of social justice, essential to prevent the transition from exacerbating inequalities.

Redistribution to ensure that the costs and benefits of the transition are distributed fairly, providing in particular for: financial support for workers and regions affected by decarbonisation; investment in training and reskilling; fair access to clean energy, sustainable transport and energy-efficient housing;

Recognition to highlight the identities, knowledge and roles of groups that are often marginalised, such as: rural, indigenous and peripheral communities; women, young people and migrants; and informal or precarious workers. Without recognition, redistribution risks being perceived as mere welfare handouts. We need an inclusive narrative of the transition;

- *political and digital ecology,* broadening the vision of a just transition beyond the traditional environmental dimension.

Political ecology aims to shed light on the power relations, conflicts and inequalities in the management of natural resources, highlighting that: ecological crises are also crises of justice; environmental decisions always reflect economic and geopolitical interests; and, therefore, there is a need for ecological governance that redistributes decision-making power and resources;

Digital ecology to ensure transparency regarding the environmental and social impact of the technological transition, recognising that 'green' technologies (e.g. electric cars, smart grids) require mineral resources and energy, and that digitalisation can exacerbate inequalities (e.g. the digital divide, surveillance); an approach is therefore needed that integrates environmental sustainability, digital rights and social justice.

Key challenges and priorities

Based on the impact analysis and a comparison of the SWOT analyses, the key challenges and priorities to be addressed in order to manage the impact of the three transitions on social policies have been identified.

- *Cross-cutting policies*
  Italy will be able to tackle the triple transition successfully and strengthen its geopolitical position if it is able to:
  - promote a forward-looking social dialogue;
  - innovate national and local governance, in particular by integrating welfare policies with development and environmental policies;
  - make the role of public administration and public services for businesses and individuals more effective;

- to promote an integrated industrial strategy, with investment in strategic sectors (energy, digital, mobility);
- to promote integrated research strategies (social sciences, engineering, ecology, economics and digital environments);
- promote communication strategies that make the transformations currently taking place understandable, involving citizens and stakeholders;
- promote an 'ecosystem' for the development of innovative start-ups in the welfare sector.

- *Demographic transition: ageing and falling birth rates*
  Main challenge: an ageing population and falling birth rates are putting pressure on the labour market and on care, pension and healthcare systems.
  Priority actions:
  - make the most of 'inactive' human capital;
  - strengthen long-term care services;
  - promoting active ageing;
  - to promote policies to boost the birth rate and improve work-life balance;
  - reorient welfare towards greater intergenerational sustainability;
  - manage migration policies within the context of demographic trends.

- *Digital transition: innovation and inclusion*
  Key challenge: the digitalisation of public services and the transformation of work.
  Priority actions:
  - investing in digital skills for citizens and welfare professionals;
  - ensuring equitable access to technology, whilst preventing new forms of exclusion;
  - using artificial intelligence to improve the efficiency and personalisation of services.

- *Environmental transition: sustainability and resilience*
  Main challenge: adapting the welfare system to environmental crises and promoting sustainable models.
  Priority actions:
  - to integrate environmental sustainability into social policies;
  - to develop resilient public services with a low environmental impact;
  - promote corporate and local welfare as a driver of sustainability.

5. Older people in transition

As we have seen, the triple transition will have a profound impact on welfare services. It is a structural change that will redefine how we live, work, receive healthcare and represent ourselves. It is a change that could lead to greater well-being, greater equity and greater sustainability, or to greater inequality, greater exclusion and greater vulnerability. Everything will depend on how the transition is managed and, therefore, on the public policies adopted, investment in skills, social infrastructure, and the ability to support people through critical stages. This means that, in order to realign welfare services with the needs of older people, we must examine more closely the changes brought about by the triple transition amongst the older population, paying particular attention to the demographic transition as it has the greatest impact on people's individual living conditions.

Paradoxically, in fact, in our country - whilst everyone is preoccupied with the two major transitions, the climate and digital transitions, which are regarded as crucial for the future - little or no attention is paid to the third transition, which is well and truly underway: the demographic transition, the consequences of which paint an extremely controversial picture.

Some speak of *a 'demographic* winter', due to the convergence of trends which, according to some, could undermine the conditions that have, over past decades, ensured the protection of fundamental social, economic and civil rights.

What is causing genuine alarm amongst some is the combined effect of the population's increasing longevity - the result of continuous improvements in people's living conditions - and a falling birth rate, which also stems from complex economic and social changes. According to them, by completely disregarding the significant contribution that the other two transitions could make and underestimating the global scale of the transition, these dynamics would lead to a gradual decline in the population as a whole - something that is already happening - and in the working-age population in particular, resulting in a contraction of the labour market, a reduced inflow of resources into the social security system, and increased expenditure on social and healthcare services.

On the other hand, given that the falling birth rate will be a structural phenomenon over the long term, at least in our country, there are those who see increasing longevity as an interesting opportunity, represented by that significant section of the population which, on average and unlike in the past, enjoys good health, has considerable professional experience, and has the time and energy to contribute to the country in various ways: from sharing their experiences with younger people, to entrepreneurship–

civic engagement, social contribution to the most vulnerable sections of the population and the environment, and the many other opportunities offered by the diverse world of volunteering. It follows that older people possess enormous potential that can be harnessed by setting in motion a virtuous circle which maximises the contribution they can make to the community, whilst keeping them active and reducing the risks associated with a deterioration in their physical and mental health due to premature inactivity or reduced social interaction, with positive effects for both individuals and the community as a whole.

It is essential to gain a thorough understanding of the key determinants of this ambivalence in the demographic transition – which, incidentally, is common to the other two transitions – in order to distinguish between positive and negative factors, both endogenous and exogenous, in a sort of SWOT analysis. This is what we shall do in the following paragraphs.

Population and the elderly population

The Italian population in 2025 stands at 58,934,177 residents, of whom 48.5 per cent are men and 51.5 per cent are women (Table 1). Broken down by geographical area, 27 per cent live in the North-West, 19.7 per cent in the North-East, 19.9 per cent in Central Italy, 22.7 per cent in the South and the remaining 10.8 per cent on the islands.

Table 1 – Resident population by gender.
Absolute figures and percentages of the national total by geographical area – 2025

Geographical areas	Population 2025	%	Population by gender			
			M	%	F	%
Italy	58,934,177	100	28,876,799	100	30,057,378	100
North-west	15,923,805	27.0	7,821,478	27.1	8,102,327	27.0
North-east	11,597,719	19.7	5,710,208	19.8	5,887,511	19.6
Central	11,704,312	19.9	5,696,264	19.7	6,008,048	20.0
South	13,367,631	22.7	6,547,228	22.7	6,820,403	22.7
Islands	6,340,710	10.8	3,101,621	10.7	3,239,089	10.8

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The population aged over 65 will total 14,573,173 people by 2025, of whom 44.2 per cent are men and 55.8 per cent are women. Broken down by geographical area, 27.5 per cent live in the North-West, 19.9 per cent in the North-East, 20.3 per cent in Central Italy, 21.6 per cent in the South and the remaining 10.7 per cent on the islands (Table 2).

Table 2 – Resident population aged 65 and over as a proportion of the total population, broken down by gender and geographical area

Absolute figures and percentages of the national total aged 65 and over by geographical area – 2025-2011

Geographical areas	Population aged 65 and over – 2025	%	Population aged 65 and over by gender 2025			
			M	%	F	%
Italy	14,573,173	100.0	6,448,356	100	8,124,817	100
North-west	4,009,191	27.5	1,760,217	27.3	2,248,974	27.7
North-east	2,893,531	19.9	1,285,423	19.9	1,608,108	19.8
Central	2,964,475	20.3	1,301,966	20.2	1,662,509	20.5
South	3,145,924	21.6	1,406,865	21.8	1,739,059	21.4
Islands	1,560,052	10.7	693,885	10.8	866,167	10.7

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In terms of the population of individual geographical areas, compared with the national figure of 24.7 per cent, the proportion of the population aged over 65 stands at 25.2 per cent in the North-West, 24.9 per cent in the North-East, 25.3 per cent in the Central regions, 23.5 per cent in the South and 24.6 per cent in the Islands (Table 3).

Table 3 – Resident population aged 65 and over as a proportion of the total by geographical area, broken down by gender

Absolute figures and percentages of national, regional and geographical area totals - 2025

Geographical areas	Population 2025	Population aged 65 and over in 2025	%	Population aged 65 and over by gender in 2025			
				M	%	F	%
Italy	58,934,177	14,573,173	24.7	6,448,356	44.2	8,124,817	55.8
North-west	15,923,805	4,009,191	25.2	1,760,217	43.9	2,248,974	56.1
North-east	11,597,719	2,893,531	24.9	1,285,423	44.4	1,608,108	55.6
Central	11,704,312	2,964,475	25.3	1,301,966	43.9	1,662,509	56.1
South	13,367,631	3,145,924	23.5	1,406,865	44.7	1,739,059	55.3
Islands	6,340,710	1,560,052	24.6	693,885	44.5	866,167	55.5

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Degrowth

The main driver of demographic transition - which sets the trend for the near future - is population decline, which will vary across different regions of the country, affect the gender ratio and, above all, alter the balance between the generations, with both direct and indirect effects on welfare.

The causes of this decline are authoritatively explained by ISTAT in its periodic reports on the country's demographic trends.

Table 4 – ISTAT Median Demographic Scenario – Structural Indicators

	2020	2030	2040	2050	2060	2070
Fertility rate	1.24	1.30	1.34	1.38	1.41	1.44
Life expectancy						
– **males**	79.8	81.8	83.2	84.3	85.2	85.8
– **females**	84.5	85.8	86.9	87.8	88.5	89.2
Net migration (mgl)	88	165	165	166	167	165
Old-age dependency ratio*	36.4	43.7	57.3	63.5	63.3	61.8

Source: analysis by AUSER, SPI and AeA, based on ISTAT data for 2023

* Population aged 65 and over as a proportion of the population aged [15-64]. Figures in %.

Based on its demographic scenario regarding structural indicators of fertility, life expectancy, net migration and the old-age dependency ratio (Table 4), the National Institute of Statistics' projections indicate (Table 5) that, over the course of several decades, the Italian population - currently around 59.0 million as of 2025 - will decline, according to the medium scenario, to 58.5 million in 2030, to 57.0 million in 2040, to 54.6 million in 2050, and to 45.8 million in 2080.

The *'medium'* forecast scenario projects a decline of 439,000 people by 2030 (58.5 million), with an average annual rate of change of -1.1‰. In the medium term, the population decline is expected to be more pronounced: from 58.5 million to 54.6 million between 2030 and 2050 (an average annual rate of change of -3.3‰). If the demographic assumptions envisaged under the median scenario were to materialise, by 2080 the population would fall to 45.8 million, a further decrease of 8.8 million compared with 2050 (-5.8‰ on average per year), whilst the overall decline from the base year of the exercise (2025) would amount to 13.1 million residents.

Table 5 – Projections of the resident population by geographical area. Median scenario. Years 2025-2080, 1 January. Absolute figures.					
Geographical areas	2025	2030	2040	2050	2080
Italy	58,934,357	58,492,891	56,891,831	54,652,334	45,820,186
North-west	15,924,641	15,999,757	15,946,396	15,720,586	14,176,627
North-east	11,602,261	11,656,208	11,663,218	11,542,515	10,484,286
Central	11,705,265	11,621,668	11,353,206	10,972,704	9,266,112
South	13,364,137	13,048,697	12,200,046	11,198,694	8,145,189
Islands	6,338,054	6,166,562	5,728,964	5,217,835	3,747,971

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The rate of decline will vary across different regions of the country

According to ISTAT's median forecasts, by 2080 the northern regions will be home to 53.8 per cent of the national population, compared with 46.7 per cent today; the south, on the other hand, is projected to account for 26 per cent, compared with the current 33.4 per cent. The population in the central regions will rise from the current 19.8 per cent to 20.2 per cent by 2080.

This means that the South will continue to lose population, particularly in inland and mountainous areas, which have been subject to depopulation for years, thereby accelerating the ageing process which, although the population there is still younger on average today, the average age of residents in the South will rise from 45.5 years in 2023 to 51.5 years in 2050 (median scenario), exceeding both the North - which will reach an average age of 50.2 years in the same year - and the Centre, which will stand at 51.1 years at that time (Table 6).

Table 6 – Projections of the resident population by geographical area. Median scenario. Years 2025-2080, 1 January. Percentage figures					
Geographical areas	2025	2030	2040	2050	2080
Italy	100	100	100	100	100
North-west	27.0	27.3	28.0	28.7	30.9
North-east	19.7	19.9	20.5	21.1	22.9
Centre	19.8	19.8	19.9	20.0	20.2
South	22.7	22.3	21.4	20.5	17.8
Islands	10.7	10.5	10.0	9.5	8.2

Source: AUSER, SPI and AeA analysis of ISTAT data

This is a particularly interesting aspect for our research, as it is mainly the younger generations who will be emigrating, with the result that in depopulated areas the remaining population will consist increasingly of elderly people. This gradual decline in population and its ageing will lead to the hollowing out of town centres (a process already partly underway), affecting not only the most commonplace private businesses (pubs, chemists, food shops, clothes shops, etc.), but also the most essential public services (post offices, healthcare services, schools, etc.). The consequence will be (is) that in these areas, older people will be (are) forced to live without the most basic social support, including family support in the case of those living alone.

The imbalance between the generations will grow

For years, the structure of the resident population has been characterised by an imbalance between the younger and older generations, due to a combination of increased life expectancy and consistently low fertility rates. Today, the country's age distribution is as follows: 12.4 per cent of the population are aged 14 or under; 63.6 per cent are aged between 15 and 64; 24.0 per cent are aged 65 and over. Meanwhile, the average age has risen to 46.4 years, placing Italy – just behind Japan – amongst the world *leaders* in terms of demographic transition, alongside other Mediterranean countries (Portugal, Greece, Spain) and Germany. Looking ahead, this trend is expected to continue.

Table 7 – Forecast of the resident population aged 65 and over in geographical areas for 2030, 2040 and 2050 – Absolute figures

Geographical areas	2030			2040			2050		
	M	F	T	M	F	T	M	F	T
Italy	7,144,539	8,786,020	15,930,564	8,412,870	10,105,457	18,518,337	8,596,232	10,286,595	18,882,812
North-west	1,947,220	2,409,037	4,356,254	2,333,198	2,760,552	5,093,757	2,407,979	2,816,041	5,224,014
North-east	1,438,754	1,743,482	3,182,237	1,734,501	2,036,435	3,770,930	1,784,622	2,093,699	3,878,312
Central	1,434,039	1,791,747	3,225,791	1,688,367	2,075,169	3,763,535	1,729,747	2,122,718	3,852,459
South	1,560,388	1,902,743	3,463,138	1,789,762	2,179,160	3,968,929	1,810,248	2,204,163	4,014,419
Islands	764,138	939,011	1,703,144	867,042	1,054,141	1,921,186	863,636	1,049,974	1,913,608

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In 2050 (Table 7), people aged 65 and over could account for 34.5 per cent of the total population according to the median scenario, whilst the 90 per cent confidence interval ranges from a minimum of 33.1 per cent to a maximum of 35.8 per cent. Significant growth is also expected for the population aged 85 and over, a group within which

a larger proportion of frail individuals will be concentrated, rising from 3.8% in 2023 to 7.2% in 2050, with confidence intervals ranging from 6.4% to 8%.

Whatever the outcome, the impact on social protection policies will be significant, given the need to meet the requirements of a growing proportion of older people. In terms of pensions, for example, the assumptions regarding life expectancy at age 65 - as set out in the median scenario - suggest a significant increase in the retirement age under current legislation. Compared with the current age of 67, this would rise to 68 years and 2 months from 2035, to 69 years from 2045 and to 69 years and 10 months from 2055.

The population is declining, but the number of people living to a ripe old age is increasing

Whilst the population as a whole is declining, the number of people aged over 65 is rising. From the current figure of 14,181,296, the number of people aged over 65 will reach 18,499,673 in 2040 and 16,304,494 in 2080 (Table 8). The growth in the number of people aged 65 and over at national level will peak in absolute terms in 2040, when it will reach 32.5 per cent of the total population. In 2080, although the figure will have fallen in absolute terms, it will remain at 32 per cent of the total population.

Table 8 – Population forecast for those aged 65 and over Absolute figures and % of total population aged 65 and over in 2023–2040–2080

Age groups	2023		2040		2080	
	Pop.	% of total population aged 65 and over	Pop.	% of total population aged 65 and over.	Pop.	% of total population aged 65 and over.
65–74	6,913,692	48.7	8,921,898	48.2	6,569,070	40.3
75–85	5,024,159	35.4	6,530,922	35.3	5,866,035	36.0
+85	2,243,445	15.8	3,046,853	16.5	3,869,389	23.7
Italy +65	**14,181,296**	**100**	**18,499,673**	**100**	**16,304,494**	**100**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Let us examine what happens by again referring to the median scenario of the ISTAT 2023-2080 projections and analysing the future trends of the age groups 65-74, 75-84 and those aged 85 and over in relation to the national total of those aged 65 and over.

The 65-74 age group, which stands at 48.7 per cent in 2023, is projected to remain at 48.2 per cent in 2040 before falling to 40.3 per cent in 2080.

The proportion of the population aged 75-84 falls from 35.4 per cent in 2023 to 35.3 per cent in 2040, before rising to 36 per cent in 2080.

The over-85s age group – the 'very elderly' – shows greater growth, rising from 15.8 per cent in 2023 to 23.7 per cent in 2080, by which time there will be around 4 million very elderly people. In essence, when more than a third of the Italian population–

Liana will be over 65; a third of these will be 'senior citizens' aged over 85. Already today, 819,197 people are aged over 90, and there are 20,483 centenarians. This comes as no surprise when we consider that, according to ISTAT, by 2065 average life expectancy will rise to 86.1 years for men and 90.2 years for women[22] .

The average age is rising

The average age, which stands at 46.4 years in 2023, will rise gradually to 47.9 in 2030, 49.6 in 2040 and 50.8 in 2050, before finally reaching 50.9 years in 2080. Within this trend of gradual increase, the south is particularly noteworthy, as it will reach an average age of 52.1 years by 2080 (Table 9).

Table 9 – Average age of the resident population by geographical area, median scenario and 90% confidence interval. Years 2023–2080. (*)

Geographical breakdown	2023	2030	2040	2050	2080
North	46.8	48.0	49.3	50.2	50.4
		(47.8/48.1)	(49.2/49.8)	(49.2/51.2)	(47.9/53.2)
Centre	47.0	48.5	50.1	51.1	51.0
		(48.4/48.6)	(49.6/50.6)	(50.1/52.1)	(48.5/53.8)
South	45.5	47.5	49.9	51.5	52.1
		(47.3/47.6)	(49.4/50.4)	(50.6/52.5)	(49.5/54.9)
Italy	**46.4**	**47.9**	**49.6**	**50.8**	**50.9**
		(47.8/48.0)	(49.1/50.1)	(49.8/51.8)	(48.4/53.8)

(*) Values within square brackets represent the values underlying the confidence intervals.

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Meanwhile, the number of young people is falling

Again according to the median scenario of ISTAT's demographic forecasts, the age groups within the 30-year bracket will, in the coming decades – as a direct result of the falling birth rate and in the absence of countermeasures – experience a significant reduction in both absolute numbers and percentages (Table 10). From the current 16,576,832 residents in the 0-30 age group, accounting for 28.1 per cent of the total population, this figure will fall to 15,960,275 in 2030 (27.2 per cent), to 14,396,684 in 2040 (25.3 per cent) and, subsequently to 13,234,199 in 2050 (24.2 per cent).

[22] ISTAT – 'The country's demographic future' – 2018

In absolute terms, the loss will be 3,342,633 by 2050: 20.2 per cent less than today.

Table 10 – Forecast of the resident population aged 0–30 in geographical areas for 2030, 2040 and 2050 – Absolute figures

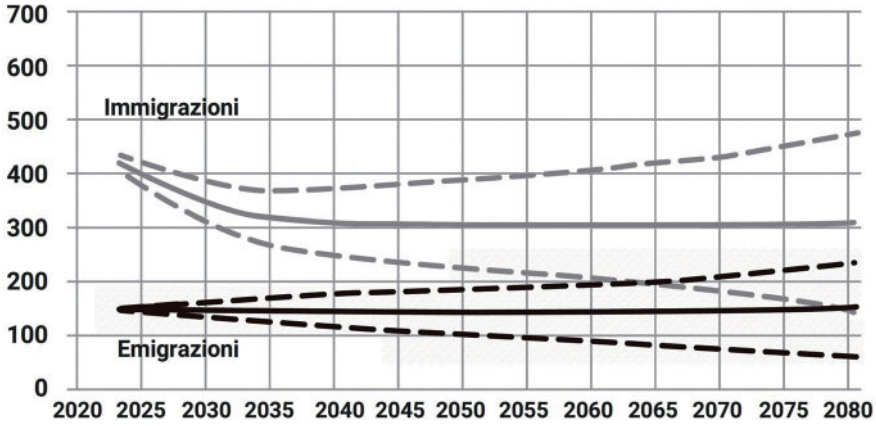
Geographical areas	2025			2030			2040			2050		
	M	F	T	M	F	T	M	F	T	M	F	T
Italy	8,437,147	7,962,434	16,576,832	8,355,246	7,506,588	15,960,275	7,534,137	6,862,567	14,396,684	6,911,129	6,323,062	13,234,199
North-west	2,304,228	2,120,264	4,424,483	2,279,103	2,070,155	4,349,255	2,129,870	1,939,075	4,068,944	2,019,025	1,849,973	3,869,006
North-east	1,690,484	1,555,669	3,246,159	1,670,189	1,414,465	3,183,096	1,566,900	1,424,945	2,991,840	1,498,406	1,368,287	2,866,684
Central	1,647,279	1,520,595	3,167,876	1,608,454	1,463,699	3,072,154	1,459,685	1,331,231	2,790,912	1,347,425	1,231,744	2,579,171
South	1,861,892	1,899,174	3,938,325	1,917,794	1,754,493	3,672,291	1,626,738	1,482,698	3,109,429	1,401,076	1,281,231	2,682,317
Islands	933,264	866,732	1,799,989	879,706	803,776	1,683,479	750,944	684,618	1,435,559	645,197	591,827	1,237,021

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The migration picture remains uncertain

ISTAT's median scenario envisages positive net migration flows with other countries. An initial, very intense phase – lasting until 2040, with an average annual net flow exceeding 200,000 people – is followed by a period of stabilisation extending until 2080, with an annual average of 165,000 people (Fig. 1). Future migration flows do not offset the negative trend in natural population change. Nevertheless, they are characterised by uncertainty, due to a multitude of factors (push factors in countries of origin, the country's economic and employment attractiveness, environmental challenges, and international geopolitical instability characterised by armed conflicts and the potential for periods of economic recession alternating with periods of recovery). The analysis of long-term results must therefore be conducted with great caution. From this perspective, it is significant that the 90 per cent confidence interval for the net migration balance with other countries yields in 2080, with extremes ranging from -20,000 to +349,000 units.

Fig. 1 – Population migration, median scenario and 90% confidence intervals. Italy, 2023–2080 – Figures in thousands



Source: analysis by AUSER, SPI and AeA based on ISTAT data

The number of households is rising, but they are becoming increasingly smaller

With the concepts of the 'extended' and 'nuclear' family - typical of the 1950s to 1970s - now a thing of the past, families will increasingly be characterised as 'single-person' households (consisting of a single individual, often elderly), 'two-person' households (generally comprising an elderly couple living alone), 'single-parent' families (in which a parent, with one or more children, is widowed or separated/divorced), and 'multi-generational' families (in which several generations live together due to the simultaneous presence of grandparents and grandchildren who are not necessarily very young). The decline in the birth rate and fertility rate, coupled with an increase in life expectancy, will also accelerate the ageing process within families, with an extraordinarily small number of children (mostly only children) and an expansion of the middle age groups, who bear the burden of responsibilities towards both their children and their elderly parents.

Over the next 20 years, the number of households is expected to increase by around 194,000: from 26,558,304 in 2025 to 26,752,389 in 2050 (+0.7 per cent). This increase in the number of households will be accompanied by a decrease in the average number of members per household, which will fall from 2.25 people in 2023 to 2.08 in 2043. The average size of households comprising at least one nuclear unit (i.e. characterised by the presence of a couple or a parent-child relationship) will also change, from 2.94 to 2.79 members.

These changes, too, will unfold differently across various regions and geographical areas (Table 11). In particular, in the southern regions and on the islands, the decline in population is accompanied by a decline in the number of households. In the South, the number of households will fall from 5,680,183 in

2025 to 5,345,534 in 2050 (-5.9 per cent), whilst in the Islands, the number will fall from 2,813,716 in 2025 to 2,575,669
in 2050 (-8.5).

Table 11 – Household projections by geographical area. Median scenario. Years 2025–2050, 1 January. Absolute figures.				
Geographical areas	2025	2030	2040	2050
Italy	26,558,304	26,923,604	27,205,058	26,752,389
North-West	7,426,175	7,580,517	7,783,504	7,804,699
North-east	5,246,069	5,359,184	5,527,203	5,567,799
Central	5,392,158	5,456,592	5,528,815	5,458,689
South	5,680,183	5,712,271	5,624,562	5,345,534
Islands	2,813,716	2,815,041	2,740,974	2,575,669

Source: analysis by AUSER, SPI and AeA based on ISTAT data

At national level, the increase in the number of households will stem mainly from a rise in households without a nuclear family (+16 per cent), which will rise from 10 million to 11.5 million, accounting for 42.9 per cent of all households by 2043 (compared with 38.3 per cent in 2023). Conversely, households with at least one nuclear family unit will fall by over 4 per cent: these households, which numbered 16.1 million in 2023 (61.7 per cent of the total), will fall to 15.4 million by 2043, thus accounting for only 57.1 per cent of all households.

This decline in the number of nuclear families stems from the long-term consequences of the socio-demographic trends currently underway in Italy. The ageing of the population, coupled with rising life expectancy, is in fact leading to a greater number of people living alone; the prolonged decline in the birth rate is increasing the number of childless people; whilst the rise in marital instability, following the higher number of break-ups, is resulting in a growing number of single people and single parents.

However, despite their marked and growing transformation, families remain primarily responsible for the care of older people, both when they take on this responsibility directly and when they delegate (partially or entirely) the care to domestic staff or 'community-based' carers living under the same roof, whose levels of professionalism are limited or, in any case, not formalised in accordance with the standards of the labour market and the Italian education system. This choice, as is well known, ensures low care costs, as well as forms of personalised care and continuity in 'caring' that are socially valued.

Declining numbers of couples with children

As a result of the prolonged low fertility rate, which has continued almost uninterrupted over recent decades, and based on the assumptions considered in the medium scenario, the number of couples with children is expected to continue to fall. This family type, which today accounts for almost three in ten families (29.8 per cent), could fall to less than a quarter of the total (23.0 per cent) by 2043.

Between 2023 and 2043, the number of couples with children is set to fall from 7.8 million to 6.2 million households (-20 per cent). The sharpest decline will be seen among couples with at least one child aged between 0 and 19 (-23 per cent):

of this total–

The number of families with children, which currently stands at five million, is forecast to fall to 3.9 million by 2043, with their share of the total expected to decline from 19.2 per cent to 14.3 per cent.

Conversely, the number of childless couples is forecast to rise from 5.3 million in 2023 to 5.9 million in 20 years' time (+11 per cent). Their share of the total number of households will thus increase from 20.3 per cent to 21.8 per cent (Table 12).

Table 12 – Number of households by type. Year 2023, 2033, 2043, median scenario, figures in thousands and %

	2023		2033		2043		2023		2033		2043	
	Absolute values						Percentage figures					
Total households	**26,018**		**26,724**		**26,930**		**100.0**		**100.0**		**100.0**	
of which with at least one household	**16,053**		**15,916**		**15,385**		**61.7**		**59.6**		**57.1**	
Couples without children		5,273		5,714		5,878		20.3		21.4		21.8
Couples with children		7,756		6,990		6,203		29.8		26.2		23.0
of whom have at least one child under 20	5,007		4,240		3,863		19.2		15.9		14.3	
Single mothers with children		2,217		2,305		2,328		8.5		8.6		8.6
of whom have at least one child under 20	953		966		1,020		3.7		3.6		3.8	
Single fathers with children		498		599		672		1.9		2.2		2.5
of whom have at least one child under 20	188		208		231		0.7		0.8		0.9	
Households with 2 or more households		309		**307**		**303**		**1.2**		**1.1**		**1.1**
of which without households	**9,965**		**10,808**		**11,546**		**38.3**		**40.4**		**42.9**	
Single people	9,306		10,962		10,737		35.8		37.7		39.9	
of which males	4,249		4,535		4,689		16.3		17.0		17.4	
of which females	5,057		5,527		6,047		19.4		20.7		22.5	
Households with multiple members		**659**		**746**		**809**		**2.5**		**2.8**		**3.0**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In 20 years' time, four in ten households will consist of single people

Rising life expectancy and greater marital instability mean that the number of people living alone - effectively 'micro-families' - is set to rise by 15 per cent overall, increasing their number from 9.3 million in 2023 to 10.7 million in 2043, and rising from 35.8 per cent to 39.9 per cent of the total number of households nationwide. Moreover, this increase - both in absolute and relative terms - is

what accounts for the overall growth in the total number of households (Table 12).

For single-person households, the gender differences are substantial. The number of men living alone is set to rise by 10 per cent, from 4.2 million to 4.7 million in 2043. For women living alone, an even greater increase is forecast (+20 per cent), resulting in a rise from 5.1 million to 6 million.

Due to their age composition, single-person households have a significant social impact, given that it is particularly amongst the older age groups that the number of people living alone is rising significantly.

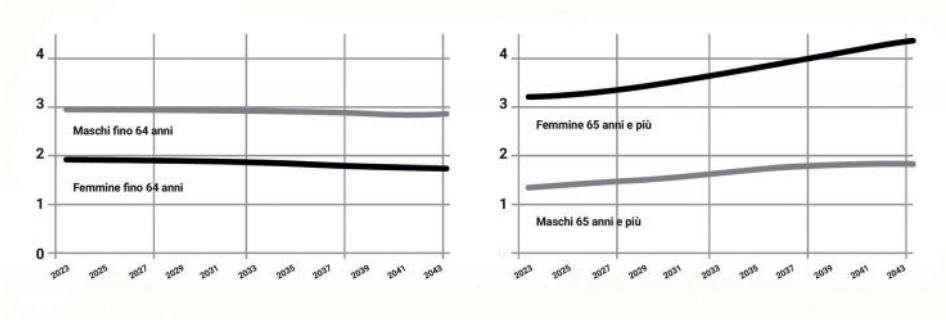
As early as 2023, of the 9.3 million people living alone, those aged 65 and over will number 4.4 million, accounting for 47.5 per cent of the total. In the years to come, the proportion of people aged 65 and over amongst all single-person households will rise significantly. By 2043, thanks to a growth of as much as 40 per cent, the number of people aged 65 and over living alone will reach 6.2 million, accounting for 57.7 per cent of the 10.7 million people expected to be living alone.

The elderly are becoming increasingly lonely

Up to the age of 64, living in solitude – whether by choice or not – currently affects 4.4 million people, 60.5 per cent of whom are men. Over the next 10 years, this segment of the population is set to remain fairly stable (4.8 million in 2033).

In the following decade, however, in line with the overall decline that will characterise the adult population, the number of people living alone aged 64 and under will also begin to fall, reaching 4.5 million by 2043 (Fig. 2).

Fig. 2 – People living alone by gender and broad age groups, median scenario, Italy. Years 2023–2043, figures in millions



Source: analysis by AUSER, SPI and AeA based on ISTAT data

Even amongst those aged over 65, living alone exhibits a specific gender distribution; however, in contrast to the situation amongst individuals aged up to 64, it is women who outnumber men in this group, due to the well-recognised survival advantage they enjoy. Whilst by 2025 there will already be 3.2 million women aged over 65 living alone, over the following 25 years this figure will rise to 4.5 million, representing a 38 per cent increase. Among the

The number of single men aged 65 and over, on the other hand, is forecast to rise by 600,000 (+45 per cent, from 1.3 million to around 1.9 million), which will help to keep the gender ratio stable at around seven women to three men for every 10 single people aged 65 and over (Table 13).

Finding oneself living alone - often not by choice - can affect the level of independence of the very elderly. Whilst it is becoming increasingly rare for people aged 65 or thereabouts to experience limitations in their functional abilities, the situation is quite different once the age of 75 is reached, as they are more prone to specific needs and frailties associated with ageing. In particular, the number of people aged over 75 who may be living in isolation is set to rise by more than 1.5 million (of whom 860,000 are women) over the next 25 years, reaching a total of 4.5 million people living alone (of whom 3.3 million are women) by 2050.

Table 13 – Projections for people aged 65 and over living alone, by gender and age group.
Median scenario. Years 2025–2050, 1 January. Absolute figures.

Age groups	2025		2030		2040		2050	
	M	F	M	F	M	F	M	F
Ages 65–69	326,554	482,284	394,687	575,245	394,687	575,245	331,537	473,897
Years 70–74	299,944	543,854	330,392	596,193	422,978	747,179	381,172	666,290
Years 75–79	251,073	640,043	251,554	637,368	329,326	817,660	362,948	876,229
1980–1984	223,874	632,258	265,446	719,045	298,888	798,456	396,930	1,014,623
Aged 85 and over	275,744	954,197	308,635	997,710	376,524	1,165,506	495,884	1,488,613
Total	1,377,189	3,252,636	1,550,714	3,525,561	1,822,403	4,104,046	1,968,471	4,519,652
TOTAL M+F	4,629,825		5,076,275		5,926,449		6,488,123	

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The situation regarding people living alone in the regions and geographical areas, analysed by age group and gender, reveals a trend whereby - with the exception of the 65-69 age group - there is a steady increase in the number of people living alone, with women accounting for a particularly significant proportion of this increase.

Table 14 – Projections for people living alone by gender, geographical distribution and region.
Median scenario.
Years 2025-2050, 1 January. Absolute figures.

Geographical areas	2025		2030		2040		2050	
Ages 65–69	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**
Italy	**326,554**	**482,284**	**394,687**	**575,245**	**394,687**	**575,245**	**331,537**	**473,897**
North-west	90,656	124,247	106,981	146,144	117,507	159,288	91,831	125,426
North-east	65,283	96,767	65,283	96,767	88,110	125,663	69,101	97,453
Centre	80,035	103,571	94,769	120,941	103,464	130,752	83,162	101,338
South	57,676	100,968	65,164	114,481	66,858	117,678	56,659	97,506
Islands	32,904	56,730	36,570	63,068	37,762	64,513	30,783	52,174

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In the 65-69 age group, the number of people living alone is set to fall from 808,838 in 2025 to 805,434 in 2050, a decrease of 3,404 people (-0.4 per cent), driven in particular by women and the southern regions (Table 14).

Table 15 – Projections for people living alone by gender, geographical distribution and region.
Median scenario.
Years 2025-2050, 1 January. Absolute figures.

Geographical areas	2025		2030		2040		2050	
Years 70–74	**M**	**F**	**M**	**F**	**M**	**F**	**M**	**F**
Italy	**299,944**	**543,854**	**330,392**	**596,193**	**422,978**	**747,179**	**381,172**	**666,290**
North-west	85,454	162,068	93,265	175,878	123,764	227,567	108,664	200,305
North-east	58,890	89,722	66,950	99,952	89,670	128,949	80,261	115,122
Central	64,268	107,378	71,182	118,536	92,074	149,811	84,150	133,679
South	58,415	118,867	63,458	130,466	75,926	157.71	70,192	142,513
Islands	32,918	65,819	35,536	71,361	41,545	83,135	37,905	74,671

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The 70-74 age group (Table 15) is set to rise from 843,798 people living alone in 2025 to 1,047,462 in 2050, an increase of 203,664 people (+24.1 per cent).

Table 16 – Projections for people living alone by gender, geographical distribution and region.
Median scenario.
Years 2025-2050, 1 January. Absolute figures.

Geographical areas	2025		2030		2040		2050	
Years 75–79	M	F	M	F	M	F	M	F
Italy	**251,073**	**640,043**	**251,554**	**637,368**	**329,326**	**817,660**	**362,948**	**876,229**
North-west	73,438	186,927	72,394	182,863	95,680	234,354	107,840	
North-east	49,856	113,971	50,098	113,676	69,240	149,982	78,627	164,532
Central	51,791	133,937	51,237	130,956	68,107	169,215	75,631	183,150
South	48,905	132,893	49,839	135,318	62,200	172,496	65,008	178,525
Islands	27,084	72,316	27,986	74,554	34,099	91,612	35,842	94,302

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The number of people living alone aged between 75 and 79 (Table 16) is set to rise from 891,116 people in 2025 to 1,239,177 in 2050, an increase of 348,061 people people (+39%).

Table 17 – Projections for people living alone by gender, geographical distribution and regions.
Median scenario.
Years 2025–2050, 1 January. Absolute figures.

Geographical areas	2025		2030		2040		2050	
Years 80–84	M	F	M	F	M	F	M	F
Italy	**223,874**	**632,258**	**265,446**	**719,045**	**298,888**	**798,456**	**396,930**	**1,014,623**
North-west	69,653	183,669	80,394	201,676	89,006	216,920	123,168	284,401
North-east	46,922	132,427	53,535	144,566	61,856	161,905	85,614	211,578
Central	49,360	127,393	58,226	143,811	64,941	156,797	86,425	199,599
South	37,213	121,151	47,596	149,198	53,917	171,552	66,572	210,778
Islands	20,727	67,617	25,695	79,794	29,168	91,282	35,150	108,267

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In the 80-84 age group (Table 17), the number of people living alone is set to rise from 856,132 in 2025 to 1,411,553 in 2050, an increase of 555,421 people (64.9 per cent).

Table 18 – Projections for people living alone by gender, geographical distribution and region.
Median scenario.
Years 2025-2050, 1 January. Absolute figures.

Geographical areas	2025		2030		2040		2050	
Aged 85 and over	M	F	M	F	M	F	M	F
Italy	**275,744**	**954,197**	**308,635**	**997,710**	**376,524**	**1,165,506**	**495,884**	**1,488,613**
North-west	89,378	292,781	101,366	309,379	120,994	346,963	161,371	436,423
North-east	53,508	190,174	62,593	203,755	74,182	231,777	100,461	298,669
Central	58,989	199,737	64,398	205,899	77,279	236,260	102,385	300,122
South	48,144	177,575	52,102	180,584	68,008	228,884	86,671	298,432
Islands	25,726	93,931	28,175	98,093	36,062	121,622	44,996	154,967

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In the very elderly age group (Table 18), the number of people living alone is set to rise from 1,229,941 in 2025 to 1,984,497 in 2050, an increase of 754,556
people (+61.3%).

The gender gap continues to be a significant factor

As the population declines, gender ratios are also tending to change and, for the first time in the country's history, in some regions there will be more men than women. This shift has already taken place on the islands - in both Sicily and Sardinia - and in the south, in Abruzzo, Molise, Basilicata and Calabria. To a lesser extent, it is also occurring in some northern regions: Lombardy, Liguria, Friuli V.
G. and the Autonomous Province of Trento (Table 19).

The rebalancing between the two genders remains minimal; however, when combined with other social trends (a decline in household size, the gradual entry of women into the labour market) and bearing in mind that care work within the family still falls predominantly on women, this presents a further challenge to the ability to ensure a new generation of carers for the elderly.

Table 19 – Population decline by gender – Percentages of the total for the geographical area

Years / Territorial Areas	2023		2045		2065	
	% Men	% Women	% Men	% Women	% Men	% Women
North West	48.9	51.1	49.6	50.4	50.0	50.0
North-East	49.0	51.0	49.5	50.5	49.8	50.2
Centre	48.5	51.5	49.1	50.9	49.6	50.4
South	48.8	51.2	49.4	50.6	49.7	50.3
Islands	48.8	51.2	49.5	50.5	50.1	49.9
Italy	48.8	51.2	49.4	50.6	49.8	50.2

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The picture regarding gender relations becomes more complex for the over-65s between 2025 and 2065 when analysed by age group. Clearly, for these age groups, the difference in life expectancy at birth between women - 85.3 years - and men - 81 years - is evident. For both groups, the increase compared with 2025 is 0.1 tenths of a year, corresponding to one extra month of life. However, according to projections for the coming decades, the group of women aged over 65 - at 56 per cent - will be significantly larger in 2025 than that of men, who will account for 44 per cent (Table 3). This ratio will decline slightly by 2045, falling to 55.2 per cent women and 44.8 per cent men; this decline will continue by 2065, with 54.3 per cent women and 45.7 per cent men. This is entirely consistent with the trend in the gender ratio for the population as a whole, where we have seen a gradual rebalancing between men and women.

The picture changes significantly when looking at the trends by age group, where women account for a clear majority – albeit one that is declining slightly – in 2045 and 2065. For the 65–74 age group, the figures shift from 52.8 per cent for women and 47.2 per cent for men in 2023, to 52.0 per cent for women and 48.05 per cent for men in 2045, and to 49.0 per cent for women and 51.0 per cent for men, with the latter outnumbering the former.

For the 1975–1984 cohort, the figures will shift from 56.2 per cent of women and 43.7 per cent of men in 2023 to 54.8 per cent of women and 45.2 per cent of men in 2045, and to 52.4 per cent of women and 47.6 per cent of men in 2065.

For the oldest age group, those aged 85 and over, there is a significant gap between the two genders, with women accounting for 65.7 per cent and men 34.3 per cent - a difference of as much as 31.4 percentage points in 2023 - falling to 63.7 per cent for women and 36.3 per cent for men in 2045, and to 63.3 per cent for women and 36.7 per cent for men in 2065.

Fewer and fewer family carers

One of the consequences of the changing nature of families is their gradual

inability to ensure the succession of family carers for the care of older people with functional limitations. To assess the scale of this key

pillar of care provision, we will use the *Oldest Support Ratio (OSR)*[23], applying it to ISTAT's demographic projections for 2065.

The OSR index is defined as the ratio of the population aged 50-74 to that aged over 85. Essentially, the index provides information on the number of people - daughters or sons - who are potentially able to provide informal care for each person aged over 85.

In our case, we assume that care for those aged over 65 is provided by family members in the 40-65 age group, based on ISTAT's demographic projections for 2016, 2025, 2045 and 2065.

Family members aged between 40 and 65 are taken as a reference group, as it is reasonable to assume that their parents have reached the over-65 age group and, at the same time, they are the most available to take on the care of elderly family members, being 'free' from other responsibilities such as childcare.

When assessing demographic trends (Table 20), we see that the age groups falling within the 40-65 age bracket, taking 2016 as the base year (indexed to 100), will experience an initial slight decline of 0.3 per cent in 2025, before falling sharply by 20.2 per cent in 2045 and 26.3 per cent in 2065.

Conversely, the age groups over 66 will record an increase of 11.40 per cent in 2025, a jump of 50 per cent in 2045 and 35.4 per cent in 2065.

Table 20 – Population aged 40–65 and over 65 in 2016 – 2025 – 2045 – 2065: Absolute figures and percentages, with a base of 100 in 2016

Age/Year	A – 2016	B – 2025	% B/A	C – 2045	% C/A	D – 2065	% D/A
40–65	22,943,545	23,010,509	- 0.3	18,272,057	-20.3	16,908,585	-26.3
+66	12,646,392	14,090,215	11.40	18,973,520	50	17,125,051	35.4

Source: Analysis by AUSER, SPI and AeA based on ISTAT data

Calculating the Oldest Support Ratio for 2016, 2025, 2045 and 2065 (Table 21), we find that the ratio between the two age groups changes from 1.8 in 2016, which is effectively two people aged between 40 and 65 for every person over the age of 65, to a ratio of 1.6 in 2025 - slightly lower than in 2016 - before falling sharply to 0.98 in 2045, which is practically less than half, a trend that is broadly confirmed in 2065 as well.

[23] The Oldest Support Ratio (OSR – Robin 2007) is one of the indicators adopted by the United Nations for the study of ageing.

Table 21 – Oldest Support Ratio in 2016, 2026, 2045, 2065			
Years/Age	**40–65**	**Over 66**	**OSR**
2016	22,943,545	12,646,392	**1.8**
2025	23,010,509	14,090,215	**1.6**
2045	18,272,057	18,973,520	**0.96**
2065	16,908,585	17,125,051	**0.98**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

As can be seen, the data suggest that families will be increasingly unable to provide direct care for their elderly relatives. The consequence will be that the current cornerstone of home-based care within long-term care (LTC) will be thrown into crisis. This is a risk that undoubtedly gives rise to serious concern regarding the impact on the living conditions of those who are not self-sufficient and on the costs borne by families, unless far-reaching changes are made to our welfare system.

This is one of the most significant reasons for believing that our long-term care (LTC) system now needs to be reformed in a way that is fair, appropriate and sustainable in the long term, given the relevant demographic, social and economic factors.

In other words, efforts should be made to build a system of domicile and residence based on a territorial welfare system that is geographically extensive, closely attuned to the demand for care, and efficient and effective in its services. Unfortunately, this is not the case, given that Reform Act 33/2023 - which provides for the implementation of this new model - has, in practice, not been implemented at all due to a lack of adequate funding. Even the measures set out in the PNRR have not, as things stand, altered the situation.

The health of the long-lived is improving, but only up to a point

"Senectus ipsa est morbus — 'old age is in itself a disease"[24]: this is the well-known, disheartening statement with which Terenzio Afro defined old age. For centuries, this was indeed the case: people passed away far less old but decidedly in a worse state of health. A new attitude towards old age began to emerge only in the eighteenth century, when there was a growing tendency to reject the 'social death' that precedes physical death: the joy of life began to extend to the elderly as well, no longer restricting their social lives. But it is above all in recent decades that the aphorism quoted has been drastically disproved by a new map of human life that completely redefines old age and the ageing process.

An analysis of health data for the 65-74 and over-65 age groups for the period 2009-2023 reveals an initial positive finding: for both the uo-

[24] Note the remark by the Latin writer P. Terenzio Afro in the comedy *Phormio* (160 BC); he was referring to the physical ailments and hardships that usually accompany old age.

In particular, for women, the number of people in good health is set to rise significantly, from 29.2 per cent in 2009 to 37.4 per cent in 2023 (Tables 22-23).

Table 22 – Health status of people aged 65 and over by Istat age group, 2009 – Figures per 100 people with the same characteristics

Age group	In good health			With at least 1 chronic condition			With at least 2 chronic conditions			With chronic conditions but in good health		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
65–74	42.3	32.2	36.9	71.9	78.5	75.5	43.5	56.1	50.3	44.5	30.8	36.7
+75	24.7	18.5	20.9	83.6	88.9	86.9	60	73.1	68.2	24.3	16.4	19.2
Total	34.7	26.2	29.2	76.9	83.1	81.0	50.6	63.6	59.0	35.0	24.0	27.6

Analysis by AUSER, SPI and AeA based on ISTAT data

Over the same period, the number of men with one or two chronic conditions in the 65-74 age group increased, whilst it decreased in the 75+ age group. For women, there was an improvement in both age groups. Also over the same period, the total number of healthy older people with chronic conditions decreased.

Table 23 – Health status of people aged 65 and over by age group (Istat, 2023) – Figures per 100 people with the same characteristics

Age group	In good health			With at least 1 chronic condition			With at least 2 chronic conditions			With chronic conditions but in good health		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
65–74	50.6	42.5	46.4	73.4	73.5	73.5	43.7	50.0	47.0	34.5	24.0	27.0
+75	35.5	25.2	29.4	81.7	87.5	85.1	56.4	69.7	64.3	21.6	22.3	22.0
Total	43.4	32.7	37.4	76.9	79.8	78.6	49.4	59.7	55.2	27.7	23.2	24.6

Analysis by AUSER, SPI and AeA based on ISTAT data

From the perspective of gender differences, the data clearly show that women, who, as we have seen, live significantly longer, unfortunately, however,

that-

Their greater longevity often translates into poorer health. Indeed, in 2023, there are significantly fewer healthy women than men; a greater number of women have one or more chronic conditions, whilst there are significantly fewer women with chronic conditions who are in good health.

Another key indicator for assessing the quality of longevity is the number of years of life expected to be lived without limitations on activities.

In our country, it is estimated that in 2021 there were approximately 3,981,990 older people with severe difficulties in performing basic activities of daily living (25.5 per cent of the population aged 65 and over). Of these, 20.9 per cent have severe difficulties walking or going up or down stairs without the help of another person or the use of aids; 13.8 per cent report severe hearing or vision difficulties even when using aids; and 8.2 per cent have severe difficulties with memory or concentration.

As people get older, the proportion of older people with severe functional difficulties rises progressively: amongst those aged 65–74, it stands at 14.6 per cent; it doubles to 32.5 per cent amongst those aged 75–84; and it quadruples amongst those aged 85 and over (63.8 per cent).

The proportion of women aged 65 and over with severe functional difficulties exceeds that of men of the same age in all the basic activities considered.

When walking, or going up or down stairs, older women experience greater difficulties from the age of 65 onwards (+3.4 percentage points compared with men), with the gender gap widening to almost 20 points after the age of 85 (59.1 per cent for women compared with 40.2 per cent for men). Among women, the greatest difficulties with memory or concentration are observed from the age of 75 onwards (16 per cent compared with 9.3 per cent for men). Gender differences regarding difficulties with sight and hearing are less pronounced across all age groups.

The ever-increasing prevalence of dependency

As people get older, so too does the risk of losing their independence. This is one of the most complex challenges facing modern societies: providing effective responses to the demand for healthcare driven by the continuous growth in the number of people living to a ripe old age. This growth leads to a continuous rise in the number of older people with chronic degenerative conditions requiring long-term care; the need for close integration of health and social care services; and the consequent optimisation of available resources by health and social care systems. This increasingly complex social and health care demand requires, as a prerequisite for being met with an adequate level of awareness, an understanding of the phenomenon and its evolving dynamics.

Unfortunately, at present in our country, this knowledge is hindered by the lack of an accurate statistical information system on the number and the health and social conditions of people who are not self-sufficient. In fact, it is not even possible today to know with certainty how many elderly people in the country are not self-sufficient. This shortcoming constitutes a serious obstacle to the implementation of informed governance. Overcoming this limitation, through the establishment of a register of people who are not self-sufficient, must be regarded as a priority objective of any reform programme.

This is because older people with chronic degenerative conditions, who require long-term health and social care and dedicated welfare services, constitute a broad group with unclear boundaries, which lends itself to conceptualisations that are often unclear, leading to differing interpretations of the issues and their consequences for policy decisions[25] . Clarity on this point is necessary in order to clearly identify the patterns of demand for social and healthcare support.

Older people who are not self-sufficient

According to point (c) of Article 2 of Legislative Decree 29/2024 *'Provisions concerning policies in favour of older people, implementing the delegation referred to in Articles 3, 4 and 5 of Law No. 33 of 23 March* 2023' , *an 'older person who is not* self-sufficient' is defined as: an older person who, taking into account their chronological age and pre-existing disabilities, exhibits severe limitations or a loss of autonomy in the fundamental activities of daily living and in bio-psycho-social functioning, as assessed on the basis of standardised methodologies, whilst also taking into account the guidelines provided by the International Classification of Functioning, Disability and Health - the International Classification of Functioning, Disability and Health (ICF) of the World Health Organisation - and the levels of risk stratification based on social care needs and conditions of frailty, multimorbidity and social vulnerability, which contribute to the complexity of the person's needs, whilst also taking into account specific social, family and environmental conditions, in accordance with the provisions of the regulation setting out the definition of models and standards for the development of local care within the National Health Service (NHS), as referred to in Decree No. 77 of the Minister of Health of 23 May 2022, and Article 1, paragraph 163, of the Act 30 December 2021, No. 234.

The criteria adopted in the 2019 ISTAT survey on the health status of older people can generally be considered largely consistent with this definition, bearing in mind that, unlike in previous surveys, the Institute also took into account severe motor, sensory and cognitive limitations.

This definition, which is broader than the previous ones, allows for a more realistic assessment of the population in Italy who are unable to look after themselves as at 2021, which is estimated at 3,981,990 people, or 28.5 per cent of those aged over 65 (Table 24).

[25] It is estimated that around 70-80 per cent of global healthcare resources are spent on managing chronic diseases: this figure is particularly worrying in light of the latest epidemiological estimates, which suggest that in 2020 these accounted for 80 per cent of all diseases worldwide.

Table 24 – People aged 65 and over with functional limitations by age group – ISTAT estimate 2021			
Age group	**Reference population 2021**	**% with functional limitations**	**Estimate**
65–74	6,915,504	14.60	1,009,664
74–84	4,825,172	32.50	1,568,181
85 and over	2,200,854	63.80	1,404,145
+65	**13,941,529**	**28.5**	**3,981,990**

Source: analysis by AUSER, SPI and AeA based on ISTAT – OLTC data

Elderly people who are not self-sufficient in the near future

But how many elderly people will there be in the near future? Answering this question is by no means straightforward, as there are numerous variables at play, some of which are entirely unknown, in one way or another - such as advances in medicine and preventative care.

To provide a very simplified estimate - and thus give some idea of the scale of the problems arising from increasing life expectancy - Table 25 shows the number of people aged over 65 in 2040, based on ISTAT population projections. Assuming that the percentage of people with functional limitations remains at 28.5 per cent, as in 2021 (Scenario A), the number of people with functional limitations will be 5,272,406. If, on the other hand, the percentage of people with functional limitations were to increase steadily by 0.23 per cent per year, as was the case from 2005 to 2018 (Scenario B), the overall increase over the period would be 32.18 per cent, resulting in a total of 5,953,194 people with functional limitations. If, on the other hand, there were a downward trend in the number of people with functional limitations of
-0.26 per annum (scenario C), similar to the rate recorded between 1994 and 2005; by 2040, there would be 4,735,916 people with functional limitations.

Table 25 – Forecast of the population aged 65 and over with functional limitations: absolute figures and % of the total population aged 65 and over in 2040			
Scenario	**Population aged 65 and over in 2040**	**% with functional limitations**	**Estimate**
A	18,499,673	28.5	**5,272,406**
B	18,499,673	28.5+3.6	**5,953,194**
C	18,499,673	28.5-2.9	**4,735,916**

Analysis by AUSER, SPI and AeA based on ISTAT data

These are, in every case, enormous figures, and reducing them should be a priority objective of policies on active ageing, which should serve as the cornerstone

upon which prevention policies are built.

Lifestyles and risky behaviour: prevention helps

In Table 23, we saw that 37.4 per cent of people aged over 65 are in good health. This means, however, that the remaining 62.6 per cent have some form of health problem, ranging from minor to serious, and that some of them have difficulties with self-care. It has also been noted that increased life expectancy means that serious problems with independence may arise in the final years of life. The question is: what is the relationship between increased life expectancy and the risk of developing functional limitations? Or, to put it another way: is it inevitable that the final years of life must be marred by disabling conditions? Obviously, we do not wish to tackle an issue here that goes far beyond our area of expertise and which has been addressed by the brightest minds and leading experts in medical science. What we wish to highlight here, through a statistical analysis of recent decades, is that, to a certain extent, this relationship is not inevitable. Indeed, if we compare the trend in the number of people aged 65 and over between 1994 and 2018 with the trend in the number of people with functional limitations over the same period, we find that a gradual increase in the number of older people corresponds to a decrease in the number of older people with functional limitations.

A number of factors have clearly contributed to this outcome, which we can summarise under two main categories: the impressive advances in medical science and improvements in lifestyles. Given that there is enormous scope for improvement on both fronts, and bearing in mind the age-old adage *that 'prevention is better than* cure', it is reasonable to believe that a forward-looking prevention policy can make a significant contribution to improving the balance between increased longevity and functional limitations in the final years of life.

This is because, whilst some of the factors influencing the risk of contracting diseases – such as age, gender and genetic predisposition – cannot be changed, others can certainly be modified by promoting healthy lifestyles. The following data show that, in terms of diet, obesity, alcohol, smoking and physical activity, there is considerable scope for improvement.

Diet – A healthy diet characterised by an adequate and balanced intake of nutrients plays an increasingly important role in health as people get older. Data for 2023 show that lunch is, in the vast majority of cases, the main meal of the day (79.3 per cent of the population aged 65 and over) and is almost always eaten at home (95.07 per cent), thus allowing for a more careful choice of foods and a more considered composition of dishes and ingredients compared with meals eaten outside the home.

Obesity – Obesity is the result of multiple factors that lead to an energy imbalance and excessive fat storage. In Italy, too, obesity is becoming a major health problem. In the case of older people, excess weight affects functional status rather than mortality, and can lead to a worsening of co-morbid medical conditions. Data from Osservasalute for 2021 indicate that 42.9 per cent of people aged between 65 and 74 are overweight, a figure that falls to 41.2 per cent in the over-75 age group. As for obesity, the data show that 17.6% of the 65–75 age group are obese, a figure that falls to 14.2% for those aged over 75.

Alcohol – Alcohol is a major risk factor for the health of older people. The drinking patterns of older people are essentially traditional, characterised, in particular, by the consumption of wine with meals. It is, however, important to highlight the steady downward trend in the number of people consuming alcoholic drinks that has been observed in recent years, even amongst those aged 65 and over. In 2022, 31.7 per cent of men and 8.4 per cent of women aged 65 and over exhibited risky drinking behaviour[26] .

Smoking – It is well known that smoking, even in old age, can impair quality of life by leading to the onset of chronic degenerative diseases, particularly affecting the respiratory and cardiovascular systems. In 2023, the proportion of tobacco smokers in the population aged between 65 and 74 stood at 18 per cent for men and 13.4 per cent for women, whilst among those aged over 75, it was 6.5 per cent for men and 4.8 per cent for women. In both age groups, men are more likely to smoke. The average number of cigarettes smoked is 11.6 for the 65-74 age group and 10.1 for those aged over 75.

Physical activity – Appropriate physical activity combined with a balanced diet has beneficial effects on quality of life at any age, and particularly in later life. Nevertheless, in Italy, a high proportion of older people lead sedentary lifestyles, and this phenomenon is more pronounced amongst women. In fact, in 2023, 40.5 per cent of people aged between 65 and 74 were sedentary, with a prevalence of 44.5 per cent among women and 35.8 per cent among men. For older people aged 75 and over, the figures show that 65.5 per cent do not engage in physical activity, with a higher proportion of women (72.8 per cent) than men (54.7 per cent). By contrast, 16.5 per cent of those aged 65-74 and 6.8 per cent of those aged 75 and over engage in physical activity on a regular basis.

Prevention helps, but so does education

As we have seen in the previous paragraph, lifestyle plays a significant role in reaching old age in good health. On the other hand, it has long been established that there is a direct link between people's well-being and their level of education. In other words, higher levels of education generally correspond to better health on average. There are clearly various reasons for this: less stressful work opportunities, a higher income to spend on healthcare, and greater focus on prevention. To examine how this relationship manifests itself among older people aged 65 and over, we present some data on older people by educational attainment, comparing these with data relating to behaviours that most directly influence health.

When analysing the health status of older people by educational attainment, we find that, compared with a national average of 37.8 per cent in good health, 28.2 per cent have attained no more than a primary school certificate, whilst 50 per cent hold a degree or postgraduate qualification. Conversely, older people who have at least one

[26] Osservasalute 2022 data - https://osservatoriosullasalute.it/osservasalute/rapporto-osservasa-lute-2022

Among those with chronic illnesses, 82.9 per cent have at most a primary school certificate, whilst 75.96 per cent are university graduates. This is further confirmed by the figures for older people with chronic illnesses but in good health, among whom 21.8 per cent have a primary school certificate, whilst 42.6 per cent are university graduates.

With regard to eating habits, the only data of any significance relates to graduates' behaviour concerning their main meal of the day. Whilst the national average indicates that lunch is the main meal and dinner is the main meal for 10 per cent, in the case of graduates these figures change: the former falls to 71.2 per cent and the latter rises to 21.5 per cent. Clearly, the organisation of the working day has a significant influence.

As regards smoking habits, which are considered one of the highest-risk behaviours, the data indicate that the most healthy behaviours are found amongst older people with a low level of education. It is interesting to note that, amongst former smokers, those with a high level of education are in the majority.

When considering the propensity to engage in some form of physical activity - which is essential for maintaining good health - a higher level of education corresponds to a growing interest in taking part in sporting activities, although, in general, the proportion of older people who do not engage in any physical and/or sporting activities is decidedly high across all levels of education: on average 53.1 per cent, although it should be noted that since the pandemic, there has been a growing interest in physical and sporting activities.

The relationship with work is fundamental, but becomes critical between the ages of 55 and 64

Leaving work to retire is undoubtedly a radical change in people's lives, one that often marks the transition to a critical phase in terms of how they perceive their social role. This decline is all too often reflected in a loss of respect from the community. Ensuring that this transition occurs as smoothly as possible is one of the fundamental objectives of active ageing. This need now finds a potential point of convergence with the dynamics of demographic transition which, according to the projections outlined above, will lead to a drastic decline in the working-age population and, consequently, the risk of a negative impact on GDP and the sustainability of the welfare system. Hence the strategies devised by numerous countries to raise the retirement age and, in all cases, to ensure that older people remain 'engaged' in social activities that are beneficial both to themselves (maintaining a role) and to the wider community.

To some extent, this realignment is already taking place in our country, given that the average age of the working-age population (15-65 years) has risen from just under 41 years in 2007 to 43.6 years in 2024 - the highest in the EU27 and an increase of 6.2 years since 1993. This increase has been virtually constant over the years, also highlighting a convergence in the average age of men and women, with women experiencing the greatest rise, to the point where, by 2018, the difference with men - which stood at one year in 2007 - had been eliminated. This outcome was driven by the combined effect of population ageing,

the highest levels of education and, above all, social security legislation which, since 2012, has effectively extended the length of time people remain in employment through regulatory measures.

It should be emphasised, however, that this realignment – which is, in any case, significantly below the European average - has had no impact either on the core group of economically inactive people of working age or on older people capable of contributing to economic and social life: in light of the scenarios outlined by ISTAT and the State General Accounting Office, this is undoubtedly the area where further analysis is needed to understand its scale and dynamics, with a view to assessing the scope for active policies.

The following section provides an overview of the older population in relation to the labour market. In particular, it examines trends for the over-65s, who are generally regarded as having already left the labour market, and for those aged between 55 and 64, who are considered to be entering the final stage of their working lives.

In 2023, out of a total population of 58,997,201, 14,181,296 were aged over 65, representing 24.03 per cent of the total, of whom 56.92 per cent were women and 43.97 per cent were men. Meanwhile, there are 8,972,891 people in the 55-64 age group, accounting for 15.20 per cent of the total population, of whom 51.25 per cent are women and 48.74 per cent are men.

The economically inactive population aged over 65 stands at 13,282,000, representing 93.7 per cent of the total elderly population, of whom 57.04 per cent are women and 42.95 per cent are men. The difference compared with the total population aged over 65 shows that around 899,000 older people are still in work: 6.3 per cent of those aged over 65.

As for the economically inactive aged between 55 and 65, there are approximately 3,567,000. This represents 39.75 per cent of the total population in that age group, of whom 35.37 per cent are men and 64.63 per cent are women. This is a huge figure, representing people who, for various reasons, are outside the labour market.

Of the 899,000 older people still in the labour force, according to ISTAT data,
745,000 aged between 65 and 89, of whom 66.71 per cent are men and 32.28 per cent are women.

Of the 5,115,000 people in employment aged between 55 and 64 - 57.01 per cent of the total for this age group – 57.79 per cent are men and 42.20 per cent are women.

The above data are, to some extent, consistent with the findings in the 'Employment' domain of *the Active Ageing Index* [27] *(*analysis of labour market participation rates in the 55-59, 60-64, 65-69 and 70-74 years), which show that participation was observed across all age groups concerned, with the highest participation rates recorded for those aged 55-59 - whose employment rate rose by 18.6 percentage points - and those aged 60-64 (+21.7 percentage points). Meanwhile, amongst those aged 65-69 and 70-74, employment rates remain fairly low and the effects of the pension reforms are still marginal or non-existent.

In 2023, there were 16,000 unemployed people aged between 65 and 74, representing 0.1 per cent of the population in that age group, of whom 56.25

per cent were men and 43.75 per cent were women.

[27] Active ageing index.

Meanwhile, in 2023, there will be 249,000 unemployed people aged 55-65, representing 2.77 per cent of the population in that age group, of whom 55.82 per cent are men and 44.17 per cent are women.

To summarise (Table 26), of the approximately 14 million people aged over 65,
13,282,000 are economically inactive, 745,000 are in employment and 16,000 are unemployed. Turning instead to the approximately 9 million people aged between 55 and 64, around 5,115,000 are in employment, as many as 3,567,000 are economically inactive and 249 are unemployed. It is worth noting the high number of economically inactive women in this age group: approximately double that of men.

Table 26 – Summary of the employed, economically active and unemployed population by age group.
Absolute figures in thousands – 2023

Age groups	55–64 years			65 years and over		
Gender	**Men**	**Women**	**Total**	**Men**	**Women**	**Total**
Population	**4,373**	**4,598**	**8,972**	**6,235**	**7,945**	**14,181**
a. Employed	2,956	2,159	5,115	497	248	745
b. Inactive	1,262	2,305	3,567	5,705	7,576	13,282
c. Unemployed	139	110	249	9	7	16
a+b+c	**4,357**	**4,574**	**8,931**	**6,211**	**7,831**	**14,043**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

In light of these figures, and taking into account concerns about economic decline and the consequent reduction in the labour force, the question that arises is how to ensure that these people - particularly those aged 55-64 – return to the labour market.

Undoubtedly, both public and private sector organisations will play a decisive role. For their part, it will be essential to move away from the traditional approach to human resources management, which simplistically and rigidly associates a particular age with a specific stage of one's career, thereby stifling the contribution of those who have reached a certain age and encouraging them to leave the labour market.

This approach is no longer in step with the new context and, as well as having negative consequences in some cases - such as age discrimination - it represents a missed opportunity from various perspectives.

A multigenerational workforce, in fact, offers advantages that are well worth capitalising on.

- It enables the development of an agile, responsive environment with complementary skills. Older workers have experience accumulated over the years which represents a vital asset for companies, as well as skills and personal qualities (such as a collaborative approach and an awareness of the potential impacts of identified actions) that complement those of younger staff and take on particular significance in the new context.
- It promotes a greater understanding of the economic opportunities

arising from an ageing society, which are not yet adequately recognised by the business world. For example, the presence of older workers in multi-

across generations - whether in the needs assessment and product development phases, or in the provision of services (such as financial advice and services relating to leisure and care) - can prove significantly more effective than has been the case to date.

- It stimulates the ability to respond to shortages of resources and skills. Given that the cohorts of workers leaving the labour market are larger than those entering it - with the consequent risks of resource shortages and the loss of the wealth of experience and skills built up over the years – it will be necessary, for example, to:
  a. consider different ways of joining the company. Compared with the current model, in which most staff join the company upon completing their studies, it will be necessary to systematically manage the recruitment of staff of various ages who have followed different paths, made career transitions and may, as a result, not have worked continuously for a number of years (due to training requirements, family circumstances or because they were unemployed);
  b. Developing training. As life expectancy increases, it is essential to put in place continuous and inclusive training for all staff. This training must certainly cover technological innovations and their impact, but it must also focus on developing the human skills needed to succeed in the world of today and tomorrow (such as, for example, creativity and empathy). To tackle this challenge in a structured manner, we must capitalise on the benefits of digital progress, using data and information to map collective and individual skills, and technology to efficiently deliver personalised training;
  c. Be flexible. It will be essential for businesses to increase their flexibility in order to adapt to a changing environment. This involves reconciling business needs with the evolving career paths of individuals, by allowing for periods of leave or reduced working hours during a person's career and a flexible approach to 'retirement', which optionally enables people to tailor the timing of their retirement and agree on flexible working arrangements based on agreed age thresholds or mutual decisions.

There are already examples, both internationally and in Italy, of businesses where management and entrepreneurs have recognised the opportunities arising from increased life expectancy and have developed specific strategies to capitalise on them.

The average income of older people is inadequate and the risk of poverty is high

A fairly widespread view holds that older people are privileged because they receive a pension, and that this 'privilege' is one of the reasons why young people struggle to enter the labour market, thereby fuelling an incomprehensible divide between older and younger generations. This is a rather peculiar view, given that it is subsequently acknowledged that it is thanks to the pension incomes of the

elderly people that so many families manage to make ends meet. Furthermore, no account is taken of the fact that, within the diverse group of pensioners, a great many live below the subsistence level. The INPS itself recently sounded an alarming warning about the economic situation of pensioners in Italy: almost 4.8 million people receive less than 1,000 euros a month, accounting for 29.5 per cent of the total. Of these, around 1.7 million have to live on pensions of less than 500 euros, a figure well below the poverty line. In this regard, it is also worth recalling the findings highlighted by CENSIS in its 2017 Annual Report, according to which a household with a dependent family member faces social and healthcare costs that are significantly higher than those of other Italian households. Indeed, according to CENSIS, 51 per cent of households with a dependent family member face serious difficulties in covering the costs of healthcare and social care services.

Pension income

Whether the situation is as described by the INPS and supported by CENSIS – namely that pensioners, or at least a large proportion of them, receive entirely inadequate pensions – we will verify this on the basis of data on pension payments and beneficiaries of the Italian pension system as at 31 December 2023, taken from the INPS Pensioners' Register, before analysing the forecasts for the social security system provided by the State General Accounting Office.

The number of pension benefits under the Italian pension system[28] in force as at 31 December 2023 stands at 22,919,888, representing a total annual amount[29] of 347,032 million euros, which corresponds to an average amount per benefit of 15,141 euros (Table 27).

There are 16,230,157 pension recipients. Each of them receives an average of 1.4 pensions, which may be of different types, in accordance with current legislation. Although women account for the majority of pensioners (52 per cent), men receive 56 per cent of pension income: the average annual pension income received by men is, in fact, 35 per cent higher than that of women (€24,671 compared with €18,291).

[28] The data relating to pension benefits and beneficiaries as at 31 December 2023 were extracted from the administrative records of the Central Register of Pensioners, updated in July 2024.

[29] The total annual amount of pension benefits is calculated by multiplying the monthly pension amount by 13 and the monthly carer's allowance by 12.

Table 27 – Pensions and pensioners, per capita pensions and the annual total and average amounts of pensions and pension income by gender. Year 2023 (total amount in millions of euros, average in euros)

Gender	Number		Number of pensions per capita	Total annual amount	Average annual amount	
	Pensions	Pensioners			of pensions	of pension income
Men	10,372,719	7,863,288	1.32	193,995	18,702	24,671
Women	12,547,169	8,366,869	1.50	153,037	12,197	18,291
Total	**22,919,888**	**16,230,157**	**1.41**	**347,032**	**15,141**	**21,382**

Source: analysis by AUSER, SPI and AeA based on INPS data

(a) For the sake of brevity, the term 'pensions' refers to pension benefits, including compensation and welfare benefits which may take the form of annuities or allowances, and the term 'pensioners' refers to the recipients of such benefits.

Around two-thirds (68 per cent) of pension recipients receive just one pension, whilst around one-third (32 per cent) receive two or more. Specifically, 24.1 per cent of recipients receive two pensions, 6.7 per cent receive three, and 1.2 per cent receive four or more.

Amongst those receiving more than one pension, women are in the majority, and their proportion increases as the number of pensions per person rises; in fact, women account for 58.1 per cent of those receiving two pensions, 68.4 per cent of those receiving three pensions, and 69.3 per cent of those receiving four or more pensions.

IVS-type pensions (disability, old-age and seniority/early retirement[30] , and survivors' pensions) account for 77.5 per cent of total pensions, of which 53.7 per cent relate to old-age pensions, 4.1 per cent to disability pensions and 19.7 per cent to survivors' pensions; compensation-type benefits account for 2.7 per cent, whilst welfare-type benefits[31] account for 19.8 per cent of the total.

The total amounts are distributed in a way that is more markedly skewed towards IVS-type pensions, which account for 90.7 per cent of the total; in particular, the amounts paid out for old-age pensions account for 73.2 per cent of the total, those for disability pensions for 3.8 per cent, and those for survivors' pensions for 13.7 per cent. The remaining 9.2% is distributed as follows: 1.2% for compensation-type benefits and 8% for welfare-type benefits.

[30] The category 'Old Age' refers to 'Old Age and Seniority/Early Retirement', for both pensions and pensioners

[31] Social security benefits include pensions for civilians with disabilities, the deaf and the blind, carer's allowances, attendance allowances and communication allowances, social pensions and allowances,

and war pensions.

An analysis of the geographical distribution of pensions and pensioners shows that 51 per cent of Italy's pension expenditure for the year 2023 is allocated to the northern regions and 28 per cent to the southern regions and the islands; the remaining 21 per cent is paid to beneficiaries residing in the central regions. The northern regions have a higher number of both pensions and pensioners (47.4 per cent and 47.8 per cent of the total, respectively). Average pension amounts are higher in the North than in the rest of Italy (+7.7 percentage points compared with the national average). Looking at per capita pension income, it is again evident that the North is the geographical area with the highest average income (+6.7 percentage points compared with the national total), followed closely by the Centre (+5.1 percentage points). Recipients residing in the South, on the other hand, have both lower pension amounts and lower pension income compared with the national total.

When analysing the distribution of pensioners by five-year age group, the largest group, for both men and women, is that of those aged over 80, with a female-to-male ratio of 152 per cent in terms of the number of pensioners and 76 per cent in terms of pension income. The age group with the highest average pension is that of men aged between 70 and 74, whilst for women it is the group aged between 65 and 69. The same distribution shows that for every age group, but particularly from the age of 55 onwards, the average pension amounts for men are consistently higher than those for women.

An analysis of the distribution of pensions by monthly amount shows that 15.9 million (69.5 per cent of the total) are below 1,500 euros gross per month. Around half of these (8.1 million) range from €500 to €1,000 per month and account for 35.3 per cent of the total number of pensions; there are 4.6 million pensions of up to €500, accounting for 20 per cent of the total, whilst those between €1,000 and €1,500 number 3.3 million, representing 14.1 per cent of the total. The remaining 7 million pensions (30.5 per cent of the total) exceed €1,500 gross per month.

An analysis of pensioners by pension income bracket (Table 28) – defined as the sum of all pension benefits received by the pensioner, whether social security, compensation or welfare payments – shows that the distribution shifts towards the higher income brackets. The first bracket, with a monthly amount of less than €500, accounts for 10.5 per cent of pensioners; the second (between €500 and €1,000) accounts for 19 per cent; and the third bracket, between €1,000 and €1,500, accounts for 18.5 per cent; finally, there are over 8.4 million pensioners with monthly pension incomes exceeding €1,500, accounting for 52 per cent of all pensioners.

With regard to the differences between men's and women's incomes, the pension income brackets above 1,500 euros per month are populated more by men than by women; in these brackets, male pensioners account for 62.1 per cent of the total number of men, whilst for female pensioners the corresponding figure falls to 42.5 per cent.

Table 28 – Pensioners and total pension income by monthly pension income bracket and gender. Year 2023

Monthly income bracket (€)	Men				Women				Total			
	Number	%	Total amount		Number	%	Total amount		Number	%	Total amount	
			Millions of €	%			Millions of €	%			Millions of €	%
Up to 499	739,794	9.4	2,496	1.3	959,986	11.5	3,502	2.3	1,699,780	10.5	5,998	1.7
500–999	1,013,367	12.9	9,045	4.7	2,073,374	24.8	18.489	12.1	3,086,741	19.0	27,534	7.9
1,000–1,499	1,229,754	15.6	18,618	9.6	1,779,265	21.3	26,806	17.5	3,009,019	18.5	45,424	13.1
1,500–1999	1,443,625	18.4	30,485	15.7	1,410,640	16.9	29,369	19.2	2,854,265	17.6	59,855	17.2
2,000–2,499	1,239,974	15.8	33,450	17.2	925,819	11.1	24,927	16.3	2,165,793	13.3	58,376	16.8
2,500–2,999	789,126	10.0	25,893	13.3	578,647	6.9	18,937	12.4	1,367,773	8.4	44,830	12.9
3,000–3,499	554,566	7.1	21,297	11.0	294,588	3.5	11,284	7.4	849,154	5.2	32,582	9.4
3,500–3,999	284,788	3.6	12,702	6.5	131,946	1.6	5,888	3.8	416,734	2.6	18,590	5.4
4,000–4,499	154,836	2.0	7,857	4.1	70,647	0.8	3,583	2.3	225,483	1.4	11,439	3.3
4,500–4,999	98,101	1.2	5,572	2.9	42,177	0.5	2,393	1.6	140,278	0.9	7,965	2.3
5,000 and over	315,357	4.0	26,580	13.7	99,780	1.2	7,858	5.1	415,137	2.6	34,438	9.9
Total	**7,863,288**	**100**	**193,995**	**100**	**8,366,869**	**100**	**153,037**	**100**	**16,230,157**	**100**	**347,032**	**100**

Source – analysis by AUSER, SPI and AeA based on INPS data

55.3% of pensions have a monthly amount of less than 1,000 euros. The proportion of pensioners with an income below this threshold falls to 29.5%, due to the possibility of combining multiple pension payments.

Pension expenditure on pensions of less than 1,000 euros accounts for 23.4 per cent of the total, whilst the share of pension income falling within the same income bracket is reduced to 9.6 per cent, again due to the accumulation of multiple pension entitlements.

The lowest income brackets are dominated by welfare-type benefits, which provide support to people who are most disadvantaged for economic and/or physical reasons, and survivors' pensions, which are intended for

by their very nature, they are lower in amount than those of the deceased, as they are calculated as a percentage of the latter.

For all income brackets above 1,000 euros per month, the proportion of pensioners is higher than that of pensions. In particular, 36.1 per cent of pensioners receive monthly pension income of between 1,000 and 2,000 euros, whilst only 25.1 per cent of pensions fall into the same bracket.

Pensioners receiving more than 2,000 euros a month account for 38.4 per cent of the total and 60 per cent of total pension expenditure, whilst in the same income bracket, pensions account for 19.5 per cent and make up 47.4 per cent of total pension expenditure.

The highest monthly income brackets are mainly made up of old-age and/or long-service/early retirement pensions, which are characterised by higher average amounts than other types of pension.

An analysis of beneficiaries across five categories based on the type of benefit received (Table 29) (old-age pensioners, social security disability pensioners, recipients of survivors' pensions, recipients of compensation benefits, recipients of social assistance benefits), it appears that the former are in receipt of at least one old-age and/or seniority/early retirement pension, whether or not combined with other benefits, the second group receive at least one social security disability pension, whether or not combined with other benefits, and so on.

These are groups which, by their very definition, are not distinct from one another but overlap to some extent; indeed, given the possibility of combining multiple pensions - even those of different types - a beneficiary may fall into more than one group depending on the pensions they receive.

The table shows the distribution of the number of pensioners according to whether or not they receive a combination of pensions of other types.

The proportion of pensioners receiving only pensions of the same type ranges from a low of 28.2 per cent of those receiving disability pensions to a high of 72.3 per cent of those receiving old-age pensions.

The largest group of pensioners consists of old-age pensioners: there are 11,385,355 of them. Of these, 27.7 per cent also receive other types of pension.

Table 29 – Types of pensioners according to whether or not they receive multiple pensions of different types. Year 2023 (absolute figures and percentages)

Category	Only pensions of this type			Combined with other types of pension			Total pensioners	Total pensions	Average number of pensions per capita
	Number of pensioners	%	Average number of pensions per capita	Number of pensioners	%	Average number of pensions per capita			
Old-age	8,231,979	72.3	1.09	3,153,376	27.7	2.32	11,385,355	16,296,176	1.43
Disability	491,342	53.3	1.01	430,702	46.7	2.52	922,044	1,579,593	1.71
Survivors	1,340,216	31.9	1.07	2,854,790	68.1	2.42	4,195,006	8,320,999	1.98
Compensation	174,434	28.2	1.01	443,991	71.8	2.42	618,425	1,252,385	2.03
Welfare	1,961,311	51.1	1.20	1,875,020	48.9	2.58	3,836,331	7,189,758	1.87

Source: analysis by AUSER, SPI and AeA based on INPS data

(a) The sum of the numbers of pensioners in the various categories does not match the total number of pensioners
This is because, as a result of the possibility of combining several benefits – including those of different types – a pensioner may fall into more than one category depending on the benefits received; similarly,
the sum of the number of corresponding pensions does not match the total number of pensions.

There are almost 1 million pensioners receiving social security disability pensions; just under half (46.7 per cent) receive pensions of a type other than social security disability pensions.

There are 4,195,006 recipients of survivors' pensions; around one third (31.9 per cent) receive only survivors' pensions, whilst the remaining 68.1 per cent also receive other types of pension.

There are around 3.8 million recipients of social assistance benefits; 48.9 per cent also receive benefits other than social assistance. It is mainly recipients of carer's allowances who also receive social security pensions.

Finally, there are 618,425 recipients of compensation-type pensions, the vast majority of whom (71.8 per cent) receive this benefit alongside other types of social security and/or welfare benefits.

Box 3 – Glossary

Social security disability benefit: a benefit linked to the payment of contributions for at least five years, three of which must have been made within the last five years, and to the recognition by the competent bodies of the social security institution that the insured person's capacity for work has been permanently reduced to less than one-third. The benefit is compatible with employment. It is payable for a period of three years and may be renewed for further periods of the same duration. After the second renewal, the benefit is considered permanent. Upon reaching retirement age, the standard disability benefit is converted into an old-age pension.

Social allowance: a financial benefit paid to both Italian and foreign nationals who meet the following age and income criteria: aged 67 in 2019, actual, stable and continuous residence for at least 10 years within Italy, and a state of financial need. In particular, entitlement to the benefit is determined on the basis of the applicant's income situation, taking into account personal income for unmarried citizens and the combined income with their spouse if the applicant is legally married. The social allowance was introduced by Law 335/1995 and, from 1 January 1996, replaced the social pension.

Total annual amount: the annual value of pensions in force as at 31 December. This figure is calculated by multiplying the number of pensions by the monthly pension amount paid as at 31 December of the year, and by the number of monthly instalments for which payment is due (13 for pensions and 12 for carer's allowances). The resulting pension expenditure represents a stock figure and therefore does not correspond to the pension expenditure derived from the accounting data of the bodies that paid the benefit (financial statement figure).

Care allowances: these conventionally include the care allowance for persons with total civilian disability, attendance allowances for those under 18 years of age, communication allowances for the deaf, and special allowances for the partially sighted (those with 20 per cent vision); care allowances for the totally blind, and assistance and care allowances for the totally blind. These allowances are payable solely on the basis of the disability, irrespective of income.

Ivs: disability, old-age and survivors' pensions. Types of pensions paid to insured persons under the Ago (Compulsory General Insurance Scheme) and under substitute and supplementary schemes.

Pension: a periodic and ongoing cash benefit paid on an individual basis by public and private bodies following: reaching a specified age; having accrued a certain length of service for which contributions have been made; loss or reduction of working capacity due to congenital or acquired disability; the death of the insured person; or outstanding service to the country. The number of pensions may not correspond to the number of pensioners, as each individual may be entitled to more than one pension. In the case of joint pensions payable to several beneficiaries, the number of pensions is considered to be equal to the number of beneficiaries of the benefit.

Survivors' pension: a pension paid to the survivors of a pensioner or an insured person who meets the required insurance and contribution criteria.

Social security pension: a pension paid to citizens on a low or insufficient income, below the statutory thresholds and regardless of whether contributions have been paid, upon reaching the age limit laid down by law or due to a disability not arising from their employment.

Old-age/early retirement pension: the pension payable to workers who have met the contribution and, where applicable, age requirements for ceasing employment under the relevant pension scheme, prior to reaching the age required for an old-age pension.

Disability pension: a financial benefit linked to the payment of contributions for at least five years, three of which must have been made within the last five-year period, and the recognition by the competent bodies of the social security institution that the claimant is absolutely and permanently unable to carry out any form of work. A further essential requirement is the cessation of all work and removal from the relevant registers of workers and professional bodies.

Civil disability pension: a pension paid to citizens with insufficient income and whose capacity for work or to carry out normal daily activities is reduced by more than 73 per cent.

Disability, old-age and seniority pensions, and survivors' pensions (IVS): pensions paid by the basic and supplementary social security schemes as a result of the insured person's employment, upon reaching certain age limits, contribution periods and in the event of reduced working capacity (direct disability, old-age and seniority pensions). In the event of the death of a person who is either in employment or already retired, these benefits may be paid to their survivors (indirect pensions).

Social security disability pension prior to Law 222/1984: a benefit linked to the payment of contributions and to the recognition, by the competent bodies of the social security institution, of a permanent reduction in earning capacity. This benefit was abolished by Law 222/1984, which introduced the disability allowance and the incapacity pension. To protect certain categories of workers, the disability criteria equivalent to those under the old legislation have been retained; this specific disability falls within the category of social security disability prior to Law 222/1984.

Old-age pension: the pension benefit paid to workers who have reached the statutory retirement age for the relevant pension scheme and who meet the minimum contribution requirements laid down by law. **Compensation pension:** a pension paid following an accident at work, an injury sustained in the course of duty or an occupational disease. The purpose of these pensions is to compensate the person for a disability, depending on its severity, or for death (in which case the benefit is paid to the survivors) resulting from an event that occurred whilst carrying out work.

Social pension: a pension paid to citizens aged over 65 who do not have a minimum income, to recipients of civil disability pensions, and to deaf-mutes upon reaching the age of 65. It is paid by INPS and is funded from general taxation. With effect from 1 January 1996, the social pension was replaced by the social allowance (Law No. 335 of 1995).

Social pension for former civil invalids: a pension paid to recipients of civil disability pensions and to deaf-mutes upon reaching the age specified by law. It is paid by INPS and is funded from general taxation. With effect from 1 January 1996, the social pension was replaced by the social allowance (Law No. 335 of 1995).

Pension income: this is the sum of all pension benefits received by a beneficiary, whether they are social security, compensation or welfare benefits.

Geographical breakdown: a geographical division of the territory. For Italy, the following divisions are considered: *North*: Piedmont, Aosta Valley/Vallée d'Aoste, Lombardy, Liguria, Trentino-Alto Adige/South Tyrol, Veneto, Friuli-Venezia Giulia, Emilia-Romagna; *Central*: Tuscany, Umbria, Marche, Lazio; *South and islands*: Abruzzo, Molise, Campania, Puglia, Basilicata, Calabria, Sicily, Sardinia.

Pension expenditure: (see Total amount).

The risk of poverty

Having a pension, just like having a job, is no longer enough to avoid falling into relative or absolute poverty, particularly as one gets older.

In Southern Italy (Table 30), rates of relative household poverty exceed 20 per cent in Campania (20.8 per cent), Calabria (23.5 per cent) and Puglia (24.3 per cent)

People aged over 65 living in households in absolute poverty account for 6.4 per cent of the resident population, whilst those in relative poverty account for 9.6 per cent (Table 31).

Table 30 – Households in relative poverty by region of residence – Percentage figures for 2024

	Incidence of relative household poverty (% of households in relative poverty)		Incidence of relative household poverty (% of households in relative poverty)
Italy	**10.9**		
North	**6.6**	**South**	**20**
North-west	**7.3**	**South**	**20.7**
Piedmont	8.8	**Abruzzo**	10.1
Aosta Valley / V. d'Aoste	4.1	**Molise**	16.1
Liguria	7.3	**Campania**	20.8
Lombardy	6.7	**Apulia**	24.3
North-East	**5.6**	**Basilicata**	13.6
Province of Bolzano / Bozen	..	**Calabria**	23.5
P. A. Trento	6.3	**Islands**	**18.6**
Veneto	5.2	**Sicily**	19.1
Friuli-Venezia Giulia	5.4	**Sardinia**	17.3
Emilia-Romagna	6.4		
Central Italy	**6.5**		
Tuscany	5.3		
Umbria	8.4		
Marche	11.9		
Lazio	5.7		

Source – analysis by AUSER, SPI and AeA based on INPS data

Table 31 – People aged over 65 by gender and relative and absolute poverty status – Individuals – Percentage figures for 2024			
Gender	**Age**	**Incidence of individual absolute poverty (% of people living in households in absolute poverty out of the total resident population)**	**Incidence of individual relative poverty (% of people living in households in relative poverty out of the resident population)**
Males	**Aged 65 and over**	**5.7**	**9.6**
Females	**Aged 65 and over**	**7**	**9.6**
Total	**Aged 65 and over**	**6.4**	**9.6**

Source – analysis by AUSER, SPI and AeA based on INPS data

A desire for independent living, but their home, neighbourhood and environment do not help

The desire of older people to grow old in their own homes[32]holds particular significance for our country, given that 90.4 per cent of those aged over 65 own the home in which they live *(Istat 2023).* It must be borne in mind, however, that the possibility of fulfilling this desire *(right*) without it leading to negative consequences *(isolation)* depends to a large extent on the quality of their housing conditions, understood in terms of both its internal features and its external environment (*the neighbourhood).*

It must be said, unfortunately, that both of these situations present a number of problems, particularly for elderly people who are not self-sufficient. The reality of the housing situation for older people is characterised by a population that is relatively 'wealthy' in terms of assets, as they own the homes in which they live (properties purchased a long time ago and therefore of some value in terms of location and cadastral value), but for the most part relatively poor in terms of income[33], and therefore find it difficult to undertake renovation and adaptation work.

54.9 per cent of homes occupied by older people have an average age of over 50 years and are therefore, on average, dilapidated, with old rooms and installations that often fail to meet safety standards, inadequate sanitary facilities, and a lack of lifts (55.7 per cent of homes occupied by older people are in buildings with more than two storeys), a lack of heating and cooling systems (approximately 2 million households experiencing energy poverty according to ISTAT 2022).

[32] Censis – Sustainable excellence in the care of people who are not self-sufficient – Notes and comments, Year LI, No. 785 – 2015.

[33] Istat 2018 – Living conditions, household income and tax burden – In 50 per cent of cases, the median income of older people living alone does not exceed the threshold of 15,376 euros (1,281 euros per month).

Added to these sources of hardship are those present in the area where they live (neighbourhood): in 2023, 8.7 per cent reported problems with pollution, 11.2 per cent with noise, and 6.2 per cent with crime, not to mention the poor state of road maintenance, inadequate lighting and, furthermore, widespread architectural barriers.

The picture that emerges from the limited data provided – a picture that is set to gradually worsen due to an ageing population – is one in which housing and urban conditions do not facilitate independent living for elderly people who are living alone and are not self-sufficient, even if they receive care.

6. The urban living conditions of older people

People's increased life expectancy is bringing about profound changes in the way society is organised, affecting the lives of a growing number of women and men who, upon retirement, find themselves facing a long life expectancy which, all too often, they struggle to fill with meaning.

It is the greatest social transformation currently underway, presenting unprecedented challenges that must be tackled in innovative ways. The myriad challenges it poses - cultural, social, psychological, political and economic - must be addressed in the knowledge that it is society as a whole that must develop a different conception of old age, one commensurate with the change in life expectancy, and recognise in this the potential for an extraordinary achievement of civilisation.

Politics, in its various forms, is seriously lagging behind in recognising and understanding the scale of these changes and still tends to view ageing as merely a chapter in welfare policy. This is a profoundly flawed approach, because it leads to people being regarded as passive objects of some bureaucratic procedure or statistical analysis, losing sight of the human dimension of the individual and social spheres.

In the absence of a forward-looking political and cultural vision, what is in fact a major historical process – one destined to have an ever-deeper impact on our social life and which therefore requires strategic government action – is being addressed on a purely economic, administrative and bureaucratic level.

It is for this reason that the WHO strongly supports the concept of 'active ageing' [34]as a prerequisite for personal well-being and, at the same time, as a factor in the growth of social capital. In other words, it believes that this very concept represents the fundamental distinction between ageing that is merely endured - commodified, externally controlled and regulated - and, conversely, a possible prospect of autonomy and self-fulfilment within a life plan that extends beyond working age and involves the whole community.

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[34] With United Nations Resolution 33/52 calling for a World Assembly on Ageing to be convened in 1982, the issue of demographic transition was placed on the agenda of international organisations. Key milestones:

- First World Assembly on Ageing, held in Vienna in 1982;
- the 'Charter of Fundamental Rights - Charter of Nice' of 2000, in which the EU recognised the specific nature of old age and undertook to create a society better suited to older people;
- the 'Madrid International Plan of Action on Ageing' (MIPAA).

For the WHO, the term 'active ageing' means that people 'as they grow older' do not lose the opportunity or the desire to enjoy new experiences in an active life, provided they are supported by external conditions that do not hinder them but, indeed, help them to nurture their hopes, interests, aspirations and life plans.

Precisely because of its profound conceptual underpinnings - embodied in the concept of active ageing - it should not be regarded as just another 'area' of the welfare state, but rather as a perspective, a framework through which to re-examine the economic, social, cultural and urban infrastructures that have developed over time, and against which to formulate innovative policy objectives.

This exercise in critical re-examination, as the foundation for a new approach to urban planning, must be carried out in particular with regard to the living conditions of older people in cities, in the knowledge that 'cities', in all their complexity, are the places where, to the greatest extent, it is possible to gauge the tensions between the evolving demands and aspirations of social reality and the inertia of those cultural, social, economic and political interests that hinder or are reluctant to accept change (Box 11).

The triple transition and its impact on urban welfare

In the introduction, the hypothesis was put forward that cities should be regarded as a sort of interface between the worlds of production and reproduction - that is, the organisation which enables these two spheres of social life to interact constructively. The impact of the transformations brought about by the triple transition on these two spheres is more than significant. In particular, the housing and urban model developed from the 1950s to the present day is being called into question. This means that the roles and responsibilities of institutions at various levels are affected, as are the welfare services system in its various forms and at different levels, the communications and education systems, the goods and labour markets, the property market, regulatory systems, and so on. The key players in the social dialogue themselves will be called upon to address the changes in the system of social relations brought about by the new anthropology of cities and by the framework of interests at play within the context of urban transformations, starting with the role played in this context by financial and urban rent.

Below, we shall attempt to outline briefly this new scenario at global, European and national levels, in relation to the projected impacts of the three transitions and the comparative SWOT analysis of urban and housing policies.

Urban policies and demographic transition: ageing and diversifying cities

Global projections: the global population continues to grow, albeit at a slower rate than in the past.

- The United Nations estimates that the world's population has exceeded 8 billion and continues to grow, although the rate of growth is slowing in high-income countries.
- Over 4 billion people now live in urban areas.

- More than half of the world's population is urban.
- The urban population overtook the rural population in 2007.

Key trends:
- very rapid urbanisation in Asia, Africa and Latin America;
- slower but steady growth in high-income countries;
- an increase in the number of megacities (with over 10 million inhabitants).

European forecasts: Europe is experiencing demographic stagnation or a slight decline.
- Ageing is the dominant trend: an increase in the proportion of people aged over 65 and a decline in the working-age population.
- European cities cover just 3.6 per cent of the land area, but are home to 38.9 per cent of the population.

Key trends:
- urban areas are growing mainly due to young people moving for study and work;
- Some major cities continue to grow (Paris, Madrid, Berlin), whilst other mature urban areas are stable or experiencing a slight decline;
- there is a marked polarisation between dynamic urban centres and declining inland areas.

Against this backdrop, cities – as the epicentres of social and economic life – will be forced to rethink their models of development, governance and inclusion. Ageing of the urban population:
- demand is growing for healthcare services, age-friendly transport and affordable housing;
- more inclusive for older people, with safe and accessible public spaces. Migration and urbanisation:
- continue to attract migrants and young people seeking opportunities, creating challenges in terms of social cohesion, housing and services;
- they will need to manage cultural and linguistic diversity, promoting integration

Demographic decline in some areas:
- cities, which are facing depopulation and abandonment, require strategies for urban regeneration and the reuse of spaces.

For Italy: emptier and more fragile cities

Italy is one of the countries with the oldest population in the world. The population is in structural decline: fewer births, more deaths, and a negative natural increase. Immigration mitigates but does not offset the decline.

According to UN data (World Urbanisation Prospects):
- Italy's urban population accounts for around 70 per cent of the total;
- this proportion has remained stable or risen slightly in recent years.

Key trends:

- urban policies in Italy are entering a phase of profound transformation and are redefining the way in which cities are planned, lived in and governed.
- Growth of metropolitan areas (Milan, Bologna, Florence).
- Depopulation and ageing: many Italian municipalities, particularly in inland areas, are losing population. Almost 80 per cent are already experiencing depopulation or will do so within ten years.
- Reorganisation of urban services: cities will need to adapt to an ageing population, with more inclusive healthcare services, soft mobility and public spaces.
- Urban regeneration: policies must focus on the refurbishment of existing buildings and the reduction of land consumption.

Urban policies and the technological and digital transition: smart cities, but not automated ones

Global forecasts

Smart cities and digital governance:

- Sensors, big data and artificial intelligence are improving the management of traffic, waste, energy and security;
- cities are becoming more responsive and personalised, but clear rules on privacy and data control are needed.

The urban digital divide:

- not all citizens have equal access to technology: urban policies must ensure digital inclusion and digital literacy.

New urban spaces and functions:

- remote working and e-commerce are transforming the role of offices, shops and transport;
- Cities need to rethink their urban planning to adapt to new ways of living and working.

European forecasts

The technological and digital transition is profoundly reshaping European cities. This is not merely an infrastructure upgrade: it is a structural change that is transforming how we live, how we govern and how value is created in urban spaces.

In urban governance:

- cities must move from 'analogue' administrative models to data-driven ones;
- the role of digital platforms (mobility, public services, welfare) is growing;
- governance is becoming more complex: digital skills, cyber-security and interoperability are required.

In mobility and public spaces:
- mobility is becoming multimodal, electric, shared and algorithm-driven;
- digital platforms (MaaS, micromobility, car sharing) are changing the way public space is used;
- there is a growing need to regulate the interaction between private operators and the public interest.

On social inclusion and the digital divide:
- digitalisation risks widening urban inequalities: older people, migrants, and those on low incomes and with low levels of education are most at risk;
- cities must ensure access, skills and support.

On public services and urban welfare:
- Local healthcare is shifting towards telemedicine, remote monitoring and digital health records;
- social services are becoming more predictive (needs assessment, early warning systems);
- cities must integrate health, social, housing and environmental data.

In the urban economy:
- growth of the digital economy: e-commerce, urban logistics, gig economy platforms;
- risk of polarisation: highly skilled jobs versus precarious jobs;
- cities must rethink productive spaces, co-working and digital districts.

In urban security:
- the use of sensors, smart CCTV and predictive analytics is on the rise;
- the risks of excessive surveillance and breaches of privacy are increasing;
- cities must strike a balance between security and digital rights.

In the urban environment:
- digitalisation enables real-time monitoring of air, water, waste and energy;
- cities can become more resilient thanks to predictive systems (heatwaves, floods);
- technologies enable more efficient consumption patterns.

In urban planning and living:
- the city becomes a 'hybrid' system: physical + digital;
- planning must integrate data, simulations and digital twins;
- Demand is growing for connected, accessible and safe homes.

For the elderly population:
- risk of digital exclusion and urban exclusion.
- Opportunities: telecare, home automation, assisted mobility, local digital services.

Forecasts for Italy: smart cities, but not for everyone
- Italian cities are investing in technologies for the smart management of

traffic, energy and waste. The PNRR has accelerated these processes.

- We need to ensure equitable access to technology, preventing certain sections of the population from being excluded from digital services.
- Local authorities are experimenting with planning models based on data, artificial intelligence and civic participation.

Urban policies and the environmental transition

Global forecasts

Climate change and urban adaptation:
- Cities are vulnerable to heatwaves, flooding and pollution;
- Green infrastructure, sustainable urban drainage systems and climate emergency plans are needed.

Decarbonisation and sustainable mobility:
- urban policies must promote efficient public transport, cycling, electrification and a reduction in private car use.

Circular economy and urban regeneration:
- cities are becoming laboratories for environmental innovation, with projects focusing on reuse, recycling and sustainable construction.

European forecasts

In Europe, the environmental transition is not just another 'issue' amongst many: it has now become the structural framework within which all European urban policies are being redefined. Cities account for over 70 per cent of emissions, consume 65 per cent of energy and are home to almost 80 per cent of the European population. This means that the environmental transition is, in fact, an urban transition.

Implications for urban planning and land use:
- an end to land take and regeneration as the dominant paradigm;
- 'smart' densification close to amenities and public transport;
- The regeneration of industrial areas and obsolete infrastructure.
- New urban planning standards based on climate resilience (heat islands, floods, droughts).

Implications for urban mobility:
- Prioritising active mobility (walking, cycling) and electric public transport;
- low-emission zones, pedestrianisation, reduction in private car traffic;
- integration of transport and urban planning (the 15-minute city).

Implications for construction and energy efficiency:
- energy-efficient refurbishment as a top priority;
- NZEB (Nearly Zero Energy Buildings) standard for new builds;
- integration of digital technology and energy management (smart metering, energy communities);
- housing policies designed to tackle energy poverty and climate vulnerability.

Implications for resource management (water, waste, energy):
- the circular economy as a guiding principle;
- waste reduction, advanced recycling, urban composting,
- resilient water management (droughts, floods);
- integration of energy networks with local production (urban solar power).

Implications for urban health and air quality:
- environmental policies become health policies;
- reducing air pollution as an urban priority;
- an increase in green spaces and blue infrastructure (rivers, canals, urban lakes);
- adaptation to heatwaves, which particularly affect the elderly and vulnerable.

Implications for environmental and social justice:
- environmental inequalities become urban inequalities;
- the most vulnerable groups (the elderly, children, the poor, migrants) often live in the most polluted and least green neighbourhoods;
- urban policies must integrate the environment, health, housing and welfare.

Implications for urban governance:
- Cities must coordinate their environmental, social, health, housing and transport policies;
- the role of integrated strategies (Climate Plans, Energy Plans, Adaptation Plans) is growing;
- there is a need for monitoring tools and environmental indicators.

Implications for the urban economy:
- growth in green jobs and transition sectors (energy, construction, mobility);
- industrial restructuring and new urban economies (recycling, repair, sharing);
- cities are becoming laboratories for environmental innovation.

Forecasts for Italy: resilient and sustainable cities

- Climate adaptation: cities will need to tackle extreme events (heatwaves, floods) through urban resilience plans and green infrastructure.
- Sustainable mobility: investment in public transport, cycle paths and low-emission zones is on the rise.
- Green building and social housing: urban policies are promoting buildings with a low environmental impact and inclusive housing models, particularly in marginalised areas.

Summary of the comparative SWOT analysis of the three transitions in urban policies (Further details are set out in the analysis sheets in Annex C: Comparative SWOT analysis of urban policies in the triple transition: https://www.abitareeanziani.it/)

Key:

 Demographic transition

 Technological and digital transition

 Environmental transition

Internal strengths/opportunities

 Urban regeneration and reuse of the building stock

- people-centred cities and sustainable mobility;
- social inclusion and territorial cohesion;
- ecological transition and urban resilience;
- civic innovation and active participation;
- reform of urban governance;
- making the most of spatial data.

 Digital infrastructure and public investment

- urban leadership and best practice models;
- digital governance and citizen services;
- integrated ecological transition;
- citizen engagement.

 Sustainable urban regeneration

- sustainable mobility and decarbonisation;
- energy communities and Smart Cities;
- green infrastructure and biodiversity conservation;
- participatory and inclusive governance.

Internal weaknesses

 Institutional fragmentation and weak governance

- outdated urban planning;
- inadequate infrastructure and public spaces;
- low levels of public engagement;

- lack of data and monitoring;
- insufficient and poorly distributed economic resources;
- poor adaptability to demographic changes.


Structural and operational weaknesses

- inadequate resources and investment;
- skills and human capital;
- infrastructure and accessibility.


Institutional fragmentation and weak governance

- regional inequalities and infrastructure gaps;
- obsolete and inefficient urban housing;
- reliance on private transport;
- low climate and environmental resilience;
- limited civic and cultural participation.

External strengths/opportunities


European programmes and funding

- technological developments and smart cities;
- growing international focus on urban sustainability;
- migration patterns and social diversification;
- a growing interest in urban regeneration;
- the rise of a data-driven culture and evidence-based planning.


Public investment and European funds

- innovation and collaboration ecosystems;
- international networks and rankings;
- digital infrastructure and connectivity;
- inclusion and civic participation.


Strategic impetus from the European Union

- European and multilateral funding;
- innovative urban governance models;
- emerging technologies and smart cities;
- growing social and cultural pressure;
- international networks and the exchange of best practice.

External weaknesses



Adverse global and national demographic trends

- economic instability and budgetary constraints;
- misaligned or inconsistent national policies;
- property market pressures and urban speculation;
- the impacts of climate change and environmental crises;
- a lack of comparable data and technical support;
- changing cultural and social patterns.



Cyberattacks on urban infrastructure

- geopolitical instability and transnational threats;
- dependence on external technologies and digital sovereignty;
- skills gaps and resistance to change;
- fragmented regulations and weak governance;
- digital exclusion and regional inequalities.



Increasingly severe and unpredictable climate change

- multi-level regulatory and bureaucratic constraints;
- dependence on external funding and financial instability;
- a mismatch between technological innovation and local capacity;
- industrial legacy and structural rigidity;
- global pressures and energy dependence.

Living in cities

The prevailing trend of internal and external weaknesses in the three transitions affecting urban policies is making life in cities increasingly 'strenuous'. This is because it is becoming ever more costly to meet the demands of rent-seeking interests, which are gradually transforming cities from places to live into places of mere consumption. This is true of both public and private transport systems: the former is inadequate and tiring, the latter stressful and costly. It is also true of the irrational, polluting and chaotic system of goods distribution. It is due to social, health and administrative services, whose irrational layout causes fatigue and a waste of time. It is due to environmental quality, particularly air quality, one of the main causes of lung diseases. It is due to the continuous erosion of public spaces, which are increasingly being allocated for private use. Because of the filth and rampant neglect of streets, squares and green spaces. Because of the growing unreliability of institutions. Because of the continuous erosion of that culture of solidarity and hospitality which has always been a distinctive feature of the capital. Because of the sense of insecurity expressed by a growing proportion of its citizens.

Everyone experiences this strain to a greater or lesser extent. Workers who devote hours of their lives to stressful commutes between home and work and back–

On the other hand, there are working women who, at the cost of enormous sacrifices, strive every day to balance family responsibilities with the demands of work. Then there are the students, caught up in an urban system which, rather than serving as a training ground for their personal growth and the development of their citizenship, appears to be an unproductive environment where energy is wasted. Professionals, shopkeepers and entrepreneurs - men and women who, in order to carry out their business, undertake veritable feats of endurance as they navigate the various administrative offices and public and private institutions.

The impact on the entire urban economy is severe in terms of unproductive costs and wasted resources, as well as damage to the city's image and appeal.

There is no doubt, however, that it is older people – both men and women - and children who pay the highest price. It is they who are effectively marginalised by a city that is increasingly failing to meet their needs.

Older people sidelined from the political agenda

What is happening in Italian cities - all too often governed by representatives of a political culture subservient to the interests of rent-seeking - is a paradoxical situation.

The UN and the WHO state that increased life expectancy is evidence of the success of human development over the past century, achieved largely through the rise of urban culture, which has enabled decisive improvements in living standards, starting with hygiene, healthcare, nutrition and social care (Box 4).

Box 4
Total global and European urban population aged 65 and over by 2026 (estimates)

• World urban population	4.7 – 4.85 billion	
• European urban population	666.6 million (estimate)	515 million 65+ (estimate)
• World urban population	566.6 million (estimate)	122 million

Italian cities can rightly claim to have played a leading role in this progress.

Today in Italy, around 70 per cent of the population lives in urban areas (metropolitan areas, large and medium-sized towns).

The 14 metropolitan areas are home to around 22 million people, that is, over a third of the national population.

According to ISTAT, older people in metropolitan cities account for 35 per cent of all older people in Italy.

Almost one in four people in metropolitan cities is aged 65 or over.

The proportion of older people is higher in cities in the North and lower in the Centre-South.

45 per cent live in the main urban centres (metropolitan capitals), 31 per cent in the first two urban rings, and 24 per cent in the outer ring of the metropolitan areas.

The cities with the highest proportion of older people (over 65) in metropolitan centres are: Genoa: 28.8 per cent (the oldest in Italy), Bologna (over 25 per cent), Milan (around 24 per cent), Florence (around 24 per cent), Rome (around 23 per cent), Naples: just under 22 per cent (the 'youngest').

In metropolitan cities in central and northern Italy, over 50 per cent of older people are aged over 75. Genoa tops the list, with 55.8 per cent of its older population aged over 75

All these percentages are set to rise significantly further, according to ISTAT's demographic forecasts, which reveal a clear and unstoppable increase in the elderly population in both absolute and relative terms (Box 5).

Box 5
Cities are ageing

- In cities, the population is ageing more rapidly than the national average.
- The old-age index in metropolitan areas stands at 183 older people for every 100 young people, close to the national all-time high (193).

The gender gap is widening

- In metropolitan cities, there are 77 elderly men for every 100 elderly women.
- The gap is widest in Genoa and Milan (≈74 men for every 100 women)

Socio-economic vulnerabilities are on the rise

- Urban older people have higher levels of education than in the past and than in rural areas.
- However, economic conditions remain more precarious in cities in the south.

Isolation and loneliness are on the rise

- On average across the country, 15–16 per cent of people aged over 65 are socially isolated (no contact in a week). 75 per cent do not take part in social activities, and 32 per cent of those aged over 85 are isolated.

Urban and regional disparities are on the rise

- Large cities (Rome, Milan, Turin, Genoa) have many elderly people living alone, but also more services, whilst inland areas have fewer services and greater structural isolation.
- Furthermore, ISTAT forecasts show an overwhelming increase in the number of very elderly people - the so-called 'very elderly' (aged 85 and over).

These are truly striking figures which should prompt public decision-makers to move beyond an approach that swings between a charitable attitude and electoral exploitation, and instead place the needs of older people at the centre of public attention.

In this sort of short-sightedness, it is as if cities were renouncing their historic mission, since they refuse to take full responsibility for one of the most significant social changes of the last century – a change which they themselves have played a major part in bringing about. It is as if they were refusing to face up to one of the primary challenges of this century.

The fact that the needs of older people are treated as an afterthought on the agendas of local authorities is a very serious mistake and cannot, under any circumstances, be justified by the difficulties arising from budgetary constraints.

The fact that almost a quarter of the urban population is now over 65, retired and, on average, in good health – and that this figure may rise to a third in the near future – is a reality that cannot be ignored. It poses unprecedented problems, presents a genuine challenge to the quality of urban life, and offers an opportunity for a different kind of development – provided we know how to make the most of this enormous reservoir of energy, experience and values.

Demographic and urban dynamics

Today, in Italian cities, natural population growth, for a variety of reasons, has ceased to be a driving force behind urban growth. Contributing to this new situation are: the sharp decline in the birth rate and the consequent reduction in the size of the younger generations; the increase in the number of older people, which is leading to an ageing population structure; the trend towards nuclear families, which has reduced their average size; and the completely transformed migration landscape – no longer characterised by people moving in from the countryside and the South, but by immigration from abroad – which is literally changing the face of our cities.

An important factor in these processes is the dynamics of the property market, which have brought about profound changes in households' settlement strategies. Compared with the 1970s, residents are no longer concentrated

in the central and semi-central districts, but have spread to the surrounding municipalities; however, even though they have moved their place of residence away from the central municipality, they continue to rely on it for reasons of work, study, social care, healthcare, shopping, etc. The spread of settlements and the impact of tourist flows on the rental market, particularly in historic cities, and the growing presence of foreign migrant men and women are among the most significant socio-demographic trends.

The phenomenon of urban *sprawl* has increasingly taken the form of urban *sprawl*, that is, the haphazard expansion of the city into surrounding areas, which generates territorial and social imbalances. The redistribution of functions and population across the territory appears to be proceeding at different speeds, with residents moving from *the* urban *centre* to the suburbs at a much faster rate than the corresponding movement of industrial units. The asymmetry between the two processes is causing homes to become increasingly distant from places of work. The patterns of residential migration in the Rome area have very specific characteristics: they are *centrifugal*, in that they move from the centre to the periphery; they are *selective*, as they mainly concern 'young adults' – men and women belonging to newly formed families, both Italian and foreign – and pre-school children.

In other words, it is precisely the working-age population that is moving further and further away from central and semi-central areas – that is, from the neighbourhoods where productive and service functions are most concentrated. The process of *selective* peri-urbanisation is therefore a reality experienced above all by younger families; it has significant social consequences, as it weakens social ties and relationships of mutual support with older relatives, which were once facilitated by living in close proximity. Against a backdrop of a rather meagre local welfare system, families' time is also squeezed by the increasing time costs of commuting, due to the expansion and congestion of urban spaces, to the extent that they are forced to rely ever more frequently on foreign domestic workers to care for children and the elderly and to manage the household.

International migration, which for over a decade has been the main source of demographic vitality for cities, could continue to mitigate certain imbalances in the population structure in the coming years. Migrant men and women are expected to continue to fill the gaps in the labour market left by the local workforce, whilst the accelerating demographic ageing is likely to further fuel demand for care work from households.

If, as is likely, family welfare will in future have even fewer resources at its disposal, and female participation in the labour market grows at the rate envisaged by the Treaty of Lisbon [35], whilst the average household size tends to shrink further, we must ask ourselves who will care for older family members living alone. This is also because, despite the decline in the

[35] The Treaty of Lisbon, which came into force in 2009, formally enshrines equality between women and men as a fundamental value of the European Union, giving the principles of equality and non-discrimination binding legal force.

Given the prevalence of disability in older age groups, the number of older people in need of care is set to rise as life expectancy continues to increase and as very large cohorts of the population – those born during the *baby boom* years – reach old age. The 'welfare blanket' provided by the family is therefore set to become increasingly stretched.

Curbing urban sprawl and building a supportive, cohesive and multi-ethnic community is therefore the challenge facing city authorities over the coming decades.

The management of these processes requires the kind of wide-area perspective that has been called for on numerous occasions in the past, particularly with regard to issues such as urban planning and transport planning. Looking ahead, the new framework for metropolitan cities could provide fresh impetus in this regard too, as well as a greater push towards administrative decentralisation through the transfer of greater powers to local authorities. These processes, which are currently in full swing, could support the development of local areas' specific strengths and foster a polycentric evolution of urban areas.

Suburbs and the neglect of built-up areas – Isolation and loneliness

The situation of older people in urban suburbs and small mountain towns characterised by widespread depopulation is an aspect of demographic decline that has, unfortunately, been very little studied, to the extent that it is difficult even to attempt a simple quantification. In some cases (Aosta Valley, Abruzzo, Basilicata), the regions devote minimal attention to this issue in their social and health plans, whereas it deserves far greater attention, including at national level. Among the few available data, we cite those contained in *'Small municipalities: from housing hardship to the Italian good life' by Sandro Polci* [36], who, in his classification of Italian municipalities, identifies the group of 'ghost towns' comprising *'...1,650 municipalities with an average population of 1,424 inhabitants per municipality, a per capita disposable income of 14,600 euros, a proportion of the population aged 14 and under of less than 10 per cent and of those aged over 65 of almost 30 per cent, an average household size of 2.3, ...; these are very small municipalities scattered sporadically across northern Italy, with some particularly prominent areas (especially in mountainous regions), and found mainly in the south and on the islands, with a geographical distribution that is predominantly inland and in mountainous areas; ...."*

The phenomenon of depopulation, which also affects the northern areas of the Alpine arc, goes hand in hand with the trend towards urban concentration, fuelling the phenomenon of suburbanisation in the major cities of the north, centre and south.

In these areas too, the problem of the elderly emerges in all its specificity and severity. The problems that the elderly are forced to face include the dwindling of family and social ties, difficulties in getting about, access to–

[36] Sandro Polci, "Small towns: from housing hardship to the Italian good life" – Editoria & Ambiente

Living with longevity in a time of transition: community-building urban and housing policies 2010.

access to health and social services, and the enormous problem of safety. In other words, cities built without any regard for the needs of vulnerable people, making their lives particularly difficult and risky. It is certainly no coincidence that, with specific reference to the urban outskirts of large metropolitan areas, *the World Health Organisation (WHO)*[37]deemed it appropriate to propose the 'Age-Friendly Cities' initiative, which has also been adopted by a number of Italian cities.

It was thought that new developments - both regarding the phenomenon of depopulation in small towns and that of peripheralisation - might arise as a consequence of remote working, which was widely trialled during the pandemic. The removal of one of the main drivers of urban and metropolitan concentration might have led to the emergence of new criteria in the location choices of people and businesses. It was reasonable to assume, in fact, that if remote working practices had become established, this would have provided an impetus for a different territorial configuration based *'on a multipolar and multifunctional model – albeit still hierarchical – in which the issue of security and the potential of ICT would play a decisive role'. Undoubtedly, this model possesses highly desirable characteristics. On the one hand, it would ensure greater sustainability and resilience in the event of pandemics; on the other, it would keep alive the so-called agglomeration economies, that is, the benefits deriving from the interaction of knowledge and expertise across informal local networks. Furthermore, the rising costs arising from the excessive growth of cities – linked to congestion and traffic, pollution, marginalisation (and urban decay) generated by the profound inequalities that characterise large urban centres – would be mitigated. In this new context, inland areas could also play a role if they are equipped with physical and digital infrastructure enabling them to develop links with intermediate-sized* towns" [38] .

Unfortunately, once the pandemic was over, these opportunities were lost, and the PNRR itself did very little to resolve these long-standing problems.

Technological transition and the risk of urban marginalisation

Possessing a *'smart* package' of digital skills is now an essential prerequisite for social, economic, cultural and relational inclusion.

In 2006, in this regard, the European Parliament and the Council included digital competence[39]in their Recommendations as one of the eight competences deemed essential for *'active citizenship'* .

[37] World Health Organisation, Global Age-friendly Cities: A Guide - 2007.
[38] Claudio Falasca, 'COVID will not stop urbanisation, it will change it' - Nuovi Lavori Newsletter - No. 265 - 2020.
[39] Council Recommendation on the key enablers for the success of digital education and training - https://data.consilium.europa.eu/doc/document/ST-15741-2023-INIT/it/pdf

In the digital age, therefore, the delicate boundary between citizenship in the formal sense and citizenship in the substantive sense must be redefined and repositioned at the intersection of three essential elements: the ability to access ICT - Information and Communication Technologies (Digital Inclusion); the ability to learn how to use them (Digital Skills); and the acquisition of discernment skills (Digital Competence) for the informed and responsible use of ICT.

And what about older people? Where do they stand in terms of acquiring 'digital citizenship'? What skills do they have? Are they 'power users' of the internet or rather occasional users? What activities do they carry out online?

Older people are characterised by a sort of 'digital primitivism', which defines them as digital users possessing only basic skills in almost all the strategic areas that make up digital skills.

The favourite activities of users aged 55 and over are 'email' (sending and receiving emails) and reading newspapers, magazines and online news; consulting Wikipedia and other online encyclopaedias to find information; searching for information on goods and services or health-related information; using online banking services; and participating in social networks.

However, almost all older people who use the Internet do so to carry out simple information-related tasks, such as using a search engine and/or copying or moving files; yet their use of the Internet in other areas is limited. This is why they are low-level users of ICT; they often do not use a PC and do not use the Internet at home, at work or in other settings where they might acquire digital literacy and practise computer skills. It is true that these people acquired their digital literacy during *the 'analogue era'*; however, the socio-economic and geographical context of their adult lives has often failed to act as a driver for further digital literacy–digitalisation.

It should be emphasised, however, that the pandemic, the widespread use of smartphones, and the pressures arising from the need to use digital tools in everyday life are providing a powerful impetus for digitalisation even amongst these age groups. Training initiatives run by voluntary organisations are playing a vital role in supporting this significant development.

Environmental transition and health risks for the elderly

Older people are the group most exposed to the effects of climate change, particularly in urban areas.

The main environmental risk factors can be attributed to:

1. *Increased climate vulnerability in cities*

   Italian cities are experiencing critical levels of air quality and high temperatures, with environmental indicators that have a direct impact on the health of the most vulnerable members of the public. ISPRA's indicators of urban liveability include:

   - PM10 (fine particulate matter), NO_2(nitrogen dioxide) and O_3(ozone) as the main

critical pollutants

- exposure to noise;
- lack of urban green spaces;

Impact on older people:

- increased hospital admissions for respiratory and cardiovascular conditions;
- higher mortality rates in summer;
- difficulty in maintaining comfortable temperatures in outdated homes.

2. *Air quality and health*

Air quality is one of the main environmental determinants of urban health. ISPRA indicators show that many Italian cities regularly exceed the limits for PM10 and NO_2.

Impact on older people:

- exacerbation of chronic conditions (COPD, asthma, heart failure);
- reduced daily mobility;
- increased dependence on health and social care services.

3. *Inadequate urban infrastructure for an ageing population*

The ISTAT Report on older people in metropolitan cities shows that:

- 5 million people aged over 65 live in the 14 metropolitan cities;
- the old-age ratio is 183 older people for every 100 young people (193 nationally);
- 45 per cent of older people live in regional capitals, with the remainder living in the surrounding urban areas.

Environmental and housing impact on older people:

- older people often live in neighbourhoods with poor pedestrian accessibility and few green spaces;
- greater exposure to traffic, noise and pollution;
- difficulty in accessing essential services in increasingly congested cities.

4. *Energy transition and outdated housing*

The environmental transition calls for more efficient buildings, but Italy's housing stock is very old. Studies on the built environment for an ageing society show that:

- an ageing population requires accessible, efficient and adaptable housing;
- many buildings are not up to standard in terms of energy efficiency and climate performance;
- major refurbishment is needed (NZEB – *Nearly Zero Energy Building*, co-housing, regeneration).

Impact on older people:

- higher energy costs for heating and cooling;
- difficulty in carrying out renovation work;
- risk of energy poverty, particularly for those living alone.

5. *Growing demand for resilient housing models*
   The environmental transition is driving a shift towards more sustainable and integrated housing models. Research into innovative silver housing highlights that:
   - the potential market comprises 2.4 million older people;
   - the estimated actual demand is between 108,000 and 264,000 people;
   - there is a need for independent housing that is integrated with social and healthcare services.

   Impact on older people:
   - the need to live in safer, greener and more accessible environments;
   - a growing demand for solutions such as cohousing, senior housing and sustainable social housing;
   - the need for integration between social, health and environmental services.

6. *Climate transition and local welfare*
   The Report on Housing and the Elderly (including those in need of care)[40] highlights that:
   - in Italy there are almost 14 million people aged over 65, half of whom are over 75;
   - increased life expectancy means more years lived in a state of frailty;
   - the climate transition has a direct impact on welfare and housing needs.

   Impact on older people:
   - a greater need for local services;
   - the importance of resilient and supportive communities;
   - the need to rethink urban spaces to encourage social interaction and mutual support.

Demand for safety is growing

Criminal incidents are, more often than not, the result of the interplay of multiple environmental, social and economic factors, which make citizens - and, in particular, those belonging to certain sections of the population – more vulnerable. Within the complex social, economic and cultural dynamics in which every single crime takes place, it is sometimes possible to observe how the risk of victimisation is unevenly distributed amongst the various most vulnerable sections of the population. Older people are one of the social groups most at risk of falling victim to crime.

The statistical data produced by Istat make it possible to identify what are commonly referred to as *'risk or vulnerability* factors'; these are socio-demographic characteristics or lifestyle factors that may, in some way, expose people to the risk of becoming victims of crime. In particular, for older people, the risk of victimisation varies significantly depending on the type of offence and the victim's gender.

Among the over-65s, women and men are most frequently victims of the same three types of crime: pickpocketing, criminal damage, and fraud and cybercrime.

[40] Housing and the elderly (vulnerable): evidence and ideas for co-designing new forms of housing – https://fon-dazioneturati.it/wp-content/uploads/2024/06/Report-17-aprile-2024.pdf

In 2018, 14,378 men and 21,340 women were victims of pickpocketing, accounting for 22.1 per cent and 42.2 per cent respectively of all pickpocketing offences suffered by men and women that year. In 2023, this type of offence saw a sharp decline, falling to 19.5 per cent for men and 35.7 per cent for women.

In 2018, there were 22,975 male victims of property damage (35.4 per cent) and 9,236 female victims (18.3 per cent). In 2023, the figure for men fell to 33 per cent, whilst that for women rose to 19.38 per cent.

In the case of cyber scams and fraud, there has been a significant rise for both men and women, with the figure for men rising from 23.3 per cent in 2018 to 31.8 per cent in 2023, and for women from 21.3 per cent in 2018 to 29.79 per cent in 2023: an increase of 7.8 and 8.49 percentage points respectively in just under 5 years.

Table 32 – Safety – People aged 65 and over who were victims of crimes reported by the police to the judicial authorities – Absolute figures in thousands and per 100 people with the same characteristics – 2018/2023

Type of crime	As a proportion of the total population aged 65 and over in 2018				As a proportion of the total population aged 65 and over in 2023			
	Men		Women		Men		Women	
	No.	%	No.	%	No.	%	No.	%
Assaulted	817	1.3	503	1.0	1,030	14.2	625	1.16
Intentional injuries	3,139	4.8	1,769	3.5	2,839	3.9	1,540	2.87
Threats	4,930	7.6	2,467	4.9	4,774	6.6	2,515	4.7
Stalking	465	0.7	409	0.8	591	0.8	596	1.11
Snatch thefts	1,072	1.7	2,568	5.1	954	1.3	1,532	2.86
Pickpocketing	14,378	22.1	21,340	42.4	14,069	19.5	19,121	35.7
Burglaries	395	0.6	418	0.8	252	0.03	262	0.48
Robberies in public places	738	1.1	501	1.0	468	0.6	323	0.60
Extortion	919	1.4	395	0.8	897	1.2	660	1.23
Cyber fraud and scams	15,111	23.3	10,736	21.3	22,399	31.08	15,934	29.79
Damage	22,975	35.4	9,236	18.3	23,777	33.00	10,365	19.38
Total	**64,939**	**100**	**50,342**	**100**	**72,050**	**100**	**53,473**	**100**

Source – analysis by AUSER, SPI and AeA based on ISTAT data

Urban regeneration and the criteria for making cities age-friendly

What older people are asking for is for cities to take their existence into account in a responsible manner, not to regard them as a problem, not to relegate them to outdated stereotypes, and to recognise their rights as full members of the community

, and that they be encouraged and supported in their needs and aspirations so as to compensate for physical changes, with a view to active ageing in social, cultural and economic terms.

This need was recognised as one of the three priority guidelines of the Madrid International Plan of Action on Ageing, which was adopted by the United Nations in 2002.

The editorial concluding the WHO guide 'Global Age-friendly Cities' [41]states *"The real issue, then, is to ask what characteristics the urban environment must possess so that independent older people can retain the economic freedom, authority and respect of those around them, as well as the autonomy, dignity and social connections necessary, on the one hand, for their well-being and, on the other, for their ability to contribute to the creation of wealth and individual and collective well-being"* .

Subsequently, in Chapter 2, the WHO guide continues: *"An age-friendly city encourages active ageing by maximising opportunities for health, participation and safety, with the aim of enhancing quality of life as people age. From a practical perspective, an age-friendly city adapts its facilities and services to make them accessible and usable by older people with different needs and abilities."*

These important statements, when applied to the reality of Italian cities, mean that policies, services, the environment and facilities must support and enable people to age actively in the following ways:

- **integrate** – A city suited to older people can only emerge from an 'integrated' approach tailored to their lifestyle. Adopting this approach means coordinating actions across the various areas of urban policy and services so that they reinforce one another;
- **facilitate** – The key concept that must be at the heart of policies aimed at creating a social and physical urban environment suited to older people must be 'facilitation'. Policies, services, the environment and facilities must 'facilitate' the expression of the wide range of abilities and resources possessed by older people; meeting the needs and preferences associated with ageing; respecting older people's decisions and lifestyle choices; protecting those who are most vulnerable; and promoting their inclusion in all areas of community life, as well as their contribution;
- **anticip**ate – In an age-friendly city, it should be the norm for both the natural and built environments to be designed to accommodate people with different abilities, rather than being designed for an imaginary 'average' person (i.e. a young man);

[41] The WHO Age-Friendly Cities framework, set out in the Global Guide to Age-Friendly Cities, proposes eight interlinked domains that can help to identify and address barriers to older people's wellbeing and participation. https://iris.who.int/server/api/core/bitstreams/08caa73b-5934-4b6b-bffe-d27fbe92e6e7/content

- **Respect** – Recognition and respect should characterise social relationships and services, as well as physical environments and materials. Respect and consideration for the individual should be core values everywhere: on the street, at home and on public transport, in public and commercial services, in the workplace and in care settings.
- **protect** – Services should employ friendly staff who patiently provide assistance to older people. Shopkeepers should serve older people with the same promptness with which they serve other customers. Communities should show gratitude to older people for their past contributions, not just their current ones. As education promotes knowledge, school pupils should be taught about ageing and older people, and the media should portray them realistically and without stereotypes.
- **promote** – A senior-friendly city promotes the inclusion of older people in all areas of community life, as well as their contribution. By fostering solidarity between generations and cultures within communities, it facilitates social interaction in local services and activities that bring people of all ages together. Opportunities for neighbours to get to know one another should be encouraged, ensuring they look out for one another's safety, help one another and keep in touch. Thanks to a network of men and women – relatives, friends, neighbours and service providers - older members of the community should feel included and secure. There should also be personalised support for older people at risk of social isolation, and the economic, linguistic and cultural barriers perceived by older people should be minimised.

Proposals for an age-friendly city

These fundamental criteria must be adopted and incorporated into urban regeneration policies at all levels, with particular focus on: public spaces, the environment and public offices; the transport system; housing conditions; social support and health services; social participation; civic inclusion; employment and income protection; communication and information; and safety.

A set of measures to be implemented gradually, starting with those – the majority of which – that essentially require a different set of priorities in administrative action, greater compliance with the rules, the amendment of those rules that have proved detrimental to the rights of older men and women, greater sensitivity and awareness in behaviour, and agreed criteria for intervention.

For measures of a more structural nature, which entail greater public expenditure, it will be necessary to assess their compatibility within the framework of public policy priorities in order to evaluate the timeframe for their implementation.

Accessibility [42]

Despite the fact that, in Italy, *'Regulations to ensure the use of public buildings by people with physical disabilities and to improve their general* accessibility' have been in force since as far back as 1968 [43] and despite the fact that local authorities and provincial councils, under Article 32, paragraphs 21 and 22, of Law No. 41 of 1986, are obliged to adopt Plans for the Elimination of Architectural Barriers (PEBA), on pain of being placed under regional administration. This obligation was extended to urban spaces by Law No. 104 of 1992[44] (Box 6). In practice, it is estimated that around 97 per cent of local authorities lack this essential tool.

Box 6 – Article 32 of Law No. 41 of 1986 and Article 24 of Law No. 104 of 1992

Paragraphs 21 and 22 of Article 32 of Law No. 41 of 1986

21. In the case of existing public buildings that have not yet been brought into line with the requirements of the Presidential Decree of 27 April 1978,
No. 384, the competent authorities must adopt plans for the removal of architectural barriers within one year of this Act coming into force.

22. For measures falling within the remit of municipalities and provinces, once the deadline set out in paragraph 21 above has elapsed, the regions and the autonomous provinces of Trento and Bolzano shall appoint a commissioner to oversee the adoption of plans to remove architectural barriers within each local authority.

Paragraph 9 of Article 24 of Law No. 104 of 1992: "Framework Law on assistance, social integration and the rights of persons with disabilities."

9. The plans referred to in Article 32(21) of the aforementioned Law No. 41 of 1986 are amended to include provisions relating to the accessibility of urban spaces, with particular reference to the identification and creation of accessible routes, the installation of audible traffic lights for the blind, and the removal of signage installed in such a way as to obstruct the movement of people with disabilities.

[42] This topic is covered in detail in issue 1/2025 of *Abitare e Anziani informa*: Architectural barriers: 57 years of denied rights: https://www.abitareeanziani.it/wp-content/uploads/2025/02/AeA-1_2025.pdf

[43] Circular No. 4809 of the Ministry of Public Works, 19 June 1968: https://www.legislazionetecnica.it/52487/normativa-edilizia-appalti-professioni-tecniche-sicurezza-ambiente/circmin-llpp-19-06-1968-n-4809

[44] Law No. 104 of 5 February 1992: Framework Law on assistance, social integration and the rights of people with disabilities.
https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:legge:1992-02-05;104!vig=

To fully understand the seriousness of this failure to comply, it should be borne in mind that the World Health Organisation's 2001 International Classification of Functioning, Disability and Health (ICF) defines disability as a condition resulting from the interaction between the individual and the environment (physical and social) in the presence of barriers of any kind, namely physical, sensory, intellectual-cognitive, communicative, relational, legislative and so on (Box 7).

Box 7
International Classification of Functioning, Disability and Health (ICF)

The ICF is a classification system for disability developed by the World Health Organisation (WHO) which, following nine years of revisions, was adopted by the 54th World Health Assembly on 22 May 2001.
The ICF views functioning and disability as a complex interaction between an individual's health conditions and environmental and personal factors. The classification regards these as dynamic and interrelated aspects, which can change over the course of an individual's life and are therefore never static.
Since the ICF defines disability as the interaction between a person with a health condition and their context, the descriptive model proposed by the ICF is applicable to all people with any kind of health condition. The terms used by the ICF are neutral with regard to the aetiology of diseases.

The ICF is divided into two parts, each comprising two components:

Part 1: Functioning and Disability

Body Functions and Structures are classified into eight distinct chapters, and Activities and Participation into nine distinct chapters.

Part 2: Contextual Factors

Environmental Factors are classified into five separate sections. This section also includes Personal Factors, which are not currently classified.
The WHO has also developed a system for describing the extent of problems in terms of bodily functions and structures, activities and participation, and environmental factors. This system involves the use of so-called qualifiers, which make it possible to clarify whether a problem exists and how significant it is: a qualifier value of 0 indicates the absence of a problem, whilst a value of 4 indicates a complete problem.

The main qualifiers for the Activity and Participation component are 'Performance' and 'Capacity'. The Performance qualifier describes the difficulty involved in carrying out an activity, taking into account the environmental factors that influence its performance. The Capacity qualifier describes the difficulty involved in carrying out an activity in the absence of specific or adapted environmental factors. For each activity considered in an individual's assessment, the two main qualifiers must be specified. It is essential to be able to analyse and describe the effect of environmental factors. The ICF allows for the description of facilitating environmental factors and barrier environmental factors.
The ICF is updated annually by the WHO.

Furthermore, according to the 2006 United Nations Convention on the Rights of Persons with Disabilities (ratified by Italy under Law No. 18 of 3 March 2009), 'persons with disabilities' *are defined* as *'those who have long-term physical, mental, intellectual or sensory impairments which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others'* [45] .

This failure to comply, therefore, deprives millions of citizens of the fundamental right to *'equality'* as enshrined in Article 3 of the Constitution.

However, whilst until a few years ago people with mobility disabilities and their representative organisations did not have an effective legal means of compelling public authorities to comply with their obligation to adopt the PEBA (*Plan for the Elimination of Architectural Barriers*) - and at best could only obtain some form of compensation - the situation has changed with Law No. 67 of 1 March 2006 'Measures for the judicial protection of people with disabilities who are victims of discrimination' [46], which, for the first time, establishes that the accessibility and usability of public spaces constitute a fundamental subjective right of the individual and that, therefore, ensuring that people with disabilities can move freely throughout the country independently, safely and with dignity is a fundamental right.

In accordance with the anti-discrimination protection guaranteed by Law 67, the Court of Rome (Order of 13 December 2022), in response to the appeal lodged by the Luca Coscioni Association against the Municipality of Pomezia, recognised that

[45] United Nations Convention on the Rights of Persons with Disabilities: https://www.normattiva.it/do/atto/caricaPdf?cdimg=009G0027001000101100 01&num=0001&dgu=2009-03-14

[46] Law No. 67 of 1 March 2006: Measures for the legal protection of people with disabilities who are victims of discrimination. https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:legge:2006;67

The failure to adopt the PEBA constitutes discriminatory conduct, requiring the local authority to remedy the prejudicial effects of such conduct, namely by adopting a PEBA within a specified timeframe.

The judgement has therefore set a precedent enabling individuals and organisations to assert this fundamental right, which safeguards the most vulnerable and also serves to make individual and collective living environments more liveable for everyone.

Table 33 sets out data on the proportion of the population experiencing difficulties in accessing essential services in daily life. The most critical figure relates to A&E departments, where 50 per cent of the population nationwide experience difficulties, with peaks of 62 per cent in Campania and 69.3 per cent in towns with fewer than 2,000 inhabitants. This is followed by difficulties in accessing local council offices, experienced by 30 per cent of the population on average nationwide, with peaks of 38 per cent in Lazio and 39.8 per cent on the islands. As regards police and Carabinieri services, 29.7 per cent of the population nationwide experience difficulties, with peaks of 45.7 per cent in municipalities with fewer than 2,000 inhabitants and 40.1 per cent in Calabria.

Table 33 – Population experiencing difficulties in accessing essential services in daily life in 2024 – Percentages

Indicator	Pharmacies	A&E	Post offices	Police, Carabinieri	Local council offices	Grocery shops, markets	Supermarkets
Local area							
Italy	13.5	50.4	19.4	29.7	30	20.2	24.5
North	11.1	46.9	16.1	27.9	25.6	20.9	24.5
North-west	10	47.1	15.2	27.5	23.5	20.4	24.1
Piedmont	13.3	50.8	18.4	32.2	27.3	22.6	28
Aosta Valley / Val d'Aosta	16.8	52.5	15.5	25.8	16.2	21.4	36.4
Liguria	15.2	57.2	22.8	33.7	37	23.1	23.6
Lombardy	7.5	43.7	12.5	24.3	19.6	18.9	22.3
North-east	12.7	46.7	17.4	28.6	28.5	21.7	25.1
Bolzano / Bozen	13.5	32	17.1	23.9	18.9	13.6	19.1
P. A. Trento	16.2	46.1	18.6	22.3	20.4	19.5	27.7
Veneto	11.3	51	15.9	29.9	27.5	22	25.5
Friuli-Venezia Giulia	11.7	40.9	15.9	24.9	25.6	20.9	23.2
Emilia-Romagna	14	45.6	19.2	29.6	32.4	22.7	25.7
Centre	13.9	48.9	19.6	28.3	36.6	19	22.4
Tuscany	12.8	48.9	20	28	36.4	20.5	26.6
Umbria	13.5	45.3	16.6	28.8	33.5	16.6	21.4
Marche	14.6	47.5	18.9	28.3	31.4	20.1	25.7

Indicator	Pharmacies	A&E	Post offices	Police, Carabinieri	Local council offices	Grocery shops, markets	Supermarkets
Region							
Lazio	14.5	49.8	20	28.5	38.6	18	19.1
Southern Italy	16.9	56.6	24.4	33.1	32.3	19.8	25.6
South	16.8	57.3	24.1	34.3	31.3	18.9	25.3
Abruzzo	14.6	50.3	16.9	29.8	26.5	20.8	26.3
Molise	14.8	55.1	16.1	27.9	22.4	22.1	30.6
Campania	20	62.9	29	36.4	32.7	19	27.7
Puglia	11.2	53.2	21.2	32.1	32.1	13.1	15.4
Basilicata	16.4	53.5	18.6	25.8	23.9	20.5	25.2
Calabria	21.6	56.6	24.1	40.1	33	27.9	37.2
Islands	16.9	55.1	25	30.5	34.1	21.6	26.3
Sicily	19.6	54.7	29	34.4	39.8	24.4	27.8
Sardinia	9.5	56.2	13.6	19.5	18.3	13.7	22.3
Metropolitan centre	8.1	41.9	16.6	27.2	43.5	14.6	14.8
Metropolitan suburbs	15.9	59.7	22.8	31.6	27.4	23.4	27.1
Up to 2,000 inhabitants	21.5	69.3	22.1	45.7	15.8	36	56.6
2,001–10,000 inhabitants	12.8	55.6	14.5	25.1	16.8	21.1	29.1
10,001–50,000 inhabitants	13.9	45.7	20.9	24.6	25.8	17.7	20.4
50,001 inhabitants and over	14.4	45	22.6	38.5	47	20	21

Source – analysis by AUSER, SPI and AeA based on ISTAT data

Public spaces

The individualistic and commercial use of public spaces is leading to a steady erosion of their role as places for people to meet and socialise. This is also happening in the extraordinary cultural and historical sites of Italian cities, limiting the enjoyment of these places.

This must be curbed by clearing squares and pavements of all obstacles (e.g. restaurants, bars, street vendors, parked cars), with smooth, well-maintained surfaces that are wide enough to accommodate wheelchairs, equipped with public toilets in good condition that are easily accessible to people with disabilities, with clear signage and situated in convenient locations, and the provision of outdoor seating and benches, especially at public transport stops, spaced at regular intervals and inspected to ensure safe access for everyone.

Roads must also be made accessible to pedestrians again, with suitable, non-slippery crossings at regular intervals, fitted with well-designed

and suitably arranged, such as pedestrian islands, footbridges and underpasses, to facilitate safe crossing. Pedestrian traffic lights must allow sufficient time for older people to cross the road and must feature both visual and audible signals. Strict enforcement of traffic rules and regulations, starting with giving way to pedestrians.

Environment

The environmental quality of cities is becoming increasingly critical to health, not only for the elderly and children, but also for people in the prime of life. The priority here is to take action to ensure strict compliance with air quality standards, as the current situation is causing serious damage to health and having a significant impact on healthcare expenditure. We call for action to be taken in two key areas:

- The first is to make the energy system sustainable. The measures we propose are: the urban plan for energy efficiency in buildings and for the development of renewable energy sources; energy performance certificates for buildings; and energy efficiency standards for new buildings;
- the second is sustainable mobility. The strategic approach to be pursued is to prioritise public transport through the so-called 'focus on rail' within a metropolitan framework.

It also involves the expansion of pedestrian zones, limiting the speed of motorised traffic and promoting alternative and collective forms of transport.

A crucial factor in ensuring the quality of the urban environment for older people is the quantity and quality of green spaces, which must be easily accessible, well-maintained and safe, with adequate sheltered and equipped areas for resting. An important initiative that should be promoted for older people is that of neighbourhood and local 'community gardens', as well as the promotion of open self-management by citizens' committees of green spaces within neighbourhoods. It is important to support sporting and social activities for young people, children and older people by providing municipal sports centres, starting with the afternoon use of school facilities.

Further factors to be taken into account with regard to environmental quality include noise abatement, the elimination of sources of electromagnetic pollution, and a carefully planned urban afforestation programme. The promotion of a major cultural awareness campaign addressing the issues of waste, urban cleanliness and unpleasant odours.

Public services and the digital agenda

As cities continue to expand in size and population, they are becoming hypertrophic organisms with extremely weak nervous and circulatory systems. Public services are located across the city without any connection either to residential areas or to the transport network. All this causes enormous difficulties for older men and women, who are forced to endure stressful journeys, but also for the city as a whole, which is subjected to unnecessary, costly and polluting transport. This can be put to an end by carefully reviewing the areas of

citizens and, above all, by providing them with their own 'digital agenda'. Working towards 'smart cities' is now an unavoidable choice, because urban quality increasingly depends on the availability and accessibility of intangible communication and knowledge infrastructures. Other cities around the world have made this choice, and it is these cities that guarantee a better quality of life. The benefits that the community and individuals can derive from the widespread adoption of ICT systems extend to every aspect of life and are such as to produce significant knock-on effects in the organisation of the city, its services and the economy.

The numerous initiatives currently being implemented around the world confirm that the digital agenda can bring benefits across the entire spectrum of urban life. In all cases, it is essential to ensure that public offices are easily accessible and equipped with lifts, ramps, appropriate signage, stairs that are not too high or steep, and handrails, non-slip flooring, and rest areas with comfortable seating.

Mobility and the transport system

It is undoubtedly the most difficult problem to solve, one that plagues all cities. In Italy, it presents itself in a particularly complex manner due to the structure of the cities, which is the result of millennia of history. However, this is a challenge that cannot be shirked, as the health of all citizens - not just the elderly - is at stake. The solution lies in a massive investment in public transport services, with as much of it as possible running on rail.

To meet the needs of older people, all neighbourhoods must be provided with adequate public transport services that are well connected both within the city (including the surrounding areas) and between neighbouring towns; economically affordable for all older people, reliable and frequent (including night and weekend services), particularly for key destinations such as hospitals, health centres, public parks, shopping centres, banks and senior citizens' centres; comprising accessible vehicles with a lowerable floor, a low step and spacious, high seats; these vehicles must be clean and well-maintained, with clear indications of the route number and destination; they must also include specialised transport services for people with disabilities and operate at a frequency sufficient to prevent overcrowding.

It is essential that drivers show courtesy by stopping at the designated stops, waiting for passengers to take their seats before setting off again, and pulling up close to the kerb so that it is easier for elderly people to alight from the vehicle.

Bus stops must be equipped with seats and shelters to protect against bad weather, and must be clean, safe and adequately lit. Stations must be accessible and equipped with ramps, escalators, lifts, suitable platforms, and legible signage positioned appropriately. Station staff must be courteous and willing to help.

Older people must be provided with information on how to use public transport and on the range of transport options available. Timetables must be legible and easily accessible, and must clearly indicate which bus routes are accessible to people with disabilities.

The public transport system must be supplemented with shuttle services to take older people to specific events and locations, including the use of volunteer drivers for this purpose.

With regard to taxi services, the agreement on discounted fares for older people on low incomes should be reviewed, strengthened and made truly effective, and taxis should be comfortable and accessible, with space for wheelchairs and/or walking aids.

For the many older men and women who drive, it is essential to ensure that roads are well-maintained, wide and well-lit, with clearly marked junctions, clear, highly visible and appropriately positioned road signs, and affordable parking spaces, a proportion of which are reserved for people with disabilities. Refresher courses should be provided for older drivers.

Social and health services

This is a key issue for the quality of urban life of older people and their families. Well-integrated, coordinated and accessible social and healthcare services have a clear impact on the health and well-being of older people and their families. The issues at stake here are numerous and all of great significance.

Law 33/2023, which grants the Government powers to define policies in favour of older people, with particular attention to those who are not self-sufficient and to the reform of social and healthcare services, marks a fundamental step forward for the entire system (Box 8).

Box 8

The main objectives of Law 33/2023 are as follows:

- to safeguard the dignity and improve the living conditions, care and support for older people, including those who are not self-sufficient, through the reorganisation, simplification and coordination of existing legislation governing social, health and social-health care services.
- To promote the social and cultural participation of older people, by encouraging volunteering and intergenerational solidarity activities.
- Combating loneliness and social isolation through listening services, psychological support and socialisation.

- The decision-making autonomy of older people regarding their own care and continued living at home, in line with integrated social care and health and social care planning.
- A multidimensional bio-psycho-social assessment of the needs and capabilities of frail or dependent older people, to ensure a continuum of personalised services.

Tools and governance

The law provides for the establishment of a steering committee chaired by the Prime Minister, with the participation of various Ministers and representatives of local authorities, to coordinate the definition of essential levels of social services (LEPS) and the related standard costs. Furthermore, it introduces key concepts such as:

- Territorial Social Areas (ATS): legal entities that ensure the consistent management of social services across the territory.
- Single Points of Access (SPAs) and Individualised Integrated Care Plans (IICPs), tools for the integration of services and personalised care for older people.
- Family carers, recognised as key figures in home care.

In this sensitive area of social care, particular attention must be paid to ensuring that information on health and social care services for older people is clear and accessible, as well as to minimising red tape in the provision of individual services and ensuring that administrative staff are sensitive and respectful.

The financial barriers that hinder access to healthcare and community support services must be removed. The provision of home care services – including healthcare, personal care and help with household tasks – must be strengthened, ensuring that service providers have the appropriate skills and training to communicate with older people and to care for them effectively. Volunteering by people of all ages should be promoted and supported in order to assist older people in a wide range of health- and community-related situations.

The opportunities offered by active participation in social and cultural life

As we grow older, the nature of our family, friendship and social relationships in general gradually changes, with the loss of a defined social role following retirement. The risks include isolation, giving up on even the most basic plans for the future, letting oneself go, and losing the will to live. It is possible to counteract this downward spiral by adopting individual and collective strategies aimed at



to encourage older people to take an active part in cultural and social initiatives that help them to keep their interests alive, maintain their social networks, and feel that they can make a valuable contribution to the community.

Having the chance to watch a film, attend a theatre performance, keep up to date with the newspaper and the media, read a book, travel back in time by visiting a museum or an archaeological site, go dancing or cheer on a sports team – these are all essential activities that bring time to life, rather than simply letting it pass by.

In this regard, an important contribution can be made by initiatives from public institutions (formal networks such as organised, planned, centralised and specialised services), although numerous studies show that overly formal initiatives are not always sufficient to make older people feel socially valued. Voluntary participation in informal networks–which include interpersonal relationships centred on individuals, and relationships of mutual support amongst families and relatives–proves to be far more effective. Equally valuable is the commitment older people make to voluntary organisations, not least because the human and material resources mobilised within these networks provide support and protection to individuals, both in daily life and during the most difficult times, thus representing an essential element of social cohesion.

Let us therefore examine the extent to which older people take part in various social activities, using Istat surveys from 2018 and 2023 as a reference, not least to ascertain what changes in behaviour the pandemic has brought about.

- *Television and* radio – Television is undoubtedly the most popular form of information, leisure and entertainment amongst older people. The availability of devices in the home has played a major role in this: in 2023, 85.6 per cent watch TV every day, whilst 15.7 per cent listen to the radio every day. The difference between men and women is minimal when it comes to television, whilst it is as much as 12.1 percentage points when it comes to listening to the radio.

Compared with the pre-pandemic period, there has been a fall of a few percentage points in television viewing amongst both men and women, and an increase of around 5 percentage points in radio listening amongst both men and women.

- *Newspapers and books* – Reading newspapers is the second most common activity among older people. 19.7 per cent of men read the newspaper five times or more a week, whilst the figure for women is 10.8 per cent.

Reading books is also a form of cultural participation practised by older people, with a gender gap that is reversed in favour of women. In 2023, 27.7 per cent of men read at least one book, compared with 30.3 per cent of women.

Over the last five years, there has been a significant decline in newspaper reading, with the proportion of people reading newspapers five times or more a week falling from 19 per cent to 14.7 per cent. The situation is no better when it comes to reading books.

- *Cultural activities* – In the breakdown of older people's participation in cultural activities, it is interesting to note that in 2023, attendance at

museums and exhibitions (17.6 per cent) and archaeological sites and monuments (15.15 per cent) is higher than that for cinema (12.2 per cent) and sporting events (9.06 per cent). Overall, gender differences show that women are less involved, with the exception of the theatre.

Compared with the previous period, however, there has been a general decline in attendance, with some increases in sporting events and concerts.

- *Social life* – Friends and neighbours are an important resource available to older people, even if they are not always accessible or available. Focusing on data relating to older people's social lives – understood as their propensity to spend time with friends and neighbours (excluding relatives) whom they can rely on in times of need, and their satisfaction with their leisure time – the available figures show that in 2023 only 9.4 per cent meet other people every day, 4.2 percentage points less than in 2018, with a significant gender difference in favour of men of 12.9 percentage points in 2023. Whilst 19.2 per cent meet people more than once a week (21 per cent in 2018), 16.36 per cent meet them just once a week, 19.7 per cent just once a month, and 17.38 per cent a few times a year, with 13.5 per cent meeting no one at all and 3.3 per cent having no friends at all. It is worth noting that gender differences consistently place women at a significant disadvantage. As can be seen, the pandemic has severely impacted the ability to maintain relationships within friendship networks.
- *Community life* – Taking an interest in what is happening on the political scene is a sign of engagement and participation in public life, all the more so when this takes the form of social commitment and contribution seen as a means of enhancing collective well-being. In this regard, the 2018 data provided a picture characterised by 19.3 per cent of older people showing an interest in listening to political debates (25.5 per cent of men and 14.4 per cent of women); however, overall, it can be said that their involvement is not particularly high, with a marked gender difference showing that older women are far less involved. In 2023, this assessment is firmly confirmed: the proportion of people listening to political debates has fallen to 13.36 per cent, encompassing both men and women.

The impact of the pandemic has also been felt in those community activities that required the direct participation of older people. Whilst in 2018 the most engaging activities were attending meetings at cultural, recreational or other types of associations (8.2 per cent) and taking part in free activities organised by voluntary organisations (8.4 per cent), by 2023 participation in both cases had fallen to 6.5 per cent and 6.4 per cent respectively. A significant gender difference is evident in both activities. In both 2018 and 2023, there is a substantial number of older people willing to contribute financially to support cultural and voluntary organisations, but this form of participation is also on the decline in 2023, falling from 15.2 to 12.02.

There has been a significant decline in the number of older people attending places of worship. Whilst in 2018, 35.6 per cent of older people attended at least once a week, by 2023 this figure had fallen to 26.32 per cent – a drop of 9.3 percentage points, representing around a third of the pre-pandemic figure.



- *Social participation* – For the growing number of older people living alone in their own homes, loneliness is one of the main causes of physical and mental decline. Alongside a modern and comfortable home, it is therefore necessary to establish a system of support services for everyday life, enabling older people to remain actively involved in community life, even as their physical abilities decline.

Social support for older people's housing now consists of well-established initiatives that have yielded interesting and effective solutions, thanks to the work of institutional networks, professional staff, volunteers and local associations: initiatives to foster cultural and social engagement in neighbourhood and community life; support for adapting the home environment and managing daily life; home care services aimed at both independent older people and those with cognitive impairments.

Social network activism is a major asset for welfare policies, which should be strengthened and supported, without, however, shifting the burden of the healthcare system's shortcomings onto families. Innovative technologies and a system of social care networks can be of great help in supporting people to age at home, and in this context, the contribution made by the private non-profit sector and the voluntary sector is fundamental.

To encourage older people to engage with their local neighbourhood, social services play a vital role in ensuring a variety of venues - such as leisure centres, schools, libraries, senior citizens' centres, parks and gardens - where initiatives, meetings and gatherings can take place. It is important that these activities and events are well publicised, with information on what is on offer, accessibility and transport options. Facilities must be accessible and equipped in such a way as to enable the participation of people with disabilities or those requiring assistance.

- *Civic inclusion* – The civic inclusion of older people in cities should aim to promote initiatives designed to give them a role and social standing within society, such as the opportunity to make decisions in civic life, drawing on both their past and present experience.

The direct involvement of older men and women can take a variety of forms and cover a range of topics: from their inclusion as full partners in community decision-making processes that affect them; to public and voluntary services discussing ways in which services can be improved; in commercial activities, regarding the services and products best suited to the needs and preferences of older people; and through the media, with a view to eliminating stereotypes regarding the public image of ageing.

A key channel is the inclusion of courses on ageing in primary and secondary school curricula, and active and regular involvement in local school activities alongside pupils and teachers, providing opportunities for older people to share their knowledge, history and expertise with other generations.



Lifelong learning

Recognition of the right to education is a fundamental prerequisite for active ageing. Learning at any age is increasingly necessary in order to adapt freely to new developments and avoid being excluded from both productive and social activities. This right is not currently recognised. Indeed, even the universal right to an adequate education appears to be under threat.

The rapid changes we are witnessing (in languages, technologies, economies and societies) require us to be able to keep up to date constantly, in order to avoid the risk of being marginalised by the complexity of urban life and, instead, to take advantage of the great opportunities it offers.

This is why it is necessary to support the updating of literacy skills at every stage of life in a country that all international rankings show to be lagging far behind, but also to develop those vital skills that are crucial for personal well-being, social inclusion and participation. And so that educational provision is not limited to formal learning contexts (schools, universities), but is extended to the contexts that educators refer to as 'non-formal' and 'informal'.

Income, fees, prices

Living in cities is becoming increasingly expensive, but for many older men and women, this is not a choice; it is a situation to which there are no alternatives for economic, family, social and psychological reasons. It is therefore essential that appropriate fiscal policies, alongside social and gender-based budgeting, become standard tools for protecting families and ensuring support and redistribution for both working people and pensioners.

The constant rise in prices is placing a particularly heavy burden on people living on a pension, especially single-income households, many of whom are elderly women who already receive lower pensions or survivors' pensions. For these people, it is becoming increasingly difficult to buy essential goods and to pay rent and utility bills.

For this reason, local authorities must:

- set up price monitoring bodies to monitor, in consultation with the relevant stakeholders (the Chamber of Commerce, trade, agricultural, retail and consumer associations), the trend in the prices of essential goods;
- enter into agreements with retail and consumer associations to ensure the supply of food and essential goods at stabilised prices;
- introduce measures aimed at reporting speculative practices and providing information to citizens to guide them towards informed purchasing decisions;
- promote the establishment of solidarity-based buying groups.

Employment for older people

We are all aware of the importance of work in people's lives, just as we are aware of the trauma that the cessation of work causes for so many women and men–

the end of working life, which for many represents the loss of their social role and the entry into a sort of limbo in which they no longer know who they are or what they stand for. For this reason, it is necessary to consider whether there should be greater flexibility in the criteria for retirement and, in any case, that retirement should not mean the end of all activity for pensioners.

Unfortunately, social recognition of the activities carried out by older people outside the labour market remains marginal. These activities are by no means unimportant in ensuring the well-being of the social fabric, yet they are rarely discussed and, when they are, the discussion is superficial.

Article 4, paragraph 2, of our Constitution states: *"Every citizen has a duty to carry out, according to their abilities and their own choice, an activity or a function that contributes to the material or spiritual progress of society."* This means that the *right to carry out* that range of *activities* and functions which *"every* citizen" has a duty to perform must be guaranteed, regardless of age. Promoting active ageing must therefore also mean promoting that set of activities and roles (not necessarily work in the traditional sense) that every citizen (of any age) must undertake for their own well-being and that of the country as a whole.

What is meant by activities that are not work-related but are in the public interest? *Activities that support family responsibilities, the development of social ties and democracy, and the protection of the environment, well-being and culture.*

Pensioners are people who, freed from the constraints of work, have the time and the desire to devote themselves to developing relationships with others in the community in which they live. They rekindle friendships that were put on hold during their working years and develop new ones (or attempt to do so). They rebuild (or rather, *are able* to rebuild) the social bonds that the economy risks destroying. They are people who fulfil family responsibilities towards the younger generations and towards those older than themselves – family responsibilities that professional commitments make extremely difficult to fulfil. These activities are useful even in the most advanced welfare systems, let alone in contexts such as Italy's, characterised by support systems so inadequate that they dampen the younger generations' desire to have children and force a significant proportion of the female working population to forgo entering the labour market, particularly in order to care for those who are not self-sufficient.

Older men and women are people who pass on the memories and cultural traditions stemming from their life experiences; they often volunteer to look after communal assets such as public spaces in their neighbourhoods, places of worship, and many museums – both large and small – with limited resources; who engage in volunteering and active citizenship in countless ways; and who, through their activism, support associations, trade unions and political parties that are vital to democracy.

These are not useless things, devoid of value for sustainable development. In a society where work (when it is available) absorbs the bulk of people's energy, to the extent that human relationships are in danger of being confined solely to the workplace, family responsibilities come under strain, and everyday culture risks being reduced to the values dictated by the market. The loneliness that results breeds insecurity and fear.

Faced with such radical changes, whereby the language of the younger generations differs from that of their elders, how can we claim (for example) that juvenile delinquency is simply a sign of the failure of the education system?

Unless we rebuild networks of relationships between the generations and within our communities, we will be unable to counter the sense of insecurity that pervades the modern world, no matter how many police officers and soldiers we station on street corners.

The presence, within the social fabric, of a section of the population that can actively devote itself to rebuilding social relationships, supporting the work of democratic associations and organisations, and promoting common goods such as collective memory and the local area, is important and must be valued.

It is a 'resource' that deserves to be recognised and which stems from the presence of a not insignificant proportion of the population who are able to devote themselves to these activities, which are important both for themselves (for their own well-being) and for future generations; they help to rebuild what economic competition effectively undermines, and which no public institution can guarantee.

A resource that is at risk of dwindling in the face of the crisis and growing personal and social unease, as already demonstrated by the emergence in some areas of a reduced willingness amongst pensioners to volunteer, due to a deterioration in economic conditions, which is forcing them to step up their search for paid work.

We can, however, say that an increase in life expectancy can certainly (with the necessary measures in place) extend the length of time people spend in work, but it can also allow for more time devoted to oneself and to society, and it is wrong to think that this second possibility is pointless, because in doing so we are reinforcing the tripartite division of life that is causing so much harm.

This means that policies *aimed at* '*active* ageing' must address the need to ensure support for these activities as well. This involves updating the legislation on volunteering, drawing on the experience gained in recent years. For example, by introducing 'social credits' – not to be confused with financial remuneration – to be awarded to those who *volunteer* their time for the common good.

Then there are activities often carried out outside voluntary organisations, which we might describe as civic engagement and which are equally important. Consider, for instance, those who are willing to look after the local community's shared assets (from maintaining parks and gardens to taking part in various kinds of civic activities), and who are entitled to the provision of resources, safeguards and the necessary training. We also believe that consideration should be given to the most appropriate forms of promotion and support, so as not to lose valuable and increasingly rare skills, particularly in the craft trades.

Finally, we believe that, given the numerous needs and opportunities in large cities, it is appropriate to place these various initiatives within a framework of priorities identified at city and neighbourhood level, against which to draw up policy guidelines, allocate resources, develop infrastructure and organise training programmes for the development, enhancement and acquisition of skills – particularly

in the use of new technologies - whilst taking great care not to introduce elements of conflict into the labour market.

As always, in this case too, it is necessary to take into account accessibility, safety and safeguards. Consequently:

- provide transport between home and work;
- workplaces must be adapted to meet the needs of people with disabilities;
- there should be no costs incurred by workers taking part in voluntary work;
- support must be provided to organisations (e.g. funding or reduced insurance costs).

Communication and information

Since knowledge is one of the cornerstones of citizenship, information on all aspects of civic life must always be accessible to everyone. Given the importance of having access to the right information in the various circumstances of daily life, and the different ways in which this information is provided, it is necessary to ensure that older people receive it in the most appropriate ways.

- *Institutional and service information:* this must be disseminated widely, so as to reach older people in their homes and in the places where they carry out their daily activities, and coordinated by an accessible service that is well publicised – a 'centralised' information centre. Printed information – including official forms, television subtitles and text on display screens – should be written in large print, and the main points should be highlighted with clear headings.
- *Oral communication:* given that older people still prefer oral communication, it is helpful to make it accessible, for example through public meetings, community centres, clubs and radio and television, as well as through trusted individuals who pass on the information on a one-to-one basis. For people at risk of social isolation, it is advisable to provide information via trusted individuals with whom they interact, such as volunteers they turn to or who visit them, home helpers and carers. Both written and oral communications should use simple, familiar words and clear sentences.
- *Automated systems:* these systems, which are becoming increasingly widespread, cause no small amount of difficulty for older people. To avoid this, certain precautions are necessary: in telephone helplines, instructions should be given slowly and clearly, with the option to replay the message at any time; users should be given the choice of speaking to a real person or leaving a message for a member of staff who will call them back later; electronic devices, such as mobile phones, radios, televisions and bank and ticket machines, should be fitted with large buttons and large text; the control panels of machines at banks, post offices and other service providers should be well lit and accessible to people of different heights.
- *Computers and the Internet:* the proportion of older people who use computers and the Internet is still relatively low. It must be assumed, generally…

This need will grow over time, particularly in line with the development of remote service and support tools. Promoting this process must become a priority, given the ever-increasing importance that the use of such tools will have in all our lives. Moreover, the enormous benefits they bring, particularly for older people, make this a key area of focus. The 'Digital Agenda' initiative itself has this very aim. For all these reasons, it is necessary to promote public initiatives to improve digital literacy amongst older people. Access to computers and the internet should be made available, free of charge or at minimal cost, in public places such as post offices, banks, government offices, bookshops and so on, and appropriate guidance and personalised support should be readily available to users.

Urban safety

Safety is a common good, a social need and a right of every single person. Social wellbeing and safety are inseparable and represent a single objective to be achieved. For the elderly, this need is even more pressing.

Crime is a source of real distress and frustration to which the institutions are called upon to respond, as crime – and the fear of it – still represents the greatest problem facing public life. At the same time, however, we must avoid sensationalising the issue of insecurity, as alarmist and exaggerated rhetoric has a devastating effect on a public that is already disheartened and fearful.

The media play an important role in how they portray criminal phenomena. According to Censis, 60 per cent of citizens form their own opinions based on information received from television and the press. Avoiding political exploitation and manipulation by the media entails assuming a great civic responsibility towards public opinion on a complex issue with far-reaching implications.

Investing in social reassurance is becoming essential, starting with the dissemination of accurate information on likely risks, on support for victims of crime, on inevitable social changes, on the need to manage conflicts by establishing rules that are agreed upon and respected by all, and on the fact that there are no immediate, miracle solutions such as neighbourhood watch schemes or the militarisation of cities.

Faced with a population that is largely disheartened as a result of the ongoing impoverishment of households and the increasing marginalisation of certain social groups, reassurance and security policies mean, first and foremost, working towards a strong welfare state, with universal social services, in order to rebuild the social cohesion within local communities that is necessary to guarantee citizenship rights for all.

The opening of advice and safety centres in neighbourhoods - serving as points of reference, welcome and support for older people, where representatives of voluntary social organisations can also be present – to assist and

support and guide citizens - both men and women - who are victims of crime, whilst working in partnership with other public services, represent the first concrete steps to be close to citizens and provide positive social reassurance.

The role of mediators, community support workers and social workers in preventing conflicts arising from incidents of anti-social behaviour or urban disorder; promoting a culture of lawfulness, respect for the rules and respect for gender differences; and the reorganisation of local police forces through the establishment of a neighbourhood police service; the organisation of meetings between institutions and citizens, and the provision of appropriate information to prevent fraud and scams, particularly those targeting the elderly, are all effective and necessary measures within integrated urban security and reassurance policies.

There is a close link between urban quality, social quality and the safety of citizens. Preventing and combating crime also involves creating high-quality urban spaces and tackling all instances of urban decay. Good or poor urban planning and implementation contribute to making an area more or less safe in the broadest sense of the concept of safety, ranging from environmental safety to urban safety.

In this regard, when it comes to large-scale urban development projects that transform cities, it would be useful to consider the environmental and safety implications by making 'safety plans' a prerequisite for the implementation of such projects, thereby preventing urban fragmentation of the local area. The compartmentalisation of urban areas - as exemplified by large shopping centres - demonstrates how substantial parts of cities risk becoming 'non-places', artificial spaces devoid of genuine liveability and cut off from the rest of the community.

Full accessibility of urban spaces, the revitalisation of historic centres, neighbourhoods, gardens, liveable parks, efficient public services, safe mobility with protected pedestrian routes, networks of cycle paths, and the removal of architectural barriers: these are the conditions for creating a city 'of relationships' that is, at the same time, peaceful, where democratic and social control is exercised by the very citizens who live, work and study there.

This is the added value that experts refer to as *'active and spontaneous surveillance'.*

Every year in Italy, accidents in the home claim thousands of victims (Box 9). According to ISTAT data, 48 per cent - almost half of all accidents - involve elderly people aged over 65. Sixty-five per cent involve women, compared with 35 per cent involving men. Home safety is therefore one of the many pressing issues facing the country where urgent action is needed to drastically reduce the number of accidents occurring in the home and the resulting potential risks, with the aim of 'feeling at home and living safely'.

Older people often live in dilapidated and unsuitable accommodation; it is therefore essential to focus on renovating their homes and adapting them, equipping them with suitable aids and equipment to prevent falls and accidents. In every local area, plans to prevent domestic accidents must be implemented

through targeted measures supported by local health authorities (ASLs), the fire service, INAIL and voluntary organisations, with the aim of ensuring people can live safely in their own homes.

Box 9

Domestic accidents

- Estimated annual number of accidents: 2–4 million
- A&E visits ~ 1.8 million
- Hospital admissions ~ 135,000
- Annual deaths ~ 5,500
- People affected ~ 3.3 million
- Groups most affected: women aged over 50, the elderly, children under 5
- Main causes: Falls (≈60 per cent), Burns (≈18 per cent), Cuts (≈15 per cent), Impacts/crush injuries (≈13 per cent), Poisoning
- Most common locations: Kitchen (63 per cent), Bedroom (10 per cent), Living room (9 per cent), Stairs (8 per cent), Bathroom
- Recent trend: decline until 2021, rise from 2022 to pre-pandemic levels
- Perception of risk: only 7 per cent of Italians believe it is likely they will have an accident at home

Every year in Italy, hundreds of pedestrians are killed on pedestrian crossings (Box 10). In our country, even simply crossing at a zebra crossing is a risky business. Older people are among those most affected. Over 50 per cent of the victims are over 65 years of age. If everyone simply followed the rules, it would be possible to achieve an immediate and drastic reduction in the number of victims at no cost.

It is important that educational efforts go hand in hand with the police's work on prevention and enforcement to discourage dangerous behaviour and ensure greater road safety.

To protect vulnerable road users, it is first and foremost necessary to foster a culture of respect, to establish a widespread network of protected pedestrian routes and cycle paths, to remove architectural barriers, and to ensure the right to safe mobility for everyone.

For these reasons, and given the seriousness that the issue of road safety has taken on, campaigns promoting the safety of vulnerable road users are of great value - a commitment to fully upholding the right to safe mobility for all.

Box 10

Pedestrians involved in road accidents

- Pedestrians killed in 2024: 470 (ISTAT)
- Proportion of pedestrians aged over 65 among those killed: ~50%
- Trend 2023–2024: slight decrease (–3.1%)
- Main location of accidents: urban roads
- Main causes: failure to give way, distraction, speeding

Main urban risk factors

- Infrastructural factors: inadequate lighting, narrow or absent pavements, unprotected crossings, dilapidated road signs, excessive cycling speeds in residential areas
- Behavioural factors: driver distraction, failure to give way, excessive speed, crossing the road outside the designated crossings (less common amongst older people).

Active ageing as an opportunity for urban development

Forward-looking welfare policies are not a cost to society, but a powerful lever for equitable and sustainable development. If we try to apply what has been said so far to the programmes and actions needed to make cities more responsive to the needs of older people, we realise that there is no sector of the economy that is not affected and that the entire urban economy is involved. To unlock this potential, however, we must free urban economies from the ties that hold them hostage to property rents, which are intrinsically linked to financial speculation. The interplay between urbanisation, local taxation and public spending is no longer sustainable. We must free the city from this downward spiral and make it an attractive destination for productive investment that generates quality employment. On the basis of a programme for urban regeneration through small- to medium-scale, widespread interventions – as outlined in the preceding paragraphs – it will be possible to develop a major industrial policy project. A comprehensive industrial regeneration project aimed at social and environmental sustainability through a serious commitment to innovation, to be made possible by proposing a framework of economic and social benefits that are attractive even to domestic and international investors[47] .

([47]) See footnote 2.

The programmes and measures proposed above translate in practice into industrial policy initiatives in the following sectors:

- *Public service as a 'common good'* – The public administration is the city's most important 'infrastructure'. The lives of citizens depend to a large extent on its quality. This calls for a profound change in both the substance and the image of *'public service'*. The necessary change is to make the public administration and public services 'common goods' for which every citizen feels a sense of responsibility. To bring about this change, it is necessary to: strengthen the functions and powers *relating to* planning, regulation and oversight (*of management and outcomes*); enhance the status of public sector employees' work; support collective bargaining to promote training and professional development, as well as professional recognition and pay that encourage the involvement and accountability of staff and the productive efficiency of the organisations; open up the administration and public services to public scrutiny; make performance evaluation increasingly rigorous, through a process of change aimed at making the Public Administration and public services 'common goods' for which every citizen feels responsible;
- *ICT* – The digitisation and widespread adoption of ICT systems are expected to generate significant demand for a cutting-edge industrial sector in which the country must strengthen its position, with major benefits for employment and professional development. Furthermore, the benefits for society and individuals are such that they affect every aspect of life and are capable of producing significant knock-on effects in urban planning, services and the economy. There are countless examples that could be cited:
  a. *in governance* – only a 'smart city' is capable of managing the growing complexity of metropolitan areas, which by their very nature require integrated strategies for action across a wide range of sectors;
  b. *in the economy* – the economies of all those cities and towns with high levels of smart services are those that have responded best to the crisis, as they are not burdened by the costs associated with traditional methods of managing market relations;
  c. *in mobility* – the 'smart' management of urban mobility, people and goods makes it possible, in particular, to create virtuous cycles in terms of air pollution levels, journey times and costs;
  d. *in the environment* – by enabling more sustainable, real-time management of the key interactions between urban activities and the environment (air, soil, waste, water, energy, etc.);
  e. *in quality of life* – by minimising the barriers that all too often hinder people's access to public services, particularly those of the welfare state (information, bookings, payments, etc.);
  f. *in participation* – drastically reducing information gaps as a prerequisite for informed and responsible participation.

- *construction, engineering, energy, chemicals, textiles and furnishings* – The old saying *'when the construction sector moves, the whole economy moves'* needs to be adapted to the priorities of a policy aimed at promoting active ageing. This involves placing the emphasis on building, urban and environmental redevelopment and regeneration projects. This is where future demand will lie, and it is in relation to this demand that, in our view, it will be possible to overcome the serious difficulties currently facing all sectors involved in the construction cycle.
- *across the entire automotive supply chain, with initiatives on sustainable mobility* – As mentioned, the transport sector is one of the most critical in terms of the needs of older people. As such, it requires significant measures aimed at fundamentally improving the quality of transport services. These measures concern: the regional reorganisation of the various modes of transport, in particular the shift from road to rail; the industrial sectors most directly affected (metalworking, electromechanical engineering, chemicals, ...) for the production of models that are less polluting, more comfortable and more economical in terms of both cost and fuel consumption; the logistics system, particularly with regard to commercial distribution, one of the main causes of urban disruption; and more effective regulation of private transport within the city. All these measures, if intelligently supported by the local authority and public transport operators, are capable of generating significant benefits in terms of productivity and employment;
- *material recovery, energy saving and efficiency, and the protection of water resources* – These are all areas where an industrial - rather than merely administrative - policy, pursued by the local authority and public enterprises, can yield significant benefits for the economy, employment, citizens and the environment. In particular:
  a. For a country like Italy, which lacks raw materials, a sound waste management policy means huge savings on the procurement of these materials on the international market, reducing the ever-increasing burden of waste charges on citizens, and avoiding environmental pollution caused by landfill sites and incinerators. In Rome, 90 per cent of the 643 kg of waste produced per capita each year consists of valuable materials that we cannot afford to send to landfill;
  b. A policy of energy saving and efficiency across all public buildings would drastically reduce the administration's energy bills, freeing up resources for other investments; it would also reduce pollution and the resulting healthcare costs caused by respiratory diseases, particularly amongst the elderly. This clearly applies to private energy consumption as well.
  c. As regards water, it must be said that its low price means its value is not properly appreciated, resulting in per capita consumption levels that are entirely unjustified. By this we mean that, if we wish to avoid increases in water bills in the near future, we must begin to adopt public and private behaviours that show greater respect for this precious resource;

- *the biomedical sector, together with the range of measures aimed at maintaining the health of the elderly population*: it has long been recognised that one of the most important areas for future development is that relating to the social, psychological and health wellbeing of older people. The resources invested worldwide in research within the sectors falling under this area are of the utmost importance. Italian cities, with their research centres, university system and public and private healthcare systems, are well placed to play a significant role on the international stage;
- *in the agri-food sector, making the most of the agricultural opportunities offered by the Roman countryside to encourage locally sourced consumption* – we are not saying anything new when we point out that this is a cornerstone of well-being and the quality of our diet. It is also worth noting that, even during periods of acute crisis, one of the few sectors to have increased its market share is organic farming. All this leads us to argue for a renewed focus on the vast potential of the agricultural land, by introducing appropriate measures to promote and support farms - in which young people are showing increasing interest - channelling their production towards the Roman market and preventing further land being taken for construction purposes;
- *crafts and trade – with particular attention to the regeneration of craft workshops and small local shops* – in recent decades, a large number of small workshops and commercial enterprises have been forced to close, particularly due to the unsustainable burden of rent. This has led to widespread impoverishment of the economic fabric of neighbourhoods and the loss of traditional skills and expertise. Experience in other countries has shown that well-designed policies aimed at re-establishing these businesses produce widespread benefits in terms of urban regeneration. In this endeavour, older men and women can make a significant contribution by creating the conditions to recover and make the most of their valuable skills and professional expertise;
- *in the culture and knowledge economy* – there is no doubt that older people already constitute a large consumer base for cultural output, one that is set to grow further; at the same time, the culture and knowledge economy is one of Rome's most important productive sectors. The relationship between these two worlds is either non-existent or entirely haphazard; or rather, older people are regarded merely as a 'market' to which to direct mass-media cultural output of a commercial nature and of the very lowest standard. We, on the other hand, believe that all the conditions are in place to make this relationship a virtuous one. In other words, we believe that the RAI, TV and film productions, the digital and publishing industries, historical and cultural heritage, universities and scientific research centres are all valuable resources – *'raw* materials' upon which to build a modern cultural offering aimed specifically at promoting active ageing. This would act as the driving force behind a new phase of high-value-added development that does not encroach on local areas.

- *of the education and training system* – a senior-friendly city, which is becoming increasingly multi-ethnic and environmentally sustainable, will see growing demand for new professional profiles in the near future. Research by INAPP provides a detailed account of the characteristics of this new demand. However, the education and training system is lagging behind in a worrying manner. This shortfall must be addressed swiftly, as it is inconceivable that the professional skills required for the process of social innovation – driven by a growing commitment to wellbeing policies, the transformation of cities into increasingly multi-ethnic communities, models of participatory governance and sustainability - could arise simply through spontaneous adjustments in the labour market, as was the case in the recent past with the phenomenon of 'caregivers'. There is therefore a need for the education and training system to adapt swiftly in order to provide qualified responses to these new requirements.

As can be seen – and as is only to be expected – the city's entire economic, productive and educational system is involved. The impact of these measures on employment can be significant, affecting all generations and, in particular, promoting employment amongst young people and women.

The key to achieving these objectives lies in shaping the city's budgetary policies according to a set of priorities that recognises active ageing as being in the city's general interest.

Active ageing as a general urban 'value'

Active ageing, as we have seen, depends on numerous factors affecting individuals and families. These factors include health and social services, behavioural factors, personal factors, the physical environment, social factors and economic factors, all of which influence individual behaviour and feelings. All these factors, as well as the interactions between them, play an important role in significantly influencing the way a person ages. Many aspects of the urban environment and services reflect these determining factors and are included in the specific characteristics of a city that is age-friendly.

These determining factors must be viewed within a holistic perspective on life that recognises that older people do not constitute a homogeneous group and that individual differences increase with age. The rate of decline is largely determined by lifestyle-related factors, as well as by external social, environmental and economic factors.

Active ageing is a lifelong process, and a city designed with older people in mind does not only benefit older individuals. Barrier-free buildings and streets enhance the mobility and independence of people with disabilities, both young and old. Safe neighbourhoods allow children, young women and older people to venture out of their homes without fear to take part in leisure-time physical activities and social activities. Families experience less stress when their older members have the support of the community and the healthcare services they need.

The entire urban community benefits from the active ageing of its older population. It benefits from older people's participation in social and economic life, whether through paid work or voluntary work. This is because it places less of a burden on care services and, consequently, on public resources. It also fuels the very economy that derives great impetus and a stimulus for innovation from 'older' demand

Box 11

Urban policies in Italy over the last 15 years

Over the last 10-15 years, national urban policies in Italy have followed three main strands:

- a shift from expansion to regeneration (less new construction, more refurbishment and reuse)
- the central role of the suburbs and vulnerable neighbourhoods
- heavy reliance on one-off funding (EU, PNRR, FSC), with little structural coherence

There is still no national framework law on urban policies: the framework consists of programmes, calls for proposals and special funds, rather than a coherent plan.
There is no single institutional point of reference.

- **Metropolitan cities and the new level of urban government: Law 56/2014 (the so-called 'Delrio' Law)**

- Establishes **metropolitan cities** as a new level of government (Turin, Milan, Venice, Genoa, Bologna, Florence, Rome, Bari, Naples, Reggio Calabria, followed by others).
- It entrusts them with responsibilities for strategic planning, mobility, economic development and territorial cohesion.

Assessment: *it recognises that large urban areas are* ***complex systems*** *that must be governed in an integrated manner, but: the tools and resources are wholly insufficient in relation to expectations*.

- **The first regeneration programmes: the 'Piano Città' and the 'Bando Periferie Piano Città' (2012)**

- A programme for the **regeneration of run-down urban areas**, involving measures relating to housing, public spaces, transport and services.
- The first attempt at a national urban regeneration policy after years of inaction.

Assessment: *limited resources, high level of fragmentation, little continuity.*

- **Periferie Call for Proposals (2016)**

- Extraordinary programme for the **regeneration of urban suburbs** (metropolitan cities and regional capitals).
- Interventions in public spaces, housing, transport, social services and culture. ***Assessment****: brings the suburbs to the centre of public and political debate. Introduces an approach based on integrated projects (not just individual works), but: a troubled journey (funding cuts, delays), a sign of the political fragility of the issue.*

- **PON Metro and 'European' urban policies in the Italian version**

PON Metropolitan Cities (2014-2020, then 2021-2027)

- A national programme co-financed by EU funds, dedicated to the 14 metropolitan cities.
- Three main pillars: social inclusion (services, housing, marginalisation), the urban digital agenda, sustainable mobility

Assessment*: the first programme to treat metropolitan cities as laboratories for integrated policies (social, digital, mobility). It anticipates many approaches that were subsequently incorporated into the PNRR (community centres, digital services, soft mobility).*

- **PINQUA – National Innovative Programme for Quality of Life (2020)**

- Approximately 2.8 billion euros (later incorporated into the PNRR).
- Objectives:
- to reduce housing deprivation and marginalisation
- to regenerate public assets
- to regenerate run-down urban areas
- to improve accessibility, safety and the quality of spaces

Assessment: *This is the first national programme to explicitly bring together: housing + urban regeneration + services + social inclusion. It recognises the link between urban policies and housing policies. Many projects focus on social housing, working-class neighbourhoods, older people and vulnerable groups.*

- **PNRR: urban regeneration, integrated urban plans, mobility**

The PNRR represented a significant step up in scale for urban policies, albeit in an **extraordinary and temporary** form.

Urban regeneration (Mission 5, Component 2)

- Measures to **reduce situations of marginalisation and social decline.**
- Projects focusing on: public spaces, services, culture, green spaces and local transport.

- A strong focus on medium-sized towns and urban areas facing difficulties.

Integrated Urban Plans (PUI)

- A tool for **metropolitan cities**.
- Initiatives focusing on: regeneration of derelict areas, sustainable transport, services and innovation.
- An **integrated project** approach **covering a wide area**.

Sustainable urban mobility

- Funding for trams, metros, electric buses and cycling infrastructure.
- Strengthening of **SUMPs** (Sustainable Urban Mobility Plans) as a mandatory tool.

- **Other components: safety, culture, suburbs, inland areas**
- **Urban safety programmes** (CCTV, regeneration of high-risk areas).
- **Cultural initiatives in the suburbs** (theatres, cultural centres, libraries as community hubs).
- **National Strategy for Inland Areas (SNAI)** – not strictly urban, but complementary: it focuses on the relationship between cities and inland areas, local services, mobility and regional welfare.

***Assessment**: the PNRR has made urban policies central to the green and digital transition. A strong push towards regeneration and the suburbs, often thanks to extraordinary funding. Growing recognition of the role of metropolitan cities. Greater integration between housing, mobility, services and inclusion (PINQUA, PNRR, PON Metro).*

However, there is also: the absence of a framework law on urban policies; significant discontinuity (tender-based, one-off programmes); dependence on European funding; and difficulties in building stable administrative capacity within cities. In other words: Italy has made progress in terms of programmes, but has not yet transformed urban policies into a structural pillar of local welfare. Furthermore, there remains a risk that, once the PNRR funds have run out, there will be no stable framework for national urban policies.

Box 12

European urban policies

The EU has no direct competence in urban planning, but over the last ten years it has built a **genuine system of multi-level urban policies, focusing on four strategic areas .**

Cities as drivers of the green transition: climate neutrality, sustainable mobility, energy retrofitting, urban resilience.

Cities as places of social inclusion: affordable housing, tackling energy poverty, homelessness, local services.

Cities as platforms for innovation: digitalisation of services, smart cities, participatory governance.

Cities as political actors: direct management of funds, multi-level partnerships, regulatory experimentation.

- **Urban Agenda for the EU (2016–present)**

  This is the most significant initiative of recent years: a multi-level urban governance platform involving the Commission, Member States, cities and stakeholders.

  It introduces:

- 14 Thematic partnerships (housing, urban poverty, mobility, energy, inclusion of migrants, the circular economy, digital transition).
- Co-design of policies, guidelines and financial instruments.
- Recognition of cities as policy-makers, not merely beneficiaries.

  Assessment: *for the first time, the EU recognises that cities are strategic hubs for climate action, inclusion and innovation; the Partnerships have produced guidelines that now inform the Structural Funds, InvestEU and national Recovery and Resilience Plans (PNRRs); Italian metropolitan cities have participated actively (Turin, Milan, Bologna); this has influenced the National Urban Policy (PINQUA), the PNRRs and regional urban strategies.*

- **Cohesion Policy 2021–2027: cities at the centre**

  The new programming of European funds has introduced a radical change: at least 8 per cent of the ERDF must be managed directly by cities.

  It funds: urban regeneration, sustainable mobility, the energy transition, social inclusion in vulnerable neighbourhoods, the digitalisation of urban services, public spaces, green spaces and climate resilience.

Assessment: *cities are becoming intermediate authorities: they decide, plan and manage. Urban policies no longer depend solely on national governments. Italian metropolitan cities directly manage ERDF funds. There is a strong push for integrated urban regeneration.*

- **The Green Deal and the urban dimension of the green transition: the EU's '100 Climate-Neutral and Smart Cities' mission (2021–2030)**

- 100 European cities (9 in Italy) committed to becoming carbon neutral by 2030
- Technical and financial support, regulatory trials ***Assessment****: cities are becoming laboratories for the climate transition. Models that can be replicated at national level are being trialled*

Renovation Wave

- Doubling the rate of energy-efficient refurbishment
- Priority given to working-class neighbourhoods and social housing
- Significant impact on urban regeneration policies

Strategy for sustainable mobility

- Electric public transport
- Active mobility (cycling, walking)
- Zero-emission zones

- **Urban policies for social inclusion and housing**

Affordable Housing Initiative

- Development of **100 flagship districts** for social and affordable housing.
- Integrated models: energy efficiency + social mix + innovation

European Platform on Combating Homelessness

- Commitment by Member States to reduce homelessness
- Promotion of the **Housing First** model
- Funding for urban pilot schemes

Social Climate Fund

- Resources to mitigate the social effects of the energy transition
- Measures addressing: energy poverty, refurbishment of vulnerable housing, sustainable mobility for vulnerable families
- Italian cities can use these funds for ERP neighbourhoods, social housing and energy communities

- **Urban, digital and governance innovation**

Digital Europe Programme

- Funding for urban digital public services
- AI, cloud computing and cybersecurity for smart cities

Horizon Europe – Clusters 2 and 5

- Projects on urban innovation, co-design and civic participation
- Digital solutions for urban welfare, mobility and energy

New European Bauhaus

- A cultural and design initiative for more beautiful, sustainable and inclusive cities
- Pilot projects on public spaces, social housing and regeneration

The importance of European urban policies for Italy:

Italy is one of the most urbanised and most vulnerable countries in Europe: highly dense cities, an ageing building stock, a rapidly ageing population, widespread energy poverty and significant regional inequalities

European urban policies are **key levers** for: regenerating run-down neighbourhoods, supporting social housing, tackling the climate transition, innovating urban welfare, and reducing inequalities and vulnerabilities.

7. The housing situation of older people

The impact of the pandemic on vulnerable people has highlighted the limitations of the current housing model in its fundamental aspects: the home environment, the building, and the neighbourhood[48] . As the demographic transition progresses, a growing number of people – aware of the risks of vulnerability and even though they own the home in which they live – are rightly demanding the right to choose where to live and with whom to share their home, so as not to find themselves trapped in the vicious circle of institutionalisation, care dependency and isolation. They are calling for an environment suited to their needs that guarantees social inclusion, protection and independent living: all things that the current housing model does not guarantee.

It is not just a marginal section of the population that is making this claim. We are therefore talking about a number of people amounting to around a quarter of the national population, which demonstrates that in our country today – and even more so in the future – owning the home in which one lives is no longer sufficient to fulfil fundamental rights such as safety, accessibility, social interaction and proximity to civic and social services.

Over the 15 years since the previous Report, there have been profound changes in the housing conditions of older people, although these have not always been explicit: many of these changes are revealed indirectly through data on poverty, health, household composition and frailty.

The triple transition and its impact on housing welfare

Housing policies and demographic transition: new needs, new models

- *Global forecasts*: international analyses paint a picture in which:
  - demand for housing exceeds supply in almost all advanced countries;
  - the shortage of new builds is the main driver of rising prices;
  - public policies focus on increasing supply, affordability and market regulation;

[48] Costanzo Ranci, Flavia Martinelli, Marco Arlotti – The Loneliness of the Last Figures. Ageing Alone in the Age of the Pandemic – Il Mulino 2023.

- House prices continue to rise globally, with 'moderate but steady' growth forecast for 2025–2026;
- affordability has deteriorated, particularly for young people and low-income workers.

The main areas for global action are:

- programmes to increase the supply of affordable housing;
- incentives for construction and urban regeneration;
- regulation of the rental markets;
- policies to counter the financialisation of the property market.

European trends in housing policy point to a situation characterised as a structural housing crisis.

Demand far outstrips supply:

- waiting lists for social housing are growing in almost all countries;
- housing construction targets are not being met: France, Germany, the Netherlands and Sweden are recording very high annual shortfalls.

A decline in new-build housing and delays in refurbishments:

- New housing construction is at its lowest level in the last 10 years;
- energy-efficiency refurbishments are progressing at a patchy rate. The public, co-operative and social sectors are playing an increasingly important role:
- in countries such as the Netherlands, France and Finland, public and co-operative bodies account for up to a third of new housing;
- European policies aim to strengthen this sector as a counter-cyclical measure.

Emerging policy trends in the EU:

- strengthening social and co-operative housing;
- stable financial support and consistent regulation;
- Integration between housing policies, the green transition and social inclusion.

For Italy: fewer inhabitants, greater vulnerability.

Italian sources reveal a housing system characterised by fragmentation, low social housing output and strong demand pressure.

- *Size of the public and social* housing stock. Italy has around 900,000 public and social housing units, accounting for 3.5 per cent of the occupied housing stock.
- *Insufficient* new *supply*. The construction of new social housing is very low. Housing organisations focus primarily on the maintenance and refurbishment of existing housing (63,200 units refurbished in 2023).
- *Private social housing provision remains limited.* The Housing Investment Fund (CDP) [49] has so far provided around 12,000 social housing units.

[49] https://www.housingeurope.eu/wp-content/uploads/2025/10/italy_the_state_of_housing_in_the_eu_2025_digital.pdf?utm_source=copilot.com

- *Social housing demand is rising sharply.* Around 650,000 households are on the waiting list for social housing.

- *Direction of Italian policies:*
  - efforts to establish a more coherent multi-level governance system;
  - increasing focus on urban regeneration;
  - integration between housing policies, the green transition and local welfare;
  - the need for a national housing observatory (announced on several occasions but not yet operational).

Housing policies and the technological and digital transition: connected and smart living

- *Global forecasts*
  - *Smart housing and home automation*: homes are becoming increasingly digital, with automated systems for security, energy and comfort. Policies must ensure that technology is accessible to vulnerable groups as well.
  - *Digitalisation of urban planning*: the use of big data and digital simulations improves the design and management of the housing stock. Transparency and civic participation in decision-making processes are on the rise.
  - *New ways of living*: co-living, collaborative housing and shared spaces are becoming more widespread as a response to housing insecurity and changing lifestyles.

- *European forecasts*

The technological and digital transition is having a profound impact on European housing policies. This is not merely a matter of *'smarter* homes', but a structural transformation affecting how the housing stock is designed, managed, lived in and governed.

- Digital*isation of housing management and services*
  - Social housing and public housing are moving towards data-driven management models;
  - operators (both public and private) are using digital platforms for: predictive maintenance, monitoring energy consumption, managing rent arrears, allocations and priority lists;
  - Integration between housing, welfare and local healthcare is growing.
- *Home automation, smart homes and active ageing*
  - The home is becoming a hub in the care network: sensors, telecare, IoT devices;
  - for older people: fall detection, remote monitoring of vital signs, digital assistants, automation of domestic functions.
- *The digital divide and the risk of housing exclusion*
  - the digitisation of housing services risks excluding: older people, low-income families, migrants, and people with low levels of education;

  - without proactive policies, the smart home becomes a new source of inequality.
- *Energy efficiency and digital energy management*
  - The digital transition is a catalyst for the green transition: smart metering, energy communities, intelligent consumption management, NZEB buildings monitored in real time;
  - housing policies must integrate digital technology, energy and regeneration.
- *Urban planning and digital twins*
  - Cities use digital models (digital twins) to simulate: housing demand, climate impacts, urban regeneration scenarios, and the functional mix of neighbourhoods;
  - housing policies are becoming more predictive and less reactive.
- *New housing models enabled by digital technology*
  - Hybrid forms of housing are on the rise: digital cohousing, senior housing with smart services, collaborative living, and platforms for the shared management of spaces.
  - Digital technology facilitates community-based governance of buildings.
- *Regulation of platforms and the rental market*
  - Digital platforms (Airbnb, short-term lets, property tech) have transformed the market.
  - Housing policies will need to: regulate short-term lets, protect long-term tenancies, monitor digital tourist flows, and ensure data transparency.
- *Implications for older people and housing vulnerability*
  - The digital home can reduce loneliness and health risks, but only if supported;
  - Policies will need to incorporate: telecare, home automation, local services and digital literacy.

- *Forecasts for Italy*
  - Homes incorporate technologies for energy management, security and comfort, with positive impacts on efficiency and sustainability.
  - Online platforms facilitate access to housing, the management of tenancies and participation in public tenders.
  - Housing policies must include digital tools for urban planning and property management.

Housing policies and the environmental transition

- *Global forecasts*
  - *Energy efficiency and decarbonisation*: housing policies will need to promote buildings with a low environmental impact, with incentives for green refurbishments and sustainable materials;
  - social housing must incorporate environmental criteria to prevent new climate-related inequalities.

- *Adaptation to climate change*
  - Homes must be designed to withstand extreme events (floods, heatwaves, fires);
  - Cities will need to plan for safe areas and resilient infrastructure.
- *Housing and climate justice*
  - The poorest groups are the most exposed to environmental and housing vulnerability;
  - Policies must ensure equitable access to healthy, safe and sustainable housing.

- *European forecasts*

  The environmental transition is profoundly transforming European housing policies. This is not merely a matter of 'more efficient homes', but a structural shift affecting how we build, how we regenerate, how we live and how we manage the housing stock.
- *Energy-efficient refurbishment of the building stock:* this is becoming the top priority of European housing policies
  - Buildings will need to reduce energy consumption, emissions and climate vulnerability;
  - policies must move beyond 'blanket' incentives in favour of programmes targeted at the most vulnerable groups (the elderly, low-income households, social housing);
  - There is growing integration between energy retrofitting and climate adaptation (natural ventilation, shading, reflective materials).
- *Energy poverty and housing vulnerability*
  - The environmental transition is bringing inequalities into sharper focus: old homes, poor insulation, outdated systems, rising energy costs;
  - lonely elderly people and low-income families are the most vulnerable.
  - Housing policies must integrate energy, income and health.
- *Urban regeneration and an end to land consumption*
  - The environmental transition is driving a shift towards: the reuse of derelict sites, densification near services, mixed-use development, and low-emission neighbourhoods.
  - Housing policies must be integrated with transport, urban green spaces and water management.
- *Integration of housing and sustainable mobility*
  - Housing policies will need to ensure that new homes are located close to: public transport, essential services and cycle networks.
  - '15-minute cities' are becoming a benchmark for planning.
- *Urban greenery, health and air quality*
  - Urban green spaces must become part of the housing infrastructure: they reduce heat islands, improve health and enhance the quality of life in working-class neighbourhoods;
  - housing policies must incorporate green spaces, shade and soil permeability.
- *New housing standards and environmental requirements*
  - The minimum standards for social and private housing must include: energy

efficiency, ventilation, sustainable materials and climate resilience;

- housing policies must update building regulations and incentives.

- *Specific implications for older people*
  - Older people are the group most vulnerable to the environmental transition: old homes, low incomes, limited mobility, isolation;
- Housing policies must incorporate: energy retrofitting, climate adaptation, local services and telecare.

- *Forecasts for Italy: sustainable and resilient housing*
  - Green building: investment in buildings with a low environmental impact – using recycled materials, promoting energy efficiency and reducing land consumption – must increase.
  - Urban regeneration: priority should be given to the regeneration of existing buildings rather than new construction, with a focus on the quality of public spaces.
  - Green social housing: public policies must promote inclusive and sustainable housing models, particularly for vulnerable groups.

Summary of the comparative SWOT analysis of the three transitions in housing policies (Further details are provided in the analysis sheets in Annex D: Comparative SWOT analysis of housing policies in the triple transition: https://www.abitareeanziani.it/)

Key:

 Demographic transition

 Technological and digital

 transition Environmental transition

Internal strengths/opportunities:

 Reuse and regeneration of the existing building stock

- adapting the housing supply to an ageing population;
- development of flexible and innovative housing models;
- spatial planning based on demographic data;
- strengthening the role of the public sector and local networks;
- ecological transition in housing.

 Digitalisation of the public administration

- digital infrastructure for housing;
- social and digital inclusion;
- urban sustainability and innovation;
- cloud computing and open data for urban planning;
- digital training and skills.


Urban regeneration and the restoration of the built heritage

- eco-friendly social housing;
- integration between the environment, the local area and the community;
- technological innovation and digitalisation;
- European and national funding.

Internal weaknesses


Fragmented governance and a lack of strategic vision

- obsolete public building stock;
- limited financial resources and inefficient management;
- supply failing to meet social demand;
- difficulties in monitoring and data-driven planning;
- poor integration with urban planning and social policies;
- inadequate response to an ageing population.


Fragmented digitalisation of public administration

- a lack of digital skills in the public sector;
- outdated building infrastructure;
- unequal digital access amongst citizens;
- a lack of integrated and up-to-date data.


Outdated and inefficient building stock

- a shortage of social and affordable housing;
- fragmented policies and a lack of an integrated vision;
- regional inequalities and socio-economic divides;
- insufficient recognition of the social and environmental value of housing;
- delays in adopting innovative models.

External strengths/opportunities


European funding and international programmes

- developments in the property market and new housing demand;
- technological innovation and the green transition;
- the growing role of the third sector and local stakeholders;
- migration patterns and international mobility;
- the growth of a data-driven culture and evidence-based planning;
- growing interest in housing welfare.

 Strategic funding and the National Recovery and Resilience Plan (PNRR)

- smart housing and intelligent construction;
- environmental and digital sustainability;
- digitalisation of local public administration;
- public-private partnerships and social innovation;
- regional digital infrastructure.

 European Union strategic guidelines

- European and national funding;
- the development of Renewable Energy Communities (RECs);
- social innovation and urban experimentation;
- growing demand for sustainable housing.

External weaknesses

 Unfavourable demographic trends and regional imbalances

- economic instability and a crisis in purchasing power;
- discontinuity and fragmentation of national and European policies;
- speculative pressures and the financialisation of the property market;
- environmental crises and climate change;
- migration trends and social tensions;
- a lack of comparable data and technical support.

 Cyber threats and vulnerabilities in digital systems

- dependence on external technological infrastructure;
- digital exclusion and regional inequalities;
- regulatory delays and fragmented governance;
- a lack of technical expertise within the public administration;
- risks of surveillance and misuse of data.

 Climate change and increasing urban vulnerability

- multi-level regulatory constraints and institutional fragmentation;
- dependence on temporary funding and global economic instability;
- a mismatch between housing demand and sustainable supply;
- an outdated building stock that is difficult to repurpose;
- lack of coordinated international governance on sustainable housing.

An initial overview

Based on an initial overview of the housing situation of older people, followed by a more detailed analysis, the following points emerge:

- a significant increase in living alone. Single-person households now account for 36.2 per cent of the total, and amongst the over-75s, the proportion of those living alone stands at 40 per cent. This is one of the most significant changes of the decade, with implications for: greater social and health vulnerability; an increased need for home care services; and a higher risk of isolation and housing insecurity.
- Economic vulnerability and the risk of poverty are on the rise. The Caritas 2025 Report shows that 23.1 per cent of the Italian population is at risk of poverty or social exclusion. Although the elderly are not the poorest group, they are increasingly exposed to: rising housing costs (energy, maintenance, rent); erosion of purchasing power; difficulties in covering one-off household expenses; postponement of renovation work, particularly to adapt facilities and remove architectural barriers, as well as energy efficiency and safety upgrades; and the risk of energy poverty.
- Deteriorating health and increased dependence. The number of years lived in good health has fallen, particularly amongst women and in the South, with a direct impact on housing: a greater need for accessible and adapted homes; increased dependence on carers and home care services; and difficulties in living in unsuitable homes (stairs, barriers, isolation).
- An ageing population and a rise in the number of people aged over 80. By 2025, the number of people aged over 80 will exceed that of children under 10. This shifts the focus of housing needs towards: long-term care solutions; cohousing and collaborative living; and 'light living' models for independent older people.
- A reduction in family support networks. Families are becoming smaller and less intergenerational. This has a significant impact on housing circumstances: fewer opportunities for cohabitation or informal support; more older people living alone in homes that are too large or unsuitable; and an increase in demand for external services.
- Increase in people foregoing healthcare services. In 2024, nearly 9.9 per cent of Italians foregone medical appointments or tests, often for financial reasons or due to waiting lists. For older people, this means: spending more time at home without adequate support; and the risk of their living conditions deteriorating due to a lack of timely intervention.
- A widening regional divide. Southern Italy exhibits higher levels of poverty, poorer health outcomes and less energy-efficient housing, which has an impact on: more challenging living conditions for older people in the South; greater difficulties in accessing services; and older, less well-renovated homes.

But whilst the hardship faced by older people highlights, beyond any reasonable doubt, the limitations of their housing situation, it is in fact just the tip of the iceberg of a wider problem affecting, in various ways, around 50 per cent of the population: the homeless, immigrants and foreign workers, low-income families, young people in precarious employment, students, and women who are victims of violence.

The private housing stock

Occupied and unoccupied dwellings

ISTAT data indicate an average ratio of dwellings to households of approximately 1.4 dwellings per household. Against a national housing stock of approximately 35.2 million units (Table 34), there are approximately 26.5 million households (Table 35).

Table 34 – Occupied and unoccupied dwellings by geographical area, 2021: Absolute figures and percentages

Geographical area and regions	Occupied dwellings	%	Unoccupied dwellings	%	Total	%
ITALY	**25,690,057**	**72.8**	**9,581,772**	**27.2**	**35,271,829**	**100**
North-West	7,185,774	20.3	2,519,765	7.2	9,705,539	27.5
North-east	5,090,070	14.4	1,531,706	4.3	6,621,776	18.7
Central	5,194,536	14.7	1,489,010	4.2	6,683,546	18.9
South	5,473,448	15.5	2,571,651	7.3	8,045,099	22.8
Islands	2,746,229	7.8	1,469,640	4.1	4,215,869	119

Source: Analysis by AUSER, SPI and AeA based on ISTAT data

Housing by tenure status

Around 73.4 per cent of households own the home in which they live: a figure that places Italy amongst the European countries with the highest home ownership rates. Around 19.4 per cent of households live in rented accommodation, whilst around 7.2 per cent occupy a home free of charge or under a right of usufruct (Table 35).

Table 35 – Households by tenure status: owner-occupied, rented, other, by geographical area 2021 – Absolute figures and %

Geographical area and regions	Ownership	%	Rental	%	Other title	%	All items	%
ITALY	**19,190,073**	**73.4**	**5,073,753**	**19.4**	**1,869,814**	**7.2**	**26,133,640**	**100**
North-west	5,318,303	20.4	1,575,932	6.0	398,856	1.5	7,293,091	27.9
North-east	3,835,305	14.7	1,036,393	3.9	296,458	1.1	5,168,156	19.7
Central	3,906,302	14.9	1,008,865	3.8	385,518	1.7	5,300,685	20.4
South	4,040,159	15.4	1,038,177	4.0	492,682	1.9	5,571,018	21.3
Islands	2,090,004	8.0	414,386	1.6	296,300	1.1	2,800,690	10.7

Source: analysis by AUSER, SPI and AeA based on ISTAT data

28 per cent of these homeowner households own other properties in addition to their main home. This means that around 20.5 per cent of all Italian households (0.734 × 0.28) own more than one home.

The 28 per cent includes second homes, inherited properties, properties let out, holiday homes, etc. Second homes form part of the unoccupied housing stock (9.5 million dwellings), particularly in tourist areas and small towns.

Given that 73.4 per cent of the 26,133,640 households own the home in which they live, and that 28 per cent of these own more than one property, it follows that in Italy 5,379,985 households own at least one second home or other properties in addition to their main residence.

Homes by year of construction

Around 68.2% of all dwellings were built before 1980, which implies a widespread need for energy efficiency and earthquake-proofing upgrades (Table 36).

Table 36 – Dwellings in residential buildings by year of construction and occupancy status – Italy 2021 – Absolute figures and percentages

Period of construction	Occupied dwellings		Unoccupied dwellings		All categories	
	Number	%	Number	%	Number	%
1918 and earlier	2,292,258	8.9	1,050,041	10.9	3,342,298	9.4
1919–1945	2,068,821	8.0	896,889	9.3	2,965,710	8.4
1946–1960	3,707,842	14.4	1,400,435	14.6	5,108,277	14.5
1961–1980	9,407,624	36.6	3,250,234	33.9	12,657,858	35.9
1981–2000	5,252,460	20.4	1,939,635	20.2	7,192,095	20.4
2001–2010	2,246,961	8.7	746,998	7.8	2,993,959	8.5
2011–2015	488,862	1.9	201,667	2.1	690,529	1.9
2016 and subsequent years	225,229	0.9	95,874	1.0	321,103	0.9
Total	**25,690,057**	**100**	**9,581,773**	**100**	**35,271,829**	**100**

Source: AUSER, SPI and AeA analysis of ISTAT data

The oldest housing stock is found in the North-West (19.9 per cent), in the southern regions (15.2 per cent) and in the central regions (14.2 per cent) (Tables 37–38).

Table 37 – Dwellings in residential buildings by period of construction, by region. Absolute figures, 2021										
Geographical area and regions	< 2018	1919 – 1945	1946 - 1960	1961 - 1980	1981 - 2000	2001 - 2010	2011 - 2015	2016 >	Total	%
ITALY	3,342,298	2,965,710	5,108,277	12,657,858	7,192,095	2,993,959	690,529	321,103	35,271,829	100
North-West	1,198,561	951,611	1,459,314	3,335,513	1,559,759	860,822	232,126	107,834	9,705,540	27.5
North-east	638,737	438,855	865,012	2,276,630	1,385,112	783,891	155,651	77,888	6,621,776	18.7
Central	713,502	584,889	1,045,804	2,360,951	1,250,573	558,063	119,949	49,816	6,683,547	18.9
South	588,796	658,551	1,123,245	3,023,455	1,950,866	518,940	123,295	57,951	8,045,099	22.8
Islands	202,702	331,805	614,902	1,661,309	1,045,785	272,244	59,508	27,614	4,215,869	11.9

Source: AUSER, SPI and AeA analysis of ISTAT data

Table 38 – Dwellings in residential buildings by period of construction, by region. Percentage figures for 2021										
Geographical area and regions	< 2018	1919 – 1945	1946 - 1960	1961 - 1980	1981 - 2000	2001 - 2010	2011 - 2015	2016 >	Total	%
ITALY	9.4	8.4	14.5	35.9	20.4	8.5	1.9	0.9	35,271,829	100
North-west	3.4	2.7	4.1	9.7	4.4	2.4	06	0.3	9,705,540	27.5
North-east	1.8	1.2	2.4	6.4	3.9	2.3	0.4	0.2	6,621,776	18.7
Central	2.0	1.6	2.9	7.7	3.5	1.6	0.3	0.1	6,683,547	18.9
South	1.6	1.8	3.2	8.6	5.5	1.5	0.3	02	8,045,099	22.8
Islands	0.6	0.9	1.7	4.7	2.9	0.8	0.2	0.07	4,215,869	11.9

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Dwellings by size and number of occupants

47.3% of dwellings fall into the size categories of 60-79 square metres (20.6%) and 80-99 square metres (26.7%). These dwellings are home to 11,298,044 and 15,609,367 people respectively, totalling 26,907,411 people, corresponding to 45.4 per cent of the total population in 2021 (Table 39).

Table 39 – Dwellings in residential buildings occupied by at least one person, by floor area class – Italy 2021 – Absolute figures and percentages										
Floor area categories	Up to 29 m²	30–39 sq m	40–49 sq m	50–59 sq m	60–79 sq m	80–99 sq m	100–119 sq m	120–149 sq m	150 and over m²	All entries
Italy	72,411	335,039	923,652	1,531,946	5,293,522	6,852,372	4,650,161	3,042,069	2,988,893	25,690,065
%	0.28	1.3	3.6	5.9	20.6	26.7	18.1	11.4	11.6	100

Source: analysis by AUSER, SPI and AeA based on ISTAT data

34.6 per cent of dwellings are occupied by a single person, and 29.5 per cent by two people (Tables 40-41), making a total of 64.1 per cent. There are 8,889,881 people living in the former and 7,584,913 in the latter, totalling 24,059,707 people, or 40.7 per cent of the population as of 2021. 5,424,999 people live alone in flats larger than 80 square metres, compared with 360,839 people living in flats smaller than 60 square metres.

Table 40 – Dwellings in residential buildings by number of occupants and floor area class – Italy 2021 – Absolute figures										
Number of occupants	Up to 29 square metres	30–39 sq m	40–49 sq m	50–59 sq m	60–79 sq m	80–99 sq m	100–119 sq m	120–149 sq m	150 and over sq m	All entries
1	38,046	174,977	456,623	705,221	2,090,015	2,274,391	1,424,350	887,052	839,206	8,889,881
2	16,763	79,878	231,707	403,609	1,500,114	2,056,663	1,425,698	942,287	928,194	7,584,913
3	9,023	41,740	123,212	221,404	877,910	1,265,732	889,480	594,094	588,654	4,611,249
4	6,241	28,168	82,868	150,769	623,925	956,496	693,523	468,212	468,363	3,478,564
5	1,729	7,619	21,767	38,075	151,274	226,299	164,914	113,936	122,294	847,908
6	444	1,944	5,449	9,421	36,740	52,903	37,762	26,326	30,263	201,253
7	115	496	1,416	2,378	9,299	13,409	9,713	6,815	7,909	51,551
8	32	141	390	669	2,710	4,102	2,955	2,076	2,419	15,494
9	8	37	111	206	822	1,312	985	702	860	5,044
10	5	21	65	117	420	623	452	339	406	2,449
11 and over	4	15	44	75	290	440	328	229	325	1,752
	72,410	335,036	923,652	1,531,944	5,293,519	6,852,370	4,650,160	3,042,068	2,988,893	25,690,058

Source: AUSER, SPI and AeA analysis of ISTAT data

Table 41 – Dwellings in residential buildings by number of occupants and floor area class – Italy 2021 – Percentages										
Number of occupants	**Up to 29 m²**	**30–39 sq m**	**40–49 sq m**	**50–59 sq m**	**60–79 sq m**	**80–99 sq m**	**100–119 sq m**	**120–149 sq m**	**150 and more m²**	**All entries**
1	0.1	0.7	1.7	2.7	8.1	8.8	5.5	3.4	3.2	**34.6**
2	0.06	0.3	0.9	1.5	5.8	8.0	5.5	3.6	3.6	**29.5**
3	0.03	0.1	0.4	0.8	3.4	4.9	3.4	2.3	2.9	**17.9**
4	0.02	0.1	0.3	0.6	2.4	3.3	2.7	1.8	1.8	**13.5**
5	0.006	0.02	0.08	0.1	0.6	0.9	0.6	0.4	0.5	**3.3**
6	0.001	0.007	0.02	0.03	0.1	2.0	0.1	0.1	0.1	**0.8**
7	0.0004	0.002	0.005	0.009	0.03	0.05	0.04	0.02	0.03	**0.2**
8	-	-	0.001	0.002	0.01	0.01	0.01	0.008	0.009	**0.06**
9	-	-	-	0.0008	0.003	0.005	0.003	0.002	0.003	**0.02**
10	-	-	-	0.0004	0.001	0.002	0.002	0.001	0.001	**0.01**
11 and over	-	-	-	-	0.001	0.001	0.001	0.0008	0.001	**0.006**
	0.3	**1.3**	**3.6**	**5.9**	**20.6**	**26.7**	**18.1**	**11.8**	**11.6**	**25,690,058**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

10.2 per cent of dwellings with a single occupant are located in the North-West, followed by the Centre with 7.1 per cent. 8.7 per cent of dwellings with two occupants are located in the North-West, followed by the North-East with 6.2 per cent (Table 42).

Table 42 – Dwellings in residential buildings by number of occupants – Absolute figures 2021												
Geographical area	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**Total**
ITALY	**8,889,881**	**7,584,913**	**4,611,249**	**3,478,564**	**847,908**	**201,253**	**51,551**	**15,494**	**5,044**	**2,449**	**1,752**	**25,690,058**
North-west	2,612,259	2,244,646	1,218,717	843,130	199,621	48,799	12,940	3,443	1,174	582	463	**7,185,774**
North-east	1,773,954	1,595,478	866,981	631,373	161,357	42,632	12,112	3,855	1,327	538	461	**5,090,068**
Central	1,833,154	1,520,073	960,602	668,477	153,905	41,094	11,537	3,748	1,080	557	310	**5,194,537**
South	1,741,667	1,468,797	1,055,712	917,525	227,352	47,163	10,270	3,065	1,011	532	356	**5,473,450**
Islands	928,848	755,919	509,237	418,058	105,673	21,565	4,693	1,383	452	239	162	**2,746,229**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The most common size category for dwellings is that ranging from 80 to 99 square metres, accounting for 26.7 per cent of the total area in the North-West, 24.1 per

cent in the North-East, 26.4 per cent in the Centre, 29.6 per cent in the South, and 26.1 per cent in the islands (Table 43).

Smaller dwellings, measuring up to 49 square metres, account for 5.2 per cent of the national total. These dwellings are predominantly located in the North-West (1.7 per cent) and the Centre (1.2 per cent).

Dwellings larger than 100 square metres are most common in the North-West (10.3 per cent), the North-East (9.5 per cent) and the South (9.0 per cent).

Table 43 – Dwellings in residential buildings by floor area class – Absolute figures for 2021

Geographical and regions	Up to 29 square metres	30–39 sq m	40–49 sq m	50–59 sq m	60–79 sq m	80–99 sq m	100–119 sq m	120–149 sq m	150 and over m²	Total
ITALY	**72,410**	**335,036**	**923,652**	**1,531,944**	**5,293,519**	**6,852,370**	**4,650,160**	**3,042,068**	**2,988,893**	**25,690,058**
North-west	23,573	112,762	312,960	521,101	1,643,798	1,917,032	1,141,200	741,405	771,944	**7,185,774**
North-east	9,990	50,422	156,491	254,978	934,209	1,229,276	932,638	675,374	846,692	**5,090,070**
Central	14,486	75,339	213,256	362,188	1,203,358	1,371,562	887,601	548,281	518,464	**5,194,536**
South	17,330	64,617	157,653	261,684	1,032,235	1,618,068	1,096,302	676,582	548,978	**5,473,448**
Islands	7,031	31,897	83,292	131,994	479,920	716,434	592,420	400,427	302,815	**2,746,229**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Public housing stock

The housing stock managed by the housing authorities and companies affiliated with Federcasa accounts for 2.2 per cent of Italy's total housing stock; this share rises to 2.6 per cent when considering all housing authorities and companies operating in Italy.

The housing stock recorded by the National ERP Observatory, managed by the housing authorities and companies affiliated with Federcasa, totals 769,161 dwellings, of which 742,600 are ERP dwellings – accounting for 84 per cent of Italy's ERP stock – and 26,930 are non-ERP dwellings (Table 44).

Housing organisations carry out the extraordinary maintenance work necessary to preserve the physical integrity and energy performance of the dwellings, but rental income is insufficient to cover maintenance costs and the dwellings remain vacant.

Table 44 – Managed housing stock – ERP	
742,600 ERP dwellings, of which 63,730 are vacant because they require extraordinary maintenance work	8.6 per cent of social housing units are vacant because they require extraordinary maintenance
26,930 non-ERP dwellings, of which 3,800 are vacant because they require major maintenance work	16.4 per cent of non-ERP housing units are vacant because they require extraordinary maintenance work
24,000 homes have undergone building refurbishment or extraordinary maintenance	3.2 per cent of the ERP housing stock has undergone building refurbishment or extraordinary maintenance
39,200 dwellings have undergone energy efficiency improvements	5.3 per cent of the ERP building stock has undergone energy efficiency improvements

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The managed portfolio consists mainly of residential properties, but there are also properties with different functions that contribute to generating revenue and which, at the same time, present management challenges (Table 45).

Table 45 – Managed properties for various uses – ERP		
Number of commercial premises under management	17,756	An average of 257 commercial premises per responding company
Number of other property units	126,747	On average, just under 2,000 'other' property units per responding company
Total number of mixed-use blocks of flats	32,242	On average, each mixed-use block has 7 social housing units
Number of social housing units in mixed-use blocks of flats	190,275	This represents 26 per cent of the managed social housing stock
Accommodation places for university students managed by housing organisations and agencies.		The average number of beds managed is 172 per organisation

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Year of construction of the managed housing stock

The age of the housing stock managed by housing authorities and housing companies does not differ significantly from the housing stock as a whole, apart from a lower proportion of more recent dwellings amongst ERP housing (Fig. 3).

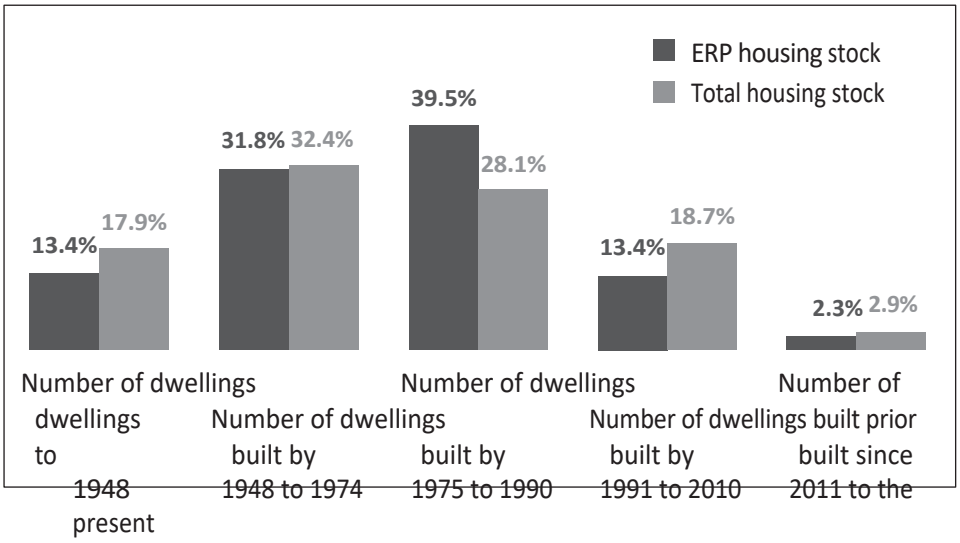


Fig. 3 – Number of dwellings by period of construction

Squatting

The phenomenon of squatting is of a worrying scale when compared with that of evictions. Similarly, the number of evictions carried out during the year is low when compared with the number of evictions enforced (Table 46).

Table 46 – Squatting and evictions

Illegal occupation figures based on a 65 per cent cluster of ERP housing of the total housing stock	Evictions from properties let on the open market
Illegal squatting accounts for 4.7 per cent of the housing stock	Eviction orders account for 2.1 per cent of the rental housing stock
The number of evictions carried out during the year accounts for 5.4 per cent of squatting cases	Evictions carried out account for 29 per cent of enforcement requests

Source: analysis by AUSER, SPI and AeA based on ISTAT data

A comparison of rents

Rents for social housing (ERP) are set by law and have for many years now been maintained at a level that does not cover the costs attributable to day-to-day management, for which market rates are instead applied. Hence the need to supplement financial resources with state and regional grants and through the sale of housing stock (Table 47).

Table 47 – Comparison of rent levels

Minimum ERP rent	Minimum average ERP rent	Average ERP rent	Average non-ERP rent	Average free market rent
€9/€80 per month	€34 per month	€114 per month	€263 per month	€500 per month

Source: Analysis by AUSER, SPI and AeA based on ISTAT data

Rent arrears

Whilst public investment in infrastructure, including social housing, has been reduced, the emergence of new vulnerabilities and the impoverishment of the most vulnerable groups have led to a rise in rent arrears, jeopardising the financial sustainability of housing organisations.

The total arrears on rent by 2023 are estimated[50]to be close to 2.6 billion euros. On average, this amounts to 3,600 euros per dwelling.

Taxes and duties payable by local authorities and housing agencies

The taxes and duties payable by housing organisations and companies represent a tool available to the legislator to reduce the financial burden on operators. In 2023, taxes totalling 167 million euso were paid, amounting to an average of 210 euso per managed accommodation unit.

The breakdown of the various types of tax paid is as follows: IMU 32 per cent, IRE 28 per cent, IRAP 7 per cent, other taxes 33 per cent.

The paradox of empty homes

The phenomenon of empty homes is surprisingly widespread and paradoxical in both the private and public housing sectors, particularly given the chronic housing crisis.

This is a phenomenon affecting the public housing sector itself, which, due to a lack of resources, is forced to keep around 10 per cent of its housing stock vacant.

[50] This is an estimate based on partial data collected from a subset of the responding organisations and companies.

According to the 2021 ISTAT Permanent Census, there are approximately 9.5 million unoccupied dwellings out of a total of 35.3 million. This means that almost one in three homes (28.3 per cent) is empty. In some regions, the phenomenon is even more pronounced: Calabria 44.1 per cent, Valle d'Aosta 43.5 per cent, Molise 41.2 per cent, whilst Lombardy stands at just 18.5 per cent, the lowest [51] .

The phenomenon is most widespread in southern Italy and in inland or mountainous areas, where depopulation is most pronounced, but even large cities are not immune: in Milan there are around 80,000 empty flats, accounting for 10 per cent of the housing stock.

However, it should be borne in mind that our national statistical system is unable to accurately identify vacant properties.

In fact, the dwellings that Istat classifies as unoccupied - 9.5 million - are in reality dwellings in which there are no residents, but this does not imply that these dwellings are not used or are used only sporadically.

Furthermore, in Italy - unlike in other European countries (Box 13) - second homes, which are widespread and often used as holiday homes, are not included in the statistics. According to a Censis survey, 20 per cent of Italians are timeshare owners [52] .

Estimates from the MEF – Revenue Agency

The other official estimate, that of the Ministry of Economy and Finance (MEF) - Italian Revenue Agency [53], is only able to identify the use of dwellings by natural persons – that is, Italian households – who, in any case, own the majority of the housing stock: 32 million dwellings out of 35 million [54]. In this case, the number of available homes recorded is 5.7 million, a figure that differs significantly from that estimated by Istat. In both cases, however, the percentages are considerably higher than those recorded, for example, in Germany and France, which stand at 4.4 per cent and 7.8 per cent respectively (Table 48).

Table 48 – Uses of owner-occupied dwellings according to the 2024 estimate by the Ministry of Economy and Finance (MEF) – Revenue Agency

	Main residences	Properties held for rental	Rented properties	Used free of charge	Other uses	Use not recorded	Units not listed in the declaration	Total
Number	19,819,410	5,739,400	3,617,108	775,087	1,417,739	296,650	13,2,035,034	32,700,428
%	60.60	17.6	11.1	2.4	4.3	0.9		100.00

Source: analysis by AUSER, SPI and AeA based on ISTAT data

[51] ISTAT: Statistics Today – Society – https://www.istat.it/it/files/2024/08/Today-Abitazioni_01_08-2024.pdf

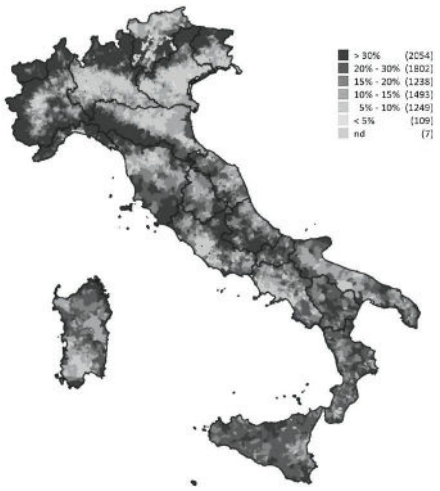
[52] https://www.censis.it/economia/casa-gli-italiani-un-popolo-di-proprietari

[53] https://www.de.mef.gov.it/it/attività_istituzionali/patrimonio_pubblico/censimento_immobili_pubblici/rapporti_annuali_immobili/

[54] https://www.de.mef.gov.it/it/attivita_istituzionali/patrimonio_pubblico/censimento_immobili_pubblici/rapporti_annuali_immobili/

It is interesting to note that, according to the MEF's estimates – which show the geographical distribution of available housing (Fig. 4) – many of these properties are located in mountainous, hilly and inland areas, suggesting that they are likely to form part of that stock of family-owned properties which frequently requires major modernisation work.

Fig. 4 – Geographical distribution of housing available to private individuals in Italy. MEF Census – Italian Revenue Agency.



The MEF report also identifies the number of dwellings owned by legal entities, which stands at 2.5 million in Italy; of these, 900,000 are social housing units, 780,000 are owned by regional authorities and 220,000 are owned by local councils.
The MEF's overall estimate puts the number of dwellings in Italy at 35,246,379, which is not dissimilar to Istat's figure of 35,271,829. The proportion of properties owned by households – 5.7 million, or 17.6 per cent – is striking, as it exceeds the number of rented properties – 3.6 million, or 11.1 per cent (Table 49).

Table 49 – Unoccupied dwellings and dwellings owned by private individuals

Total for Italy	ISTAT 2021	MEF. Revenue Agency 2024	France	Germany
Housing	Unoccupied housing	Housing available to PF	Empty accommodation	Empty accommodation
35.2	9.6 (27.3 per cent)	5.7 (16.2 per cent)	7.8%	4.4%

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The main causes of this phenomenon can be attributed to:

- demographic crisis: fewer births and a declining population;
- depopulation of small towns: over 2 million Italians have left villages with fewer than 5,000 inhabitants over the last 50 years;
- dilapidated properties: 74 per cent of the building stock is over 40 years old and requires costly renovation;
- second homes: around 5.5 million homes are used only occasionally
- an inaccessible housing market: contracts offering little protection and high prices discourage renting.

The consequences of an under-utilised housing stock:

- chronic housing hardship: over 650,000 households on the waiting list for social housing;
- urban decay: derelict buildings contribute to a lack of safety and a decline in property values;
- waste of resources: unused properties represent tied-up capital estimated at over 1,000 billion euros;
- land consumption: new buildings are being constructed whilst millions of homes remain unused.

Box 13

Comparison of housing stock utilisation in France, Germany and Italy

Table 50 – Use of the housing stock in France, Germany and Italy (millions)

Country	Total housing stock	Owner-occupied dwellings	Rented dwellings	Other uses	Second homes	Unoccupied
France	38.4	18.2 (47.4%)	12.8 (33.3%)	0.6 (1.6%)	3.8 (9.9%)	3.0 (7.8 per cent)
Germany	43.1	17.8 (41.3%)	23.0 (53.4%)	0.1 (0.2%)	0.3 (0.7%)	1.9 (4.4 per cent)
Italy	35.2	19.5 (55.45 per cent)	4.6 (13.1 per cent)	1.6 (4.5%)	n.a.	9.6 (27.3 per cent)

The latest updated data from national censuses were used to analyse the housing stock. For Italy, the 2021 ISTAT census[55] , for

[55] https://www.istat.it/comunicato-stampa/censimento-permanente-2021-caratteristiche-delle-abitazioni/#:-:text=II%20numero%20complessivo%20delle%20abitazioni,sia%20le%abitazioni%20vu

In France, the INSEE 2025 census [56]; in Germany, the Zensus 2022 census [57]

Home ownership vs. renting

- **Italy** has the highest proportion of **owner-occupied** dwellings (55.4 per cent) and the lowest proportion of **rented** accommodation (13.1 per cent).
- In **Germany**, the situation is the opposite: over half of homes are **rented** (53.4 per cent) and only 41.3 per cent are owner-occupied.
- **France** lies somewhere in between, with a balance between owner-occupied (47.4 per cent) and rented (33.3 per cent) homes.

Other uses

- In all countries, the proportion is modest, but it is higher in **Italy** (4.5 per cent) than in France (1.6 per cent) and Germany (0.2 per cent).

Second homes

- **France** stands out for its significant proportion of second homes (9.9 per cent), a sign of widespread use of housing stock for holidays and leisure.
- **Germany** has very few (0.7%).
- **Italy** does not have comparable official national data, but alternative sources indicate significant figures nonetheless, particularly in tourist areas.

Unoccupied dwellings

- **Italy** has the highest proportion of **vacant** homes (27.3 per cent), a figure well above that of France (7.8 per cent) and Germany (4.4 per cent). This reflects regional imbalances, unused housing stock and, perhaps, a less efficient property market.
- **Germany** has the lowest proportion, indicating a 'tighter' housing market with less unused stock.

Summary:

- **Germany** is a country of **tenants**, with low home ownership and few empty properties.
- **France** presents a balanced profile, but with many second homes.
- Italy stands out for **the** high **proportion** of **owner-occupied properties** and the fact that a huge proportion of dwellings **are left vacant or derelict**, as well as a high figure for 'other uses'.

[56]https://www.insee.fr/fr/sttistiques/8640662
[57]https://ergebnisse.zensus2022.de/datenbank/online/statistic/4000W/table/4000W-1016

Housing hardship

Despite having 10 million more homes than there are households, our country is unable to resolve the chronic housing crisis. Those most affected are large families with young children, working-class families, families in the South, and migrants. There are around one million poor households living in rented accommodation, out of a total (ISTAT 2025) of 2.2 million households living in absolute poverty (5.7 million people) and 2.8 million in relative poverty (8.4 million)[58] .

Confirming this increased vulnerability, eviction orders - according to the latest figures from the Ministry of the Interior - are issued predominantly on the grounds of rent arrears. In many large cities, there has been an increase in eviction orders issued at the end of a tenancy, aimed at freeing up properties for short-term lettings: it is estimated that local authorities will have to deal with around 115,000 eviction requests in the immediate future.

This is a situation to which the public housing sector - and, in recent years, the social housing sector - has been unable to provide adequate solutions. Around 320,000 households are on the waiting list for public housing, but the actual demand exceeds 650,000 applications, whilst the total public housing stock of around 800,000 homes is 90 per cent occupied.

Furthermore, rents continue to rise, and their impact on incomes is increasing. An initial assessment concerns existing tenancy agreements where renewals, not subject to a fixed index, are adjusted annually (FOI-ST Index): wages are not keeping pace with inflation, which stood at +17.3 per cent cumulatively from 2021 to 2023 (HICP Index), whilst rents are increased regularly. A second assessment concerns market rents for new tenancies which, according to Eurostat data, rose by 25 per cent between 2010 and 2024, reaching peaks of 1,800 euros per month in Milan, €1,600 in Florence, €1,400 in Venice and Bologna, and €1,300 in Rome, as confirmed by industry operators: figures that stand in stark contrast to the number of vacant homes, highlighting a clear market anomaly.

Analysis of data from the Revenue Agency's Observatory shows that the increase over time in short-term tenancies - particularly for students - and the parallel decline in standard long-term tenancies (accounting for 48 per cent of new tenancies in 2023), from 2019 to the present day has resulted in approximately 120,000 properties no longer being available for long-term tenancies, presumably for residents. In metropolitan cities, the reductions average 15 per cent (Rome, Venice, Milan, Naples), but reach as high as 30 per cent (Genoa, Palermo and Bari), affecting rent levels. The consequences are the creation of a parallel market, with residents being forced out of central areas, an increase in inequality, and social desertification.

Household income and housing conditions

Income polarisation between the top and bottom income quintiles is increasing.

Housing conditions are a key factor in the prevalence of poverty. There are around one million poor households living in rented accommodation, accounting for 21.6 per cent of those who rent.

[58] ISTAT – Annual Report 2025 – https://www.istat.it/produzione-editoriale/rapporto-annuale-2025-

la-situazione-del-paese-il-volume/

Rising rents are affecting households' ability to meet their housing costs. Housing hardship in Italy affects over 1.5 million households, 78 per cent of whom are tenants.

Income distribution by quintiles and age groups

ISTAT does not publish an official table that simultaneously cross-references household income quintiles, age and housing status. The three dimensions exist, but not in a single matrix. However, it is possible to reconstruct a reference framework by combining (Table 50):

- the distribution of incomes by quintiles (source: EU SILC / ISTAT);
- disposable income by region;
- income by age group of the head of household (MEF and ISTAT data).

Table 50 – Distribution of equivalent household incomes by quintile – Italy 2023

Quintile	Equivalent income threshold	% of population	Characteristics
Q1 (poorest)	**up to ~€12,000**	20%	**elderly living alone, single-income households, the South**
Q2	**€12,000–17,000**	20%	**pensioners, young people in precarious employment**
Q3	**€17,000–23,000**	20%	**low- to middle-income households**
Q4	**€23,000–€32,000**	20%	**two-income households**
Q5 (wealthiest)	**over €32,000**	20%	**North, couples with two stable incomes**

Source: AUSER, SPI and AeA analysis of ISTAT data based on EU SILC/ISTAT data

Breakdown of quintiles by macro-area, region and age group of the head of household

ISTAT does not publish 'official' regional quintiles, but the distribution of regional disposable income allows for a reliable reconstruction.

- North-West (Lombardy, Piedmont, Liguria, Aosta Valley): Q1 16–18%; Q2 18–20%; Q3 20%; Q4 21–22%; Q5 22–25% (Strong presence in the top quintile (Q5), particularly in Lombardy and the Aosta Valley);
- North-East (Veneto, Emilia-Romagna, Friuli-Venezia Giulia, Trentino-Alto Adige): Q1: 14–16%; Q5 25–28% (this is the wealthiest region in Italy in terms of median income);
- Central Italy (Tuscany, Lazio, Marche, Umbria): Q1 18–20 per cent; Q5 20–22 per cent; (Lazio is highly polarised – Rome pushes Q5 upwards);
- South and Islands (Campania, Puglia, Calabria, Sicily, Sardinia): Q1 25–30%;



Q5 10–14% (This is the area with the highest concentration of households in the first two quintiles).

Breakdown of quintiles by age group of the head of household

Data from the MEF and ISTAT show a very strong correlation between age and income.

- Up to 34 years old: Q1 35–40%; Q5 8–10% (Young people disadvantaged by job insecurity and low wages);
- 35–44 years: Q1 20–22 per cent; Q5 15–18 per cent (Rising incomes but significant regional polarisation);
- 45–54 years: Q1 15–17 per cent; Q5 22–25 per cent (this is the age group with the highest average incomes);
- Ages 55–64: Q1: 18–20 per cent; Q5: 20–22 per cent (Incomes are stable but decline slightly as retirement approaches);
- Over 65s: Q1 30–32 per cent; Q5 10–12 per cent (Older people are over-represented in the lower quintiles, particularly if they live alone).

Relationship between regions and age groups

Combining these two dimensions reveals very clear patterns:

- North: Over-65s: more prevalent in Q3–Q4; Young people: more prevalent in Q2–Q3; Households aged 45–64: strong presence in Q4–Q5;
- Centre: Over-65s: Q1–Q2 in inland areas; Q3–Q4 in cities; Young people: Q1–Q2; Households aged 45–54: Q3–Q4;
- South: Over-65s: predominantly in Q1 (up to 40 per cent); Young people: Q1–Q2; Households aged 35–54: Q1–Q2, with a low presence in Q4–Q5.

Older people in households living in relative and absolute poverty by region

ISTAT has not yet published (as of 2024 – early 2025) an official table showing the number of households by region for the year 2024.

The latest complete and certified data available is from the 2021 Permanent Census, whilst for 2023-2024 ISTAT has only released national estimates, not regional ones.

By combining the 2024 regional population (official ISTAT figure), the average household size (2.2) and demographic changes for 2023-2024, we obtain a fairly reliable estimate of the number of households by region for 2024 (expected error <1%) (Table 51).

With regard to relative poverty, reference is made to the percentages of households in relative poverty out of the total number of households in the region as at 2024, as reported by ISTAT.

To estimate the number of households in absolute poverty, given that ISTAT provides the number of poor households by macro-area, not by region, and the percentage of the total number of households, it is possible to derive a reasonably reliable estimate in terms of order of magnitude.

Table 51 – Households in relative and absolute poverty by region of residence – 2024: Absolute figures and percentages

Territory	No. of households	% of households in relative poverty	No. of households in relative poverty	% of households in absolute poverty	No. of households in absolute poverty
Italy	**25,240,000**	**10.9**	**2,751,160**	**8.7**	**2,200,000**
North-west	**7,155,000**	**7.3**	**522,315**	**8.1**	**579,500**
Piedmont	1,950,000	8.8	171,600	8.1	158,000
Aosta Valley / Valle d'Aosta	55,000	4.1	2,255	8.1	4,500
Liguria	700,000	7.3	51,100	8.1	57,000
Lombardy	4,450,000	6.7	298,150	8.1	360,000
North-east	**4,985,000**	**5.6**	**279,160**	**7.6**	**378,860**
Bolzano / Bozen	240,000	6.3	15,120	7.6	18,240
P. A. Trento	245,000	6.3	15,435	7.6	18,620
Veneto	2,050,000	5.2	106,600	7.6	156,000
Friuli-Venezia Giulia	500,000	5.4	27,000	7.6	38,000
Emilia-Romagna	1,950,000	6.4	124,800	7.6	148,000
Central	**4,900,000**	6.5	**318,500**	**6.5**	**319,000**
Tuscany	1,550,000	5.3	82,150	6.5	101,000
Umbria	350,000	8.4	29,400	6.5	23,000
Marche	650,000	11.9	77,350	6.5	42,000
Lazio	2,350,000	5.7	133,950	6.5	153,000
South	**5,450,000**	20.7	**1,128,150**	**10.5**	**319,000**
Abruzzo	500,000	10.1	505,000	10.5	53,000
Molise	150,000	16.1	24,150	10.5	16,000
Campania	2,150,000	20.8	447,200	10.5	226,000
Apulia	1,650,000	24.3	400,950	10.5	173,000
Basilicata	250,000	13.6	34,000	10.5	26,000
Calabria	750,000	23.5	176,250	10.5	79,000
Islands	**2,750,000**	18.6	**511,500**	**10.5**	**289,000**
Sicily	2,050,000	19.1	391,550	10.5	215,000
Sardinia	700,000	17.3	121,100	10.5	74,000

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The table clearly shows that the highest proportion of poor households is concentrated in the South. Lombardy, whilst a wealthy region, has high absolute figures due to its large population. The regions most affected in relative terms are Calabria, Campania, Sicily and Puglia. The least affected regions are Trentino-Alto Adige, Veneto, Emilia-Romagna and Tuscany.

Poor households where the reference person is aged 65 or over number 1,691,000 (6.7%) in absolute poverty, whilst those in relative poverty number 2,195,880 (8.7%) (Table 52).

Table 52 – Poor households where the reference person is aged 65 or over – 2024 – Percentages

	Incidence of relative household poverty (% of households living in relative poverty)		Incidence of absolute household poverty (% of households in absolute poverty)	
	%	Absolute figure	%	Absolute figure
Age of the reference person: 65 years and over	8.7	2,195,880	6.7	1,691,080

Source: analysis by AUSER, SPI and AeA based on ISTAT data

With regard to the type of municipality of residence (Table 53), the proportion of households living in absolute poverty is 8.4 per cent higher than the national average: in town centres within metropolitan areas in the northern regions (8.2 per cent), in the southern regions (12.5 per cent), in the outskirts of metropolitan areas in the south (8.9 per cent) and, again in the south, in towns with more than 50,000 residents outside metropolitan areas (Table 53).

Households living in relative poverty - at a rate exceeding the national average of 10.9 per cent – are concentrated in the South, with 20.9 per cent in the centres of metropolitan areas in the South, 20.8 per cent in municipalities with more than 50,000 residents outside metropolitan areas, and 18.3 per cent in metropolitan suburbs.

Table 53 – Households living in poverty by type of municipality of residence – 2024 – Percentages		
	Incidence of absolute household poverty (% of households in absolute poverty)	Incidence of relative household poverty (% of households in relative poverty)
Italy	8.4	10.9
North	7.9	6.6
Central metropolitan area	8.2	6.3
Metropolitan area outskirts and municipalities with 50,001 inhabitants or more	7.9	5.8
Other municipalities with up to 50,000 inhabitants (other than those on the outskirts of the metropolitan area)	7.8	7.2
Centre	6.5	6.5
Central metropolitan area	4.1	2.5
Metropolitan area outskirts and municipalities with 50,001 inhabitants or more	6.8	6.4
Other municipalities with up to 50,000 inhabitants (other than those on the outskirts of the metropolitan area)	7.9	9.3
Southern Italy	10.5	20
Central metropolitan area	12.5	20.9
Metropolitan area outskirts and municipalities with 50,001 inhabitants or more	8.9	18.3
Other municipalities with up to 50,000 inhabitants (other than those on the outskirts of the metropolitan area)	11	20.8
Metropolitan area centre	7.8	8.3
Metropolitan area outskirts and municipalities with 50,001 inhabitants or more	8	10.1
Other municipalities with up to 50,000 inhabitants (other than those on the outskirts of the metropolitan area)	8.9	12.2

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Older people and housing poverty

In Italy, over 2 million older people live in poverty (absolute or relative) (Table 54), with significant regional differences and a direct impact on their housing situation: old homes that are expensive to maintain, often inaccessible and at high

risk of energy poverty. The problem is most acute in the South, but housing vulnerability amongst older people is also significant in the major cities of the Centre and North.

Table 54 – People living in poverty – gender and age – 2024 – Percentage figures					
Indicator		Incidence of individual absolute poverty (% of people living in households in absolute poverty out of the total resident population)		Incidence of relative individual poverty (% of people living in households in relative poverty out of the total resident population)	
Gender	Age	%	*Absolute value*	%	*Absolute value*
Men	Aged 65 and over	5.7	359,100	9.6	604,800
Females	Aged 65 and over	7	546,000	9.6	748,800
Total	**65 years and over**	**6.4**	**905,100**	**9.6**	**1,353,600**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Table 55 shows the percentages of rented and owner-occupied dwellings by income quintile. As can be seen, confirming the link between income and housing status, the trends in the two sets of percentages are inversely related: the proportion of rented dwellings increases as income decreases and, conversely, the proportion of owner-occupied dwellings increases as income rises.

Table 55 – Owner-occupied and rented dwellings by income level (Equivalent income quintile) – 2024 – Percentages		
Tenure status	**Rented housing**	**Owner-occupied dwellings**
Equivalent income quintile		
First	38.1	61.9
Second	24.8	75.2
Third	14.7	85.3
Fourth	9.4	90.6
Fifth	4.7	95.3
Total	18.4	81.6

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The main factors are: low pensions (minimum or social pensions); rising housing costs (rent, service charges, energy bills); healthcare costs not covered by insurance; loneliness and a lack of family support networks; and the digital divide, which hinders access to benefits and services.

Housing conditions for the elderly living in poverty: over 60 per cent of elderly people living in poverty live in homes built before 1970. More than 40 per cent live in homes with structural problems (damp, leaks, architectural barriers). Around one in four elderly people live in energy poverty (they cannot afford adequate heating or cooling).

Types of housing vulnerability: inaccessible homes (stairs, bathrooms not adapted). Homes that are too large and too expensive to maintain for those living alone. Rising rents in urban areas. Difficulty in meeting one-off expenses (boiler, maintenance). Risk of eviction due to rent arrears through no fault of their own, particularly in cities.

Regional overview of poverty amongst older people. Regional differences are very marked.

- *Regions with the highest levels of poverty amongst the elderly* (high incidence of absolute and relative poverty): Calabria, Sicily, Campania, Puglia, Basilicata;

Characteristics: lower pensions, a higher proportion of single-income households, older and less energy-efficient homes, and reduced access to health and social services.

- *Regions with moderate levels of poverty amongst the elderly*: Lazio, Abruzzo, Molise, Sardinia, Marche;

Characteristics: marked differences between urban and inland areas, rising energy poverty, an increase in the number of elderly people living alone in regional capitals.

- *Regions with the lowest levels of poverty amongst the elderly*: Trentino-Alto Adige, Lombardy, Emilia-Romagna, Veneto, Tuscany, Friuli-Venezia Giulia;

Characteristics: higher average pensions, better-organised social and health services, greater access to housing support measures.

- However: severe housing pressure in major cities (Milan, Bologna, Florence).

Lonely older people and housing poverty. Loneliness exacerbates poverty

3.9 million older people live alone. Of these, over 1 million live in poverty or near-poverty. Older people living alone spend up to 40 per cent of their income on housing. Loneliness is on the rise: risk of rent arrears, difficulties in managing the home, isolation from services, and vulnerability to health issues.

Isolation and loneliness

Of the 14,573,173 people aged over 65 in Italy, around 4,474,000 live alone (Table 56). This means that one in three older people lives alone (30 per cent). The proportion rises to 45 per cent amongst those aged over 85.

Breaking this down by gender, there are around 2.7 million women aged 65 and

over living alone, whilst there are around 1.2 million men aged 65 and over living alone. Women are more likely to live alone due to greater life expectancy and widowhood.

Table 56 – People aged 60 and over living alone (two-year average) Regions and type of municipality 2024 – Figures in thousands			
	Men	Women	Total
Italy	**1,746,000**	**3,580,000**	**5,327,000**
North	868,000	1,743,000	2,612,000
North-west	518,000	1,041,000	1,559,000
Piedmont	150,000	295,000	445,000
Valle d'Aosta / V. d'Aoste	5,000	9,000	14,000
Liguria	71,000	130,000	200,000
Lombardy	292,000	607,000	899,000
North-East	350,000	703,000	1,052,000
Bolzano / Bozen Provincial Administration	15,000	29,000	44,000
P. A. Trento	18,000	34,000	52,000
Veneto	141,000	272,000	413,000
Friuli-Venezia Giulia	39,000	85,000	125,000
Emilia-Romagna	137,000	283,000	420,000
Central Italy	378,000	742,000	1,119,000
Tuscany	118,000	218,000	336,000
Umbria	29,000	57,000	86,000
Marche	40,000	81,000	122,000
Lazio	190,000	385,000	575,000
Southern Italy	501,000	1,095,000	1,596,000
South	315,000	694,000	1,009,000
Abruzzo	33,000	76,000	109,000
Molise	11,000	18,000	29,000
Campania	115,000	263,000	379,000
Puglia	82,000	207,000	290,000
Basilicata	16,000	31,000	47,000
Calabria	57,000	98,000	155,000
Islands	186,000	401,000	587,000
Sicily	130,000	299,000	429,000
Sardinia	56,000	102,000	158,000
Central metropolitan area	297,000	628,000	925,000
Metropolitan area suburbs	239,000	469,000	708,000
Up to 2,000 inhabitants	130,000	214,000	345,000
2,001–10,000 inhabitants	362,000	762,000	1,124,000
10,001–50,000 inhabitants	416,000	849,000	1,266,000
50,001 inhabitants and over	301,000	658,000	959,000

Source: analysis by AUSER, SPI and AeA based on ISTAT data

The causes of loneliness amongst older people are many and intertwined. The most significant are:

1. Demographics and family structure: widowhood (particularly among women), children living far away for work, smaller families and less intergenerational cohabitation;
2. Economic circumstances: low pensions, inability to take part in social activities, high housing and transport costs, and energy poverty that limits their social life;
3. Health and frailty: chronic illnesses and disabilities that reduce mobility, difficulty leaving the house or using public transport, dependence on carers who are not always available;
4. Geographical factors: inland areas with few services, run-down urban neighbourhoods or those lacking social spaces, and inadequate public transport.
5. Digital divide: only 42 per cent of those aged over 65 use the internet; difficulties in accessing digital services (healthcare, public administration, transport); loss of independence and increased isolation;
6. Cultural and social factors: the weakening of neighbourhood networks, greater individualism in cities, and stereotypes and ageism that reduce social participation.

The regional picture reveals very marked differences between the North, Centre and South.

- Regions with a higher-than-average proportion of elderly people living alone (30 per cent or more): Liguria (Italy's oldest region), Tuscany, Umbria, Piedmont, Friuli-Venezia Giulia, Emilia-Romagna. These regions are characterised by: high life expectancy, high levels of urbanisation, smaller households, and a high proportion of widows and widowers;
- Regions with intermediate levels (25–28 per cent): Lombardy, Veneto, Marche, Lazio;
- Regions with fewer elderly people living alone (18–22 per cent): Campania, Puglia, Calabria, Sicily, Basilicata. In these regions, the following factors are significant: larger households, greater intergenerational cohabitation, and stronger family networks.

Living alone does not automatically mean being isolated, but it does increase the risk. According to PASSI d'Argento, 15–16 per cent of people aged over 65 are socially isolated (no contact in a week), 75 per cent do not take part in social activities, and 32 per cent of those aged over 85 are isolated.

The regions most affected by isolation are: Valle d'Aosta: 42.5 per cent, Calabria: 30.1 per cent, Abruzzo: 22.6 per cent, Puglia: 22.3 per cent, Basilicata: 21.5 per cent, Sicily: 18.1 per cent

The data show that social isolation is more common amongst: people aged over 85 (32 per cent), people with a low level of education (24–38 per cent), older people facing financial difficulties (27 per cent), residents of Southern Italy (20 per cent), people with health problems or disabilities, and older people living in inland or rural areas.

Older people living in their own homes

90.7 per cent of older people in Italy own the home in which they live (Table 57), amounting to approximately 13 million people. 34.9 per cent of older homeowners live alone, often in large, older properties. Homes with at least one older person account for 87.9 per cent of all homes owned by Italian households (Table 58).

Table 57 – Owner-occupied and rented dwellings where the main income earner is aged 65 or over – 2024 – Percentages

Tenure status of the dwelling	Rented home	Owner-occupied home
Age of the main income earner		
65 years and over	9.3	90.7

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Table 58 – Number of older people in households in owner-occupied and rented dwellings, 2024 – Percentages

Tenure status of the dwelling	Rented dwellings	Owner-occupied dwellings
Number of older people in the household		
1 elderly person	12.1	87.9
2 or more elderly people	7.1	92.9

Source: analysis by AUSER, SPI and AeA based on ISTAT data

From a cost to a source of income: bare ownership and reverse mortgages

Increasingly, older people, despite having assets – notably their own home – find themselves forced to turn their home into a source of income in order to meet various needs. There are various ways in which this can be achieved. Two of these, which have become increasingly common in recent years, are bare ownership and reverse mortgages (PVI) (Box 14).

In the case of bare ownership, the market in Italy is growing steadily: in 2025, demand rose by 12 per cent, prices by 2 per cent and supply by 11 per cent. In 2024, there was a boom in sales, with a 20 per cent increase compared with 2023. This represents a 36 per cent increase compared with 2021. Those involved in such sales, whilst retaining the right to use the property, are mainly pensioners (around 97,000), who are able to realise the property's capital value immediately without losing the right to live there.

It is more difficult to assess the extent to which reverse mortgages have taken hold, as there is no obligation to publicly report the number of contracts entered into, and neither the Bank of Italy nor ISTAT publish specific statistics on this product. It can be said, however, that reverse mortgages are not widely used compared with other instruments such as bare ownership; they are offered by very few institutions (in the past, mainly Unicredit, Intesa Sanpaolo and a few specialist intermediaries); demand has grown only marginally in recent years, mainly to meet the liquidity needs of the elderly population; the market remains a niche one, partly due to the costs, complexity and lack of awareness surrounding the product.

In all cases, given its prevalence in other countries, due attention must be paid to the implementation of Act No. 44 of 2015, which updates the regulations on *'reverse mortgages'*. The amendments introduced to the previous legislation are intended to make this scheme a form of financing secured against residential property, enabling the owner – aged over 60 – to convert part of the property's value into cash to meet liquidity needs, without the owner being required to leave the property or to repay the principal and interest on the loan until the contract expires. The interest and related charges are, in fact, capitalised periodically on the original loan and repaid on the date of the borrower's death. Upon maturity of the debt, the heirs (should the owner not decide to repay the loan early) may settle the debt with the bank and release the property from the mortgage, sell the mortgaged property or, as a last resort, allow the lending bank to sell the property to recover its claim.

Compared with so-called 'bare ownership' – which serves a similar purpose – the reverse mortgage offers the borrower the advantage of retaining ownership of the property and, therefore, of not precluding the possibility for their heirs to reclaim the property used as security, leaving it up to the heirs to decide whether to repay the bank's loan and discharge the relevant mortgage. The purpose of this scheme, as amended, is to make the value of the property available to meet various needs of elderly property owners (consumption needs involving potentially significant expenditure, the need to supplement their income or to have immediate access to funds, and the need to support their children [or grandchildren] in purchasing a home, by providing the necessary cash deposit).

These various approaches, however, have the drawback of being highly traumatic for the elderly person. They also carry a significant risk of social unacceptability if the need for resources stems from the increased costs arising from a lack of self-sufficiency, such as, for example, the costs of removing architectural barriers. We believe that, as will be discussed in Chapter 6, there are other possible avenues to explore, thereby avoiding forcing the elderly person and their family into choices that are, in every case, a losing proposition.

Box 14

Bare ownership and reverse mortgages

Legal definition of bare ownership

The legal definition of bare ownership is: 'private ownership which is not accompanied by a real right to enjoy the asset to which it relates. It typically refers to a property where one acquires ownership but not the right of usufruct'. The best-known example, as mentioned, is that of residential property, but in reality the concept can be extended to all types of assets on which encumbrances relating to use may be registered.

Upon the cessation of such an encumbrance that impairs full ownership – for example, upon the expiry of a usufruct – full legal capacity is restored. Difficult terms? Not really, if you think about it: bare ownership is simply an asset that belongs to you, but which you are temporarily unable to use for a specific reason (the so-called 'encumbrance'). As this generally applies to property, it is a house that you buy but cannot move into, nor can you let it to third parties.

How it works

Naked ownership works as follows: the owner of a property, usually due to an immediate need for cash, decides to sell it whilst retaining the right of usufruct for a period specified in the contract, or until their death.

Generally, this legal remedy is sought by elderly people who have no intention of moving to another flat for the rest of their lives, or perhaps (more rarely) by owners of flats occupied by elderly tenants who, out of compassion or for other reasons, do not wish to evict them and force them to move house in their old age. Obviously, there may be other cases as well, but these are the main ones.

How are prices set?

The price of a property is determined by the market. However, in the case of bare ownership, it is not enough to simply consider the value of the house as determined by a valuer. There are strict criteria that must be met: these are simply coefficients drawn up periodically by the Ministry of Finance and based on

statistical life expectancy in Italy and the statutory interest rate in force. They are therefore linked to the age of the usufructuary or the occupants of the property itself.

Definition of a reverse mortgage (PVI)

The PVI is a medium- to long-term loan intended for individuals aged over 60 who own a residential property, which is provided as security via a first-rank mortgage. Its distinctive feature is that it does not involve regular instalments: the principal and interest are repaid in a single lump sum upon the death of the beneficiary or in other circumstances provided for by law.

How it works

The property owner must be at least 60 years old (since 2015; previously the minimum age was 65).
A first-rank mortgage on the residential property is taken out to secure the loan.
The term of the loan corresponds to the borrower's lifetime (or that of the surviving spouse if the loan is held jointly).
The loan may be paid out in a single lump sum or in several instalments, depending on the bank.
Repayment is due upon the death of the beneficiary, or in the event of the sale of the property, a change of residence, failure to pay any agreed interest, or other conditions set out in the contract.
Upon the borrower's death, the heirs have three options: to repay the debt (principal plus capitalised interest), to sell the property and repay the bank with the proceeds, or to allow the bank to sell the property: any surplus over and above the debt goes to the heirs.

How are prices determined?

The 'price' of the PVI depends on three main factors: the value of the property as determined by an independent valuation; the applicant's age (the older the applicant, the higher the percentage of the value that can be borrowed); interest rates and capitalisation (the PVI provides for annual capitalisation of interest (compound interest), unless arrangements are made to pay interest periodically); ancillary costs (valuation, application processing, compulsory property insurance)

Older people in rented accommodation

In Italy, around 5 million households live in rented accommodation, accounting for approximately 19.4 per cent of the total. This proportion has remained stable for several years, though there are significant regional and social variations. 67.7 per cent of households living in rented accommodation derive their income from employment or pensions. Pensioners, who are predominantly elderly, account for around 11 per cent. The national average rent is €531 per month, equivalent to 17–18 per cent of household income (Box 15).

In large cities, this proportion can exceed 40–50 per cent of income.

The proportion of households in rented accommodation varies considerably between the North, Centre and South.

- Northern Italy: high proportion of households renting: 17–20 per cent; more dynamic markets, higher rents; significant number of elderly people living alone in cities (Turin, Milan, Genoa);
- Central Italy: a proportion similar to that in the North: 16–18 per cent; Rome and Florence are driving demand for rental accommodation; a high proportion of low-to-middle-income households;
- South and Islands: lower incidence: 10–12 per cent; higher rate of home ownership; households in rented accommodation are often on low incomes and more vulnerable.

The elderly population is a significant and vulnerable component of the rental market: around 613,924 households in rented accommodation have a person aged over 65 as the head of household.

With regard to their geographical distribution:

- in the North-West and Centre: a high proportion of elderly people living alone in rented accommodation (Turin, Genoa, Milan, Rome);
- in the South: fewer older people in rented accommodation (high home ownership), but greater economic vulnerability.

Income levels of households in rented accommodation

Households living in rented accommodation have, on average, lower incomes than those who own their homes: 40 per cent of households living in rented accommodation fall into the first two income quintiles.

Over 50 per cent of older people who rent have incomes below €15,000 a year, and many live on minimum pensions or social security benefits.

Rent as a proportion of income

- National average: 18–20%;
- Major cities: 30–40 per cent;
- Single-income households: 35–45 per cent;
- Older people living alone: 25–35 per cent (with peaks of over 40 per cent in cities).

Box 15 Rent trends

In recent years, the rental market in Italy has seen: a sharp rise in rents from 2021 onwards, an increase in demand (particularly among young people, mobile workers, students and single-income households), a reduction in supply (vacant properties, tourist use, fear of rent arrears), and an increase in the proportion of income spent on rent (now often >30%).

Average national change in rents:

- +3 per cent annually (2021–2022);
- +4–5 per cent per annum (2023–2024);
- +6% in 2025 (with a slowdown expected in 2026).

Very marked regional differences.

- Areas with the strongest growth (2021–2025): Emilia-Romagna (Bologna +5 per cent per annum), Lombardy (Milan +3–4 per cent per annum), Lazio (Rome +3 per cent per annum); Tuscany (Florence +3–4 per cent per annum), Trentino-Alto Adige (Bolzano and Trento well above the national average);
- Areas with moderate growth: Veneto, Piedmont, Liguria, Friuli-Venezia Giulia;
- Areas with more subdued growth: the South and the Islands (Campania, Puglia, Sicily, Calabria) – lower rents, but much lower incomes, so affordability remains a critical issue.

Evictions

Italy records tens of thousands of evictions every year, with significant regional differences and a worrying increase in some areas (Lombardy, Umbria, Puglia, Campania).

According to figures from the Ministry of the Interior, the national picture of evictions (2024 figures) shows:

- 81,054 applications for eviction orders;
- 40,158 requests for enforcement;
- 21,337 evictions carried out by law enforcement;
- Main cause: rent arrears (the vast majority of cases).

The figure is down on 2022 (over 30,000 evictions carried out), but remains structurally high. The most recent regional trends, according to the Sicet-Cisl analysis[59]:

[59]https://www.unioneimmobiliare.org/rapporti-studi/emergenza-abitativa-tra-il-2021-e-il-2024-in-italia-40-000-sfratti-all-rsquo-anno-/?utm_source=copilot.com

- In Lombardy, applications for enforcement have risen by over 60 per cent compared with 2023;
- Evictions carried out by law enforcement have risen by over 40 per cent;
- In Milan, the number of evictions carried out has increased more than tenfold (from 133 to 1,597);
- The number of eviction orders being upheld is rising in: Valle d'Aosta (+26 per cent), Umbria (+18 per cent), Puglia (+13 per cent), Abruzzo (+12 per cent), Campania (+11 per cent) and Marche (+8 per cent).

Evictions of elderly people

Neither the Ministry of the Interior nor ISTAT publish statistics on evictions broken down by age group. However, by cross-referencing data on evictions, data on the housing situation of older people, and socio-economic trends, it can be argued that the factors making older people a group at risk of eviction are:

- low and fixed incomes; vulnerability to rent arrears;
- rising housing costs (energy, service charges);
- social isolation and less support in dealing with administrative procedures;
- old properties that are expensive to maintain, with a risk of disrepair and legal disputes;
- a more competitive rental market and difficulties in finding alternatives;
- a lack of integrated housing policies for older people.

Older people in social housing

There are no systematic or aggregated surveys of occupants in social housing. Based on data from the Federcasa – Nomisma Observatory, it can be estimated that these properties are occupied by approximately 700,000–800,000 households, equivalent to 1.0–1.2 million people.

This estimate is based on:

- the number of existing public housing units (approximately 760,000);
- the average occupancy rate (1.3–1.5 people per dwelling, as many ERP households consist of a single person, often elderly people living alone);
- consolidated data from the Regions, ATER/ALER and sector associations.

The analyses show that ERP tenants mainly comprise:

- elderly people living alone (a very high proportion, often >40% in many regions);
- low-income households;
- single-parent households;
- people with disabilities or social vulnerabilities;
- low-income families of foreign origin;
- young adults in precarious housing situations.

It is estimated that there are between 350,000 and 450,000 ERP tenants aged

over 65. This estimate is based on three established factors:

- the Italian social housing stock comprises a total of approximately 760,000 social housing units;
- the demographic profile of tenants. Analyses by Federcasa and the main ATERs show that:
  - between 45% and 55% of ERP tenants are aged over 65;

- in many northern cities, this proportion exceeds 60 per cent;
- In single-room or small-sized ERP flats, the proportion of people aged over 65 is even higher;
- The average occupancy rate is 1.3-1.5 people per dwelling, given that social housing is often occupied by: elderly people living alone, elderly couples and very small households.

Of the approximately 350,000-450,000 older people, it is estimated that around 120,000-160,000 are not self-sufficient

This estimate is based on three key factors.

The number of people aged over 65 living in ERP accommodation: 350,000-450,000.

- In Italy, the proportion of people aged over 65 who are not self-sufficient is:
  - around 20-25 per cent of older people (a figure confirmed by INAPP, ISTAT and the Ministry of Labour);
  - the percentage rises to 35-40 per cent amongst those aged over 80;
  - On average, social housing tenants are: poorer, more isolated, older, in poorer health than average, and have weaker family networks.

All these factors increase the likelihood of a loss of self-sufficiency. For this reason, the prevalence of a loss of self-sufficiency in the ERP is higher than the national average: estimated at between 30 per cent and 35 per cent.

Based on these figures, it can be said that the Italian ERP is already today:

- one of the country's main 'reservoirs' of frailty;
- a place where demographic transition is more advanced than elsewhere;
- a system requiring close integration with local healthcare, home care and social services.

In other words: the ERP is already part of the welfare system for those who are not self-sufficient, even though it was not designed for that purpose.

Older people living in shared accommodation (Box 16)

In Italy, around 1.1 million people live in some form of non-family shared accommodation. Of these, over 600,000 are in social-health or social-care facilities. Around 400,000 live in 'voluntary' shared accommodation (students, young people, members of religious orders, cohousing, communities).

Box 16
ISTAT definition of forms of cohabitation

A. The following fall within the category of cohabitation by choice: cohousing, voluntary housing communities, student flat-sharing arrangements, youth flat-sharing arrangements to share costs, religious communities and solidarity-based communities.
B. The following fall under the category of shared accommodation out of necessity: care homes (RSA – Residenza Sanitaria Assistenziale); retirement homes, residential care homes for the elderly, social and healthcare facilities for those who are not self-sufficient, communities for people with disabilities, therapeutic communities, dormitories and reception centres, and shared accommodation arranged out of economic necessity ('co-living out of necessity').

There are various forms of 'co-living' across the country that have emerged in response to economic, housing, relational or care-related vulnerabilities. Some are spontaneous, whilst others are organised by public bodies or third-sector organisations. Below we outline some typical forms that have developed in recent years.

1. *Shared accommodation amongst older people (peer-to-peer)*
   These are older people who, 'out of necessity' (low pensions, homes that are too large or too expensive to maintain, loneliness), decide to live together to reduce costs, share living space and support one another.
   Typical arrangements include: sharing the same home (a spare room, a jointly-owned flat or a shared tenancy); shared accommodation organised by associations (Auser, Caritas, social cooperatives); and 'shared flats' provided by local councils or religious organisations.
   These arrangements are becoming increasingly widespread, but are still not very well organised at national level.

2. *Intergenerational cohabitation (older person + young person)*
   This involves older people who, 'out of necessity' (older people living alone in large homes, young people struggling to find affordable accommodation, or to prevent frailty), host a student or a young worker in exchange for company, help with small daily tasks or a modest contribution towards costs.
   Models currently in operation in Italy: 'Take a student into your home' (Milan, Bologna, Rome, Turin); university and local authority 'solidarity housing' programmes.

3. *Social co-housing for older people*
   This refers to small residential complexes comprising self-contained

flats and communal areas, designed for elderly people who are self-sufficient or partially self-suffi-

. 'Out of necessity' as a sustainable alternative to a care home; reducing isolation; providing light support.
Their characteristics: cooperative or local authority management; shared services (social concierge, meals, activities); rent controls or public subsidies. Examples of this form of communal living: cohousing schemes in the Emilia-Romagna region, projects by the Fondazione Housing Sociale, and initiatives by cooperatives such as Cadiai, Spes and Domus.

4. *Supported shared living / group homes*
This refers to: small residential units (4–8 people) staffed by social care workers. 'Out of necessity' because it is aimed at frail elderly people who cannot live alone but do not require a residential care home.
The defining feature of this model is that it serves as an intermediate option between living at home and in a care home, with lower costs than residential care homes and a significant role played by local authorities and social cooperatives.

5. *'Extended' family living arrangements or 'return' arrangements*
It affects older people who move back in with their children or relatives, or families that are reunited due to financial or care-related needs.
'Out of necessity': because it stems from inadequate pensions, rising housing costs, the need for daily care, and a lack of adequate home care services.
This is probably the most common form in Italy, but it goes unrecorded in the statistics.

6. *Co-habitation 'forced' by market pressures and housing poverty*
This concerns older people who share a home with other adults (who are not family members) because they are unable to afford the rent or have been evicted.
"Out of necessity", as it stems from rising rents, minimum pensions, loss of one's home and housing insecurity.
The forms this takes include: informal subletting, rooms for rent in overcrowded flats, and temporary shared accommodation in emergency shelters.

7. *Living arrangements in religious or third-sector facilities*
This refers to accommodation in parish houses, religious institutions and group homes for self-sufficient elderly people.
'Out of necessity' because it stems from a lack of economic or social alternatives.
These are characterised by: very low fees, a strong sense of community, and are often linked to Caritas networks or religious congregations.

8. *Shared accommodation in ERP or social housing*
This concerns the allocation of ERP or social housing to non-family households, often elderly people living alone who agree to share

accommodation in order to gain access to a home.

'Out of necessity' because they arise from a shortage of public housing, long waiting lists and low incomes.

Examples of this include 'solidarity-based co-living' projects in Lombardy, Tuscany and Emilia-Romagna, as well as pilot schemes for shared social housing for elderly people living alone.

Cohabitation out of necessity: a structural phenomenon

The provision of residential care homes (RSA) in Italy will continue to grow, with an increase in demand for residential care linked to the ageing population. Istat published a report on 13 January 2026 highlighting an increase in demand for residential care, primarily linked to the ageing population. As at 1 January 2024, there were 12,987 residential care homes operating in Italy, with a total capacity of approximately 426,000 beds. This figure represents a 4.4 per cent increase compared with the previous year, highlighting efforts to expand provision, particularly in light of the difficulties that have emerged in recent years, including the pandemic, staff shortages and rising operating costs.

However, there are also significant differences in the distribution of provision, with an average of 10.5 beds per 1,000 residents in the North-East and only 3.4 in the South. This disparity reflects profound regional disparities and a system that struggles to ensure consistent levels of service across the whole country

Whilst supply is growing, demand is rising even faster. As at 1 January 2024, there were 385,871 residents in residential care homes, an increase of 6 per cent compared with the previous year. The use of residential care homes is therefore becoming increasingly common, particularly to meet the care needs of older people.

Three out of four residents are over 65, and within this age group, those aged over 80 are clearly in the majority. The vast majority are women.

The prevalence of social and healthcare services is closely linked to the ageing of the population and the rise in cases of people who are not self-sufficient. In social and healthcare facilities – despite the fact that these often also accommodate children or people in need of support of any age – 62.4 per cent of beds are allocated to elderly people who are not self-sufficient. A further 11.8 per cent accommodate self-sufficient older people and people with disabilities, whilst the remaining 25.8 per cent is reserved for people with psychiatric disorders, those with substance use disorders, minors and migrants (Table 58).

Regional differences are not limited to the number of beds, but also relate to the type of services offered. In the northern regions, services for elderly people who are not self-sufficient clearly predominate: 72 per cent of beds in the North-West and 75 per cent in the North-East are dedicated to this group. This is roughly double the proportion recorded in the South.

In the South, by contrast, services are more geared towards independent elderly people, people with disabilities and migrants. This is therefore a different model of care, often more closely linked to reception and social support functions than to complex healthcare provision, partly due to the limited availability of specialised resources and infrastructure.

The result is a system that responds very differently to people's needs depending on where they live, with the risk of exacerbating inequalities in access to treatment and care.

A total of almost 395,000 staff members work in residential care homes. Of these, around 355,000 are paid employees, supported by 36,000 volunteers and almost 4,000 civil service workers. This is a significant workforce which, however, when compared with the growth in the number of residents and the complexity of their care needs, nevertheless raises questions about the sustainability of the system, staff training and the ability to guarantee adequate quality standards in a context of often limited resources.

Table 58 – Beds in residential social care and social-health care facilities by predominant user group and geographical distribution
Percentage figures as at 1 January 2024

	Target group									
	Children	People with disabilities	Psychiatric disorders	Self-sufficient older people	Elderly people who are not self-sufficient	Foreign immigrants	Social disadvantage	Psychiatric disorders	Gender-based violence	Multiple vulnerabilities
North West	3.2	7.2	2.5	8.2	72.0	0.4	1.8	3.7	0.1	0.9
No. Est	4.5	7.2	1.0	4.6	75.0	1.3	3.0	2.8	0.1	0.4
Centre	7.5	8.4	3.8	19.6	47.7	1.8	3.9	6.1	0.2	1.1
South	6.5	9.5	5.8	23.0	41.3	2.3	2.7	8.1	0.2	0.6
Islands	16.1	6.8	3.0	22.7	31.6	2.3	3.1	10.9	1.3	2.2
Italy	**5.6**	**7.6**	**2.7**	**11.8**	**62.4**	**1.2**	**2.7**	**4.9**	**0.2**	**0.8**

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Care homes, whilst necessary, need to be rethought

Istat data clearly show that demand for residential care is set to grow further, driven by an ageing population and an increase in cases of frailty. For this reason, expanding the provision of such care is becoming an ever-greater necessity. However, this must be accompanied by a decisive change in the residential care model, as repeatedly called for by the 'Paglia Commission', the SPI-CGIL and AUSER.

It is simplistic and mistaken to think that the problem of frail elderly people can be resolved by building more residential care homes with more beds based on the current model: rather, it is a matter of implementing a gradual process of transformation, starting from a different paradigm centred on the frail elderly person who, despite their limitations, must be regarded as having their own life plan.

The primary objective is to ensure that care homes are not regarded as mini-hospitals where the typical routine of hospital life is replicated. Given that the prevailing scenario sees care homes involved in accommodating elderly people discharged from hospital in the post-acute phase to help them return to 'normal' life, the model to be adopted as a reference for their reconfiguration is to regard care homes as a sort of transitional 'home' where the elderly person regains their independence. All this must be achieved without compromising the healthcare component, both to ensure effective rehabilitation and to take into account the fact that these homes are increasingly accommodating individuals with serious ongoing conditions that are prone to flare-ups if neglected.

At the same time, care homes must not be regarded merely as places for the 'custody' of frail elderly people. Instead, they must be places of 'care' where a rehabilitation programme is guaranteed, with support tailored to a range of health needs. 'Care' in residential care homes must mean 'looking after', that is, a range of attentions whose aim is not merely *to* 'cure', nor simply *to 'treat'* or 'rehabilitate', but rather *to 'enable people to live as well as* possible' despite serious personal limitations. Adopting these two criteria means ensuring that residents enjoy as rich a social life as possible.

And offering a 'social life' requires organisational creativity: entertainment, a gym, physical activities, the involvement of organisations and volunteers, promoting and supporting relationships with family members (nurturing emotional bonds), and training staff for this purpose. And those who are constantly bedridden must not be automatically excluded from opportunities to strengthen their relationships. The same applies to the not inconsiderable number of patients with severe forms of dementia in care homes, for whom arrangements must be made to 'accept' and manage their behaviour: getting up at night and moving about the premises, eating at different times. This, too, is a form of care.

It is important to bear in mind that the risk of depersonalisation is ever-present in collective residential care homes, where the behaviour of individuals is subordinated to the rhythms of the organisation. Ensuring that older people continue to 'feel like individuals' must be the central aim of life in a care home, and this requires very practical measures: being able to bring personal items and small pieces of furniture they are fond of into their own room; being able to have a much-loved, long-worn garment mended (perhaps by residents who are able to do so); being able to choose what to eat and how to spend their time from a range of options; and ensuring adequate privacy (including a wide range of twin and single rooms).

It is therefore crucial, in a residential care home, to be able to offer a wide range of care options, aiming to organise care provision as flexibly as possible: small accommodation units for frail but still self-sufficient elderly people (for example, giving priority to relatives of those already in the home), and units catering for different levels of dependency to ensure that, should a resident's condition worsen, they do not have to move to a different facility. Of course, the feasibility of this structure depends on many factors: the local context, structural and logistical constraints, and the operator's investment capacity. However, it could be encouraged, not least by highlighting it as a quality criterion in authorisation and accreditation procedures.

Cohousing by choice: a growing phenomenon

Around 50,000 people in Italy live in forms of cohousing or voluntary communities: annual growth: +10–12 per cent.

For older people, communal living is increasingly linked to: loneliness, frailty, lack of self-sufficiency, housing poverty and a lack of local services.

These reasons are set out in Articles 3, 4 and 5 of Delegated Law 33/23, which contains provisions in favour of older people, and have been translated – in implementation of Article 15 of Legislative Decree 29/24 – into Guidelines on Senior Cohousing and Intergenerational Cohousing.

The guidelines represent an important contribution towards the regulation of 'shared living' arrangements, which have been taking place in our country for years, partly as a result of increasing longevity and the unprecedented phenomenon of people living alone.

Experiences of a new approach to housing, initially inspired by Northern European models, which have a sense of community as their common denominator. This approach addresses some of the most common needs of older people: living with others, finding security and reassurance, and receiving certain services without unduly interfering with their desire for independence.

These are the reasons why, for example, in the co-residential schemes currently being set up in Italy, great care is taken to ensure both the privacy of traditional living spaces and the sharing of certain communal areas to foster greater social interaction than is usually the case. Supporting and regulating their development could accelerate their widespread adoption, bringing enormous benefits to those older people who find themselves facing the final stage of their lives alone.

Co-residence, as a form of *'community living'*, therefore presents *itself* as a valuable initiative capable of combining the widespread need for social interaction with a genuine sense of solidarity and reciprocity, experienced in everyday life.

However, it is clear that the scale of this *'need'* is such that it involves the entire community; consequently, whilst the usefulness of 'Guidelines' is acknowledged, it is considered essential that these be underpinned – as demonstrated, for example, by the Danish experience – by a regulatory, institutional and financial support framework that is currently non-existent in our country.

It follows from this assessment that, in order for the Guidelines to be as effective as intended, they must be supported:

a. housing policies designed to foster community;
b. a thorough review of town planning and building standards, which in our country date back as far as the 1960s, with particular attention to the relationship between social services and housing, and to accessibility;
c. by a regulatory framework that makes the guidelines enforceable: it is hardly credible that they could function on a 'case-by-case' basis;
d. the economic and financial resources available to private individuals and public institutions, sufficient to enable the implementation of the restructuring process envisaged in the Guidelines;
e. governance frameworks anchored to a clear framework of accountability.

Domestic homelessness: a hidden, serious and growing phenomenon

Domestic homelessness is a phenomenon of social marginalisation experienced within one's own home.

These are people who live in a home, but do so in conditions of severe isolation, neglecting both their personal care and their surroundings, which are often reduced to a dilapidated and uninhabitable state – a form of marginalisation that remains invisible compared to homelessness on the streets.

Official sources are still patchy, but some significant details are emerging.

According to the technical report by the Department of Social Policies of Rome:

- there has been a gradual increase in cases of extreme marginalisation and isolation, exacerbated by the economic crisis and the pandemic;
- This phenomenon is linked to the weakening of the three pillars of society: work, family and traditional welfare;
- the service dedicated to domestic homelessness provides home-based support for up to 180 people in a state of severe psychosocial and economic vulnerability.

According to data from the Milan Health Authority:

- between 200 and 300 site inspections are carried out each year for cases of housing degradation, domestic homelessness and compulsive hoarding;
- this figure has been rising steadily over the last five years, with a further increase following the pandemic;
- Many cases only come to light following critical incidents or reports from neighbours, family members or the police.

The literature highlights that the phenomenon is:

- *multifactorial*: it arises from the co-existence of multiple vulnerabilities (economic, relational, psychological);
- *vicious:* poverty, loneliness and violence (towards oneself or others) feed into one another;
- characterised by isolation: difficulty in maintaining relationships, disabling illnesses, depression, addictions;
- *associated with a lack of information and cultural resources*, which prevent people from seeking help or reorganising their lives.

The main causes of domestic homelessness can be attributed to:

- *economic vulnerability:* job loss, insufficient income, inability to meet everyday expenses, debt
  (Poverty is often multidimensional: economic, cultural, informational and relational);
- *relational and family vulnerability:* breakdown of family ties, lack of support networks, domestic conflict or violence
  (Loneliness is a constant feature of this phenomenon);

- *psychological and health-related vulnerability*: depression, psychiatric disorders, addictions, disabling illnesses
  (Many cases require joint intervention by social services, health services and law enforcement);
- *deteriorating housing conditions and compulsive hoarding*: inability to manage the home, pathological hoarding, critical hygiene conditions
  (Often the situation only comes to light when it reaches extreme levels).

Why it is a growing phenomenon: institutional sources highlight three structural factors: the weakening of the traditional welfare state, the increasing precariousness of work, and the fragmentation of family and community networks; the pandemic has accelerated all these processes.

Homelessness and the elderly

There are no established national statistics, but local data and reports from local health authorities (ASLs) indicate that older people account for a very significant proportion of cases, probably over 50 per cent in large cities and inland areas.

This phenomenon mainly affects adults or older people, who are often living alone and have a history of bereavement, family breakdown or depression.

Rome's local health authorities (ASLs) report an exponential rise in cases, particularly amongst elderly people living alone who are gradually losing the ability to look after themselves and their homes.

Caritas Rome confirms that many of the cases handled by home care services involve elderly people in a state of material and emotional neglect, who often go unnoticed by the services until the situation becomes very serious.

The ways in which this phenomenon manifests itself among the elderly

Sources describe a recurring set of conditions that primarily affect the elderly population:

- *progressive self-isolation:* a breakdown in family ties or the loss of a partner. Fear of social contact, withdrawal from relationships, shutting oneself away at home. Mobility difficulties or chronic illnesses that make it difficult to go out;
- *compulsive hoarding*: homes transformed into 'dump-like' spaces, filled with rubbish, useless objects, animals and bulky items. Hoarding becomes a form of 'companionship' or emotional compensation;
- *severe housing deterioration:* lack of electricity, water or heating. Compromised hygiene conditions, presence of faeces or pest infestations. High health risks;
- *Relational and psychological poverty:* extreme loneliness, depression, unresolved grief. Loss of a sense of self and of personal care. Addictions (alcohol, gambling, medication) in some cases;
- *Rejection of or fear of support services:* fear of being judged or evicted from their home. Shame about the condition of their home. Difficulty in asking for help or trusting support workers.

Where is this phenomenon most evident?
The available sources focus mainly on Rome, where:

- ASL Roma 2 reports an exponential rise in cases in Municipal Districts IV, VII and VIII;
- Caritas Rome has devoted an entire report to the issue, featuring testimonies from home care workers who look after elderly people in conditions of extreme neglect.

However, structural factors (ageing, loneliness, dilapidated housing, inadequate services) suggest that the phenomenon is widespread in many Italian cities, particularly:

- large metropolitan areas;
- suburban neighbourhoods;
- small towns experiencing significant depopulation.

Why does domestic homelessness affect the elderly so severely? Three factors stand out clearly:

- *loneliness and loss of social connections:* many older people live alone, without a network of family or friends. Social withdrawal becomes a defence mechanism;
- *physical and cognitive decline:* mobility difficulties, dementia, depression and bereavement can make it impossible to maintain the home in decent condition;
- *old and difficult-to-manage homes.* Many older people live in homes that are large, outdated, unrenovated and difficult to maintain (*The deterioration of the home and that of the individual feed into one another)*.

A deeper analysis: 'forms of unfulfilled existence'

Caritas describes these people as 'forms of unlived **existence'**, who at a certain point in their lives 'decide to bury themselves in their homes' alongside thousands of objects that become symbols of a past they are no longer able to come to terms with.

It is a powerful definition, which captures the existential dimension of the phenomenon.

Elderly people who are homeless and have no fixed abode

According to the 2021 ISTAT Census, there are 96,197 people in Italy who are homeless or without a fixed abode, as recorded in municipal population registers (Table 59). The majority are men, and the average age is around 41.6 years, rising to approximately 45.5 years amongst Italians (the data also includes middle-aged people over 50). There are 26,304 people aged over 55, accounting for 27 per cent of the total.

However, there are no recently published official ISTAT figures indicating how many homeless people are aged 65 or over; therefore, to understand the situation of older people, indirect indicators and reports from sector-specific organisations

must be taken into account.

Table 59 – Homeless and itinerant people, 2021					
Age group	Up to 17 years	18–34 years	35–54 years	55 years and over	Total
Italy	**12,804**	**23,449**	**33,640**	**26,304**	**96,197**
North-west	**4,032**	**6,512**	**10,674**	**8,264**	**29,482**
Piedmont	754	1,896	3,629	2,492	8,771
Aosta Valley	13	10	22	28	73
Liguria	405	753	1,548	1,586	4,292
Lombardy	2,860	3,853	5,475	4,158	16,346
North-east	**1,380**	**2,191**	**3,780**	**3,424**	**10,775**
Bolzano Provincial Administration	28	82	115	88	313
P. A. Trento	31	68	113	87	299
Veneto	546	666	1,311	1,267	3,790
Friuli-V.G.	126	531	445	348	1,450
Emilia-Romagna	649	844	1,796	1,634	4,923
Centre	**4,222**	**6,891**	**10,682**	**8,249**	**30,044**
Tuscany	590	705	1,542	1,615	4,452
Umbria	42	66	138	186	432
Marche	121	162	420	404	1,107
Lazio	3,469	5,958	8,582	6,044	24,053
South	**2,100**	**5,868**	**5,936**	**4,756**	**18,660**
Abruzzo	67	99	225	219	610
Molise	5	21	45	30	101
Campania	1,182	1,525	2,317	2,794	7,818
Apulia	670	3,038	2,479	1,470	7,657
Basilicata	30	33	35	22	120
Calabria	146	1,152	835	221	2,354
Islands	**1,070**	**1,987**	**2,568**	**1,611**	**7,236**
Sicily	594	1,270	1,291	869	4,024
Sardinia	476	717	1,277	742	3,212

Source: analysis by AUSER, SPI and AeA based on ISTAT data

A survey carried out by a number of organisations that run accommodation services (fio.PSD, Caritas, etc.) reveals that, for around 10 per cent of the organisations involved, the proportion of homeless people aged 65 or over accounts for half or more of those using the services.

In other words, in some facilities, older people make up a significant proportion of service users.

Data collected during the *'Night of* Solidarity' in Rome show that:

- the modal class (*most common age group*) amongst those living rough on the streets is 40–49 years;
- among those staying in accommodation facilities (sleeping halls), the most common age group is 60–69;
- There is also evidence of people aged over 69 (~11 per cent) in night shelters. This suggests that older people are more likely to be found in accommodation services than on the streets, probably because the physical risks of life on the streets drive them to use sheltered or alternative accommodation.

The phenomenon takes various forms, often less visible than those of 'classic' homeless people.

1. *Chronically homeless.* A minority but growing proportion of older people live on the streets, in stations or in night shelters; *(They are often single men with a history of precarious employment or family breakdowns)*.
2. *Homeless* people who have *'returned'* to this situation. People who: once had a stable life, but lost their homes due to pensions that were too low, separations or bereavements *(This is a rapidly growing category in major cities)*;
3. *'Invisible' homeless people.* Older people who: sleep in their cars, live in garages or cellars, move between friends' and relatives' homes, or occupy unsuitable accommodation *(They are difficult to identify and rarely feature in statistics)*;
4. *Domestic homelessness*. An extreme form of marginalisation 'at home', very common amongst the elderly: total isolation, dilapidated housing, compulsive hoarding, lack of essential services *(This is a condition that can precede the loss of one's home)*.

More generally, older people may find themselves in various forms of housing insecurity, which go beyond the stereotype of *'sleeping rough'*:

a) In temporary accommodation facilities: many older people do not necessarily live outdoors, but stay in night shelters or community centres where they can at least secure a bed and receive basic support;
b) In situations of housing insecurity: not all older people without a home are 'homeless' in the strict sense. Some live in temporary accommodation or are housed by social services; they may be at risk of losing their home due to extreme poverty, low pensions or unaffordable living costs; they lack stable accommodation, even though they do not sleep rough;
c) Older people with additional vulnerabilities: clinical and health studies show that the oldest homeless people are often those with the most compromised health, and physical and/or mental vulnerabilities that require dedicated social and health care services.

In summary, homelessness amongst older people in Italy is closely intertwined with social, economic and health-related vulnerabilities, and is not limited to living on

the streets alone.

As regards why this phenomenon affects older people (causes and dynamics), the sources highlight a number of factors that may explain the reasons:

- the ageing of the general population and a higher incidence of poverty amongst older people;
- structural loneliness. There are nearly 5 million elderly people living alone. Loneliness increases the risk of: eviction, unmanaged illness, social isolation, and losing one's home;
- inadequate pensions or low incomes to cover rent, housing costs and maintenance;
- physical and health-related frailty exacerbated by poverty;
- old homes that are difficult to maintain. Italy's housing stock is amongst the oldest in Europe. Older people often live in homes that are: inherited, unrenovated, energy-inefficient and expensive to maintain.

Sector organisations also report that the presence of older people in care services is partly due to 'premature ageing' caused by the harsh conditions of life on the streets, with health deteriorating as early as middle age.

With regard to the areas of the country where the phenomenon is most widespread, the data show significant regional differences:

- The North and major cities: more cases of 'traditional' homelessness;
- Central and Southern Italy: more cases of domestic homelessness and severe housing hardship.
- Inland areas: elderly people living alone in old, dilapidated houses.

In summary:

There are no up-to-date official figures indicating a precise number of people aged 65 and over amongst the homeless in Italy, but reports from organisations suggest that this proportion is significant (and in some facilities, the majority).

Some European studies estimate that the proportion of people aged 55 and over in homelessness figures is significant, although specific reports do not always distinguish those aged 65 and over.

Older people tend more often to use shelter services rather than live on the streets.

They may be living in temporary or precarious accommodation, or be at risk of homelessness, even if they do not always sleep rough.

Low income, social isolation, poor health, loss of family support, poverty.

In conclusion, the issue of homelessness in Italy also affects a significant number of older people, particularly in accommodation centres and social services, and manifests itself in various forms of housing insecurity as well as living rough. Older people often find themselves in situations of economic and health vulnerability, which increase the likelihood of them losing a stable home or being unable to maintain one with dignity.

People living in organised camps, in tolerated and informal settlements

In Italy, around 16,000 people live in organised camps, tolerated settlements and informal settlements (Table 60). This is a young population, with only 13 per cent aged over 55 and an even lower proportion aged over 65 (estimated at around 5–7 per cent). Their distribution is heavily concentrated in the North-West and in certain urban areas of the Centre-North. Around 80 per cent are Italian, whilst foreign nationals are mainly European (Bosnians, Romanians, Serbs, Croats).

Table 60 – Population living in equipped camps, tolerated settlements and informal settlements

Age group	Up to 17 years	18–34 years	35–54 years	55 years and over	Total
Italy	**5,568**	**4,352**	**3,786**	**2,064**	**15,770**
North-west	**2,073**	**1,672**	**1,446**	**811**	**6,002**
Piedmont	870	683	593	339	2,485
Liguria	5	7	10	14	36
Lombardy	1,198	982	843	458	3,481
North-east	**1,384**	**1,181**	**1,111**	**572**	**4,248**
P. A. Bolzano	23	19	10	5	57
P. A. Trento	26	35	21	13	95
Veneto	390	294	270	139	1,093
Friuli-V.G.	30	35	33	14	112
Emilia-Romagna	915	798	777	401	2,891
Centre	**1,499**	**1,052**	**748**	**384**	**3,683**
Tuscany	206	166	143	89	604
Umbria	3	10	4	5	22
Marche	77	81	94	52	304
Lazio	1,213	795	507	238	2,753
South	**322**	**274**	**331**	**174**	**1,101**
Abruzzo	43	33	59	47	182
Campania	40	74	75	35	224
Puglia	67	45	67	49	228
Calabria	172	122	130	43	467
Islands	**290**	**173**	**150**	**123**	**736**
Sardinia	290	173	150	123	736

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Regional distribution.

In the North-West – around 6,000 people. This is the area with the highest concentration.

Examples from the ISTAT dataset:

- Piedmont: numerous settlements (Turin, Cuneo, Asti, Alessandria, Novara). Regional total: ≈ 2,485 people;
- Liguria: a smaller but significant presence;
- Lombardy: numerous settlements, particularly in the Milan metropolitan area.

North-East – around 2,000 people

- Veneto and Friuli-Venezia Giulia with small settlements;
- Emilia-Romagna with a moderate presence.

Central Italy – around 3,000 people

- Tuscany, Lazio and the Marche have both authorised and unauthorised settlements;
- Rome is home to a significant number of authorised and tolerated camps.

South and the Islands – around 5,000 people

- Campania, Puglia, Calabria and Sicily have informal and tolerated settlements, which are often small in size but numerous.

ISTAT does not provide specific figures on the number of people aged over 65, but it is possible to derive a reliable estimate.

The available data tell us that:

- Only 13 per cent of the population in the camps is over 55;
- The average age is 28–29, so the proportion of people aged over 65 is very low;
- A realistic estimate of the number of people aged over 65, based on the age distribution, suggests there are between 800 and 1,100 such people across Italy (≈ 5–7 per cent of the total number of camp residents).

With regard to the geographical distribution of older people and by type of settlement, older people are more prevalent:

- in long-established authorised camps (e.g. Turin, Rome, Naples);
- in settlements where families have lived permanently for several generations;
- less common in recent, spontaneous settlements.

The reason why there are so few elderly people lies in the difficult living conditions that shorten life expectancy in old age. Social and healthcare isolation; difficulties in accessing care and medication; housing unsuitable for those with physical frailty; extreme energy poverty; and greater exposure to extreme weather events. All these factors drive older people to move to: social housing, shared accommodation, care homes, or the homes of relatives.

Households facing housing difficulties

According to ISTAT, around 5.2 million households (≈ 20 per cent of the total) live in homes with at least one serious problem:

- Damp/water ingress: 12–13 per cent;
- Insufficient natural light: 7–8 per cent;
- Structural damage (cracks, roof, window frames): 6–7 per cent;
- Lack of adequate heating: 5%;
- Lack of full bathroom facilities: 1%;
- Lack of cooling: over 60% (Italian structural data).

Italian regions: where living conditions are worst and where they are best. ISTAT identifies very marked differences between the North, Centre and South (Table 61).

Table 61 – Households with at least one serious housing problem (%)

Region	% of households with housing problems	Note
Calabria	32–35%	among the worst in Italy
Sicily	30–33%	high incidence of damp and deterioration
Campania	28–30%	widespread structural problems
Puglia	25–28%	old and poorly maintained houses
Basilicata	23–25%	moderate issues
Sardinia	22–24%	thermal insulation issues
Lazio	20–22%	significant disparity between Rome and its suburbs
Abruzzo/Molise	18–20%	average quality
Tuscany	16–18%	good building quality
Marche/Umbria	16–18%	moderate issues
Piedmont	15–17%	old building stock
Liguria	15–17%	old houses, poorly maintained
Lombardy	12–14%	medium to high quality
Veneto	12–14%	recent heritage
Emilia-Romagna	10–12%	among the best
Trentino-Alto Adige	8–10%	best quality of housing in Italy
Friuli-V.G.	8–10%	well-maintained heritage

Source: Analysis by AUSER, SPI and AeA based on ISTAT data

Summary (Table 62)

- South and Islands: worst housing conditions.
- Central Italy: an intermediate situation, with significant internal variations.
- North: better conditions, but with critical issues in older urban areas. Types of housing problems (ISTAT data)

- *Damp and water ingress*
  - Italian average: 12–13 per cent of households
  - South: 20–25%
  - North: 8–10%

- *Damaged structures*
  - Italian average: 6–7%
  - South: 10–12%
  - North: 4–5%

- *Low brightness*
  - Italian average: 7–8%
  - Historic cities (Rome, Naples, Genoa): 10–12%

- *Lack of adequate heating*
  - Italian average: 5%
  - South: 10–12%
  - North: 2–3%

- *Lack of full toilet facilities*
  - Italian average: 1%
  - South: 2–3%
  - North: 0.3–0.5%

- *Lack of cooling*
  - Italy: 60–65 per cent of homes
  - A growing problem for older people during heatwaves

Table 62 – Households with housing problems (per 100 households with the same characteristics) by region and type of municipality, 2024			
Presence of housing problems	**Damaged structures**	**Damp**	**Insufficient natural light**
Region			
Italy	**9.8**	**12.9**	**7.3**
North-west	**8.5**	**10.8**	**6.5**
Piedmont	8.2	10.2	6.8
Aosta Valley / Vallée d'Aoste	12.8	8.4	..
Liguria	11.4	16.1	12.4
Lombardy	8.1	10.2	5.4
North-East	**8**	**11.7**	**6.5**
Bolzano / Bozen Provincial Administration	6.1	5.3	4.9
P. A. Trento	..	3.7	..
Veneto	8.3	11	5.8
Friuli-Venezia Giulia	11.6	16.7	11
Emilia-Romagna	7	12.8	6.7
Central	**11.5**	**13.7**	**8.4**
Tuscany	7.9	9.9	5.8
Umbria	13.2	17.4	6.6
Marche	7.9	11.8	5.5
Lazio	14.4	16	11.1
South	**12.2**	**13.9**	**7.6**
Abruzzo	8.4	10	5.6
Molise	8.6	12.6	7.7
Campania	12.6	14.9	8.8
Puglia	13.3	13.5	7
Basilicata	15.4	16.7	10.2
Calabria	10.8	14.5	6.4
Islands	**8.9**	**16.8**	**8.2**
Sicily	9.4	15.9	8.1
Sardinia	7.7	19.6	8.5
Central metropolitan area	10.1	12.3	9.3
Metropolitan area outskirts	9.4	14.2	7.7
Up to 2,000 inhabitants	8.2	12.4	7.1
2,001–10,000 inhabitants	9.3	13.1	6.2
10,001–50,000 inhabitants	10.5	12.8	6.7
50,001 inhabitants and over	10	12.5	7.9

Source: analysis by AUSER, SPI and AeA based on ISTAT data

Table 63 – Dwellings occupied by at least one resident by type of heating system – regions and provinces 2021			
Heating system	Centralised system serving multiple dwellings and individual heating system for the exclusive use of the dwelling	Individual fixed appliances (fireplace, stove, radiator, heat pumps, etc.) and no heating system	All categories
Italy	**21,759,721**	**3,930,336**	**25,690,057**
North-West	**6,937,315**	**248,459**	**7,185,774**
Piedmont	1,879,083	85,025	1,964,108
Aosta Valley / Vallée d'Aoste	54,281	5,335	59,616
Liguria	697,275	49,411	746,686
Lombardy	4,306,677	108,687	4,415,364
North-East	**4,843,553**	**246,517**	**5,090,070**
Bolzano / Bozen Provincial Administration	204,411	22,264	226,675
P. A. Trento	223,810	12,820	236,630
Veneto	1,966,657	109,911	2,076,568
Friuli-Venezia Giulia	513,850	43,259	557,109
Emilia-Romagna	1,934,825	58,263	1,993,088
Central Italy	**4,823,314**	**371,222**	**5,194,536**
Tuscany	1,517,478	109,535	1,627,013
Umbria	350,595	26,152	376,747
Marche	604,805	30,261	635,066
Lazio	2,350,436	205,274	2,555,710
South	**3,963,360**	**1,510,088**	**5,473,448**
Abruzzo	502,658	45,898	548,556
Molise	109,133	19,412	128,545
Campania	1,382,342	781,604	2,163,946
Apulia	1,346,414	258,305	1,604,719
Basilicata	195,376	37,621	232,997
Calabria	427,437	367,248	794,685
Islands	**1,192,179**	**1,554,050**	**2,746,229**
Sicily	936,414	1,087,629	2,024,043
Sardinia	255,765	466,421	722,186

Source: analysis by AUSER, SPI and AeA based on OIPE – ISTAT data

Presence of a heating system

Of the 35,271,829 dwellings recorded in the 2021 ISTAT census, 25,690,057 – 72 per cent of the total – have some form of heating system (Table 63).

Of those equipped with a heating system, 21,759,721 (61.7 per cent) have a centralised system serving several dwellings or an independent system for the exclusive use of the dwelling, whilst 3,930,336 (11.1 per cent) have individual fixed appliances (fireplace, stove, radiator, heat pumps, etc.) and no heating system whatsoever.

Energy poverty

In Italy, households are considered to be in energy poverty if they:

- are unable to keep their home adequately warm in winter
- are unable to keep their homes cool in summer
- live in energy-inefficient homes (old, damp, uninsulated)
- spend an excessive proportion of their income on energy
- go without essential services (heating, hot water, electrical appliances)

Older people are the most vulnerable because they often live in old, poorly insulated homes, on low incomes and with limited ability to carry out maintenance.

- *National overview*
- *Households in energy poverty:*
  - around 2.2 million households (8.5 per cent)
  - On the rise compared with 2020–2021 due to rising energy prices.
- *Older people experiencing energy poverty:*
  - around 1.1 million people aged over 65 are living in energy poverty;
  - those aged over 75 living alone are the hardest-hit group.
- *Most common types of problems:*
  - cold homes in winter: 14 per cent of older people;
  - homes that are too hot in summer: 60 per cent of older people (lack of cooling);
  - homes with damp/water ingress: 20 per cent of older people in the South;
  - inability to pay bills: 10–12 per cent of people living alone

- *Energy poverty across regions. A brief review of Table 63 shows that:*
  - in the South and the Islands: very high levels of energy poverty;
  - in the Centre: an intermediate situation, with significant internal variations;
  - in the North: lower levels, but critical situations in mountainous areas and on the outskirts of towns and cities.

Table 64 – Percentage of households in energy poverty by region		
Region	**% of households in energy poverty**	**Note**
Calabria	**16–18%**	the highest in Italy
Sicily	**15–17%**	old houses, low incomes
Puglia	**14–16%**	high prevalence among the elderly
Campania	**13–15%**	deteriorating building stock
Basilicata	**12–14%**	cold, poorly insulated homes
Sardinia	**11–13%**	thermal insulation issues
Molise	**10–12%**	low incomes
Abruzzo	**10–12%**	highly vulnerable inland areas
Lazio	**9–11 per cent**	Strong polarisation between Rome and its suburbs
Marche	**8–10%**	challenges in hilly areas
Umbria	**8–10%**	old houses in small towns
Piedmont	**7–9%**	problems in mountainous areas
Liguria	**7–9%**	old, damp houses
Tuscany	**6–8%**	intermediate situation
Lombardy	**5–7%**	better building stock
Veneto	**5–7%**	good energy efficiency
Emilia-Romagna	**5–6%**	among the best
Trentino-Alto Adige	**3–4%**	the best in Italy
Friuli-V.G.	**3–4%**	high-quality construction

Source: analysis by AUSER, SPI and AeA based on OIPE – ISTAT data

- *Older people experiencing energy poverty by region*

Older people are over-represented in the most vulnerable regions.

Regions with the highest number of older people experiencing energy poverty: Calabria, Sicily, Puglia, Campania, Basilicata, Sardinia

In these regions:

- more than 1 in 5 older people live in homes that are cold in winter
- more than two in three older people have no cooling in summer
- many homes suffer from damp, have old windows and suffer from heat loss

Regions with the fewest older people experiencing energy poverty: Trentino-Alto Adige, Friuli-Venezia Giulia, Emilia-Romagna, Veneto, Lombardy.

Here, the quality of housing is better, and social services are better organised.

- *Why older people are more vulnerable*
- *Structural factors*
  - low incomes (minimum pensions)
  - old, uninsulated houses
  - difficulty in funding renovation work
  - limited mobility – they cannot 'escape' the heat or cold
  - loneliness; less support for maintenance and managing utility bills
  - digital divide; difficulty accessing grants and incentives

- *Health effects*
  - cardiovascular and respiratory risks
  - increase in hospital admissions during heatwaves
  - worsening of arthritis, rheumatism and chronic conditions
  - social isolation (due to being unable to heat or cool the home)

- *In summary*

  Energy poverty in Italy is regional, social and generational:
  - Regional: the South is much more vulnerable than the North
  - Social: it mainly affects poor families and older homes
  - Generational: older people are the most vulnerable group

All of this makes energy poverty a central issue in the environmental, demographic and social transitions.

- *People aged over 65 are the group most at risk of housing problems*
  - Around 2 million older people live in homes with at least one serious problem.
  - 1 million live in homes with damp or water ingress.
  - 700,000 live in homes that are cold in winter.
  - 1.5 million people live in homes without air conditioning, putting them at high risk during heatwaves.

- *Where the most vulnerable elderly people live*
  - The South and the Islands: old, poorly maintained homes without heating.
  - Inland areas of central Italy: isolated homes that are difficult to cool.
  - Major cities in the North: old homes in working-class neighbourhoods (Turin, Genoa, the outskirts of Milan).

- *Why older people are more vulnerable*
  - Low incomes – unable to carry out renovations.
  - Very old homes – built before modern standards were introduced.
  - Loneliness – reduced ability to carry out maintenance.
  - Physical frailty – greater susceptibility to cold, heat and humidity.
  - Digital divide – difficulty accessing grants and incentives.

- Older people are the group most affected by: damp, cold, poor lighting, inaccessible homes and a lack of cooling.

Environmental and demographic change makes this issue central to urban and housing policies.

8. The need for a paradigm shift

Housing hardship: far beyond the elderly

This theme is clearly evident in the attention that the PNRR[60]devotes to this subject in Missions 5 and 6, which contain the most innovative proposals of recent years in the field of housing.

The Plan, designed to address the damage caused by the pandemic, rightly allocates resources to these by no means secondary needs. The aim was to launch a series of policies to support vulnerable people by addressing both their housing conditions and the system of local community services. Unfortunately, as things stand, there is every reason to believe that a unique opportunity has been missed, as there are no visible signs of the hoped-for change of direction.

Upon examining the content of the main lines of action relating to Measure 2: Urban Regeneration and Social Housing, what emerges is a traditional approach that is entirely oblivious to the recommendations put forward, in particular, by the WHO (2007, 2015)[61]regarding the links between ageing, health and the environment. In fact, the Plan has failed to achieve what was supposed to be its objective, namely the adaptation of housing conditions in response to the growing frailty of a substantial section of the population – a group that extends well beyond frail older people, as highlighted in the 2023 Report by the Third Sector Forum and Openpolis[62] .

Even the drafters of Enabling Act No. 33/2023[63]on the reform of care for people with long-term care needs recognised the importance of this issue, as the text highlights the need to address the quality of residential care services, community-based services and housing conditions.

These delegated provisions relating to *'qualification'*, which required a precise definition in the Legislative Decree implementing the Enabling Act, are reiterated in the text of Decree 29/24[64]in general terms.

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[60] PNRR: National Recovery and Resilience Plan – https://www.governo.it/sites/governo.it/files/PNRR_0.pdf

[61] See note 10.

[62] Third Sector Forum Report: The National Recovery and Resilience Plan (PNRR), Social Policies and the Third Sector - https://pnrr.forumterzosettore.it/wp-content/uploads/2023/07/report_forum_terzo_settore_7.pdf

[63] Law 33/23: Delegation of powers to the Government regarding policies in favour of older people. https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:legge:2023;33

[64] Legislative Decree 29/24 – Provisions on policies for older people, implementing the delegated powers referred to in Articles 3, 4 and 5 of Law No. 33 of 23 March 2023.

A significant step forward has been taken with the proposal put forward by CIPA for guidelines on *'senior cohousing and* cohousing', with a view to regulating the *'shared* living' initiatives that have been underway in our country for years, partly as a result of increasing life expectancy and the unprecedented phenomenon of people living alone.

Experiences of a new approach to housing, initially inspired by Northern European models, which have a sense of community as their common denominator. This responds to some of the most frequent requests from older people: to live in company, to find security and reassurance, and to receive certain services without unduly interfering with their desire for independence. These are the reasons why, for example, in the co-residential schemes currently being developed in Italy, great care is taken to ensure both the privacy of traditional living spaces and the sharing of certain communal areas to foster greater social interaction than is usually the case. Supporting and regulating their development could accelerate their establishment, bringing enormous benefits to those older people who find themselves facing the final stage of life alone.

of their lives.

Co-residence, as a form of *'community* living', therefore presents itself as a valuable model capable of combining the widespread need for social interaction with a genuine sense of solidarity and reciprocity, experienced in everyday life.

In conclusion, it must be said that the critical issue we face, even following the experience of the PNRR, is that measures aimed at improving housing quality in terms of the functional characteristics of homes, buildings and neighbourhoods still do not align with those aimed at supporting the needs for social inclusion, protection and independent living. In other words, despite having the resources and opportunities, we have not been able to bring these elements together to develop a model for the progressive integration of the 'hard' and 'soft' dimensions of housing quality (Boxes 17–18).

This is a shortcoming that could have been avoided had joint management working groups been set up with third-sector organisations that deal with the reality of vulnerability on a daily basis.

Perhaps it was thought that, as older people are largely homeowners, they would decide for themselves how to improve their living conditions simply by providing adequate incentives. Unfortunately, we know how it all turned out: the building grants, as they were conceived, tied up enormous amounts of public funds in projects which, had they been better targeted, could certainly have resolved many problems. For example, by prioritising the removal of barriers – starting with the installation of lifts in public and private homes – rather than the refurbishment of façades.

https://www.normattiva.it/uri-res/N2Ls?urn:nir:stato:decreto.legislativo:2024;029#:~:text=This%20decree%20contains%20provisio

ns%20aimed%20at%20promoting,the%20elderly%20and%20for%20the%20elderly%20who%20are%20not%20self-sufficient.

Measuring housing deprivation

In quantitative, economic and social terms, housing deprivation in Italy means that a growing proportion of the population lives in conditions that compromise economic stability, health, social mobility and quality of life. The most recent data provide a very concrete and measurable picture of the phenomenon.

The statistics show that housing deprivation is not a marginal issue, but affects millions of people.

- 3.3 million Italians live in conditions of severe housing deprivation, that is, in overcrowded homes, with serious structural problems or lacking essential services;
- 1.5 million households are struggling to meet their housing costs, according to estimates reported by Federcasa and the regional authorities;
- There are more than 600,000 outstanding applications for social housing;
- Over 40,000 households each year receive a finalised eviction order, mainly due to rent arrears, indicating a rise in housing insecurity.

These figures indicate that housing hardship is a structural phenomenon, not a one-off occurrence.

The main determinants of housing deprivation in Italy stem from a combination of structural, economic and demographic factors that are intertwined and reinforce one another. The available analyses paint a picture in which a shortage of supply, rising costs and precarious incomes make it difficult for many people to access adequate housing.

Demographic and social trends

Structural changes are contributing to an increase in the demand for adequate housing.

- An ageing population and a rise in single-person households;
- Urban growth and pressure on university towns;
- The impact of climate change on the quality of life.

• *Economic pressure and income insecurity*

Housing hardship is increasingly affecting not only the poor, but also the middle class, young professionals, single-income households and workers in precarious employment. The combination of stagnant incomes and rising housing costs creates a structural gap between what people can afford and what the market offers.

- Rising rents and property prices;
- Income insufficient to cover mortgage repayments or rent in urban areas;
- Rise in new forms of poverty linked to job insecurity.

• *Insufficient supply of public and social housing*

Italy has one of the lowest levels of public and social housing in Europe. This leaves those unable to access the private market with no alternatives.

- Very few social housing units compared to the EU average;

- Long waiting lists and public housing stock that is often outdated;
- Poor long-term planning.

• *Property speculation and non-residential use of housing stock*

The conversion of residential properties into tourist or commercial premises further reduces the accommodation available to residents.

- Conversion to short-term lettings and accommodation facilities;
- Construction of luxury accommodation that is unaffordable for the general public;
- Rising prices in highly sought-after areas.

• *An outdated housing stock that is costly to refurbish*

Much of Italy's housing stock is outdated, inefficient and often unsuitable for modern needs. This increases costs for those living there and makes it difficult to expand the housing supply.

- Buildings constructed before the 1970s, with poor energy efficiency;
- High costs for refurbishment and upgrading;
- Difficulties in subdividing or converting properties.

• *Evictions and growing housing insecurity*

The rise in evictions and situations of housing insecurity affects young people, single-income households and migrants in particular.

- Rise in evictions due to rent arrears;
- Difficulties in finding alternative solutions;
- Impact felt in small and medium-sized towns as well, not just in large cities.

• *Fragmented governance and uncoordinated policies*

Responsibility for housing policy is shared between central government, the regions and local authorities, with approaches that are often inconsistent and poorly coordinated.

- Lack of a unified national strategy;
- Marked regional differences in housing policies;
- Varying administrative capacity amongst local authorities.

• *The economic impact: how much does housing weigh on household budgets?*

The cost of housing has become one of the main factors contributing to economic vulnerability.

- Housing is defined as 'a luxury' in the ISTAT 2025 data, as it accounts for a growing share of households' disposable income, particularly among young people and single-parent families;
- Households in financial difficulty often spend over 40 per cent of their income on housing, a threshold that the EU considers unsustainable;
- The housing sector contributes almost nothing to GDP, indicating a stagnant sector unable to meet actual demand.

The result is a vicious circle: high costs, fewer resources for consumption and savings,

and greater vulnerability.

- *The social impact: exclusion, inequality and vulnerable communities*

Housing hardship has profound social consequences.

- Urban areas show high concentrations of social, educational and economic deprivation, as highlighted by the new ISTAT maps of the most vulnerable neighbourhoods in major cities;
- Young people, single-parent families and migrants are the groups most affected, facing increasing difficulties in accessing decent housing;
- Housing insecurity fuels stagnant social mobility, poorer educational outcomes and a greater risk of exclusion.

Housing hardship is therefore not merely a problem of housing, but a factor that exacerbates existing inequalities.

- *What does all this mean for the country?*

Millions of people live in inadequate housing.

- A significant proportion of their income is taken up by housing costs, reducing consumption and savings;
- Tens of thousands of households find themselves in precarious housing situations every year;
- Entire neighbourhoods exhibit high levels of social deprivation, with knock-on effects on education, employment and health;
- In macroeconomic terms, housing deprivation hampers growth, productivity and social cohesion. In microeconomic terms, it limits people's opportunities, stability and well-being.

Initiatives to tackle housing insecurity: The

Housing Plan

Following a series of announcements, at the Council of Ministers' meeting on 30 April 2026, the Government approved a decree-law setting out a comprehensive package of measures to tackle the housing crisis. The main lines of action are: to refurbish 60,000 unused social housing units and to create around 100,000 homes at controlled prices over ten years, through three pillars: the refurbishment of public housing stock (ERP), social housing and private investment.

- *The first measure involves the refurbishment of 60,000 public housing (ERP) units that cannot be allocated because they are unfit for habitation or lack adequate maintenance.*

To achieve this objective, the following is envisaged:

- An initial allocation of 1.7 billion euros, which may be supplemented up to 4.8 billion with funds for urban regeneration;
- the appointment of a Special Commissioner to speed up projects and streamline procedures;
- the option for tenants to purchase their social housing (ERP) and the construction of new social housing without land take.

  - This part of the Plan is designed to deliver results within 12 months.
- *The second measure concerns social housing and rent-controlled accommodation. It is at the heart of the Plan for the so-called 'grey band'.*
  - The aim is to build 100,000 new affordable homes over 10 years;
  - The initial allocation amounts to €3.6 billion;
  - The funds will be channelled into a fund managed by Invimit SGR, with regional sub-funds to ensure consistent geographical allocation;
  - This component aims to support young people, low-income families and households unable to access the private housing market.
- *The third measure involves stimulating private investment through incentives and streamlined procedures.*
  - A fast-track process for property investments exceeding 1 billion euros, with accelerated authorisations;
  - A requirement for developers to allocate at least 70 per cent of properties to social housing, with a minimum discount of 33 per cent on market prices;
  - The aim is to expand the supply without placing the burden solely on public expenditure.
- *Total resources allocated*

The Government has announced:

  - over €10 billion in public funds, comprising national and European resources;
  - additional private capital mobilised through the new incentive framework.
- *Planned complementary measures*

The package is accompanied by:

  - a draft law on evictions to speed up proceedings against unauthorised squatting;
  - refinancing of the First-Time Home Buyers' Guarantee Fund;
  - confirmation of the rent subsidy for separated parents.

- *In summary*

The 2026 Housing Plan combines immediate measures (renovation of public housing stock) with medium- to long-term strategies (social housing and private investment). The stated aim is to significantly increase the housing supply and reduce the burden of housing costs on incomes, particularly in large cities where the housing cost-to-income ratio often exceeds 33 per cent.

Assessment of the Plan

- The proposed measures are characterised by an outdated centralist approach that only partially addresses the nature of the housing crisis: today, the problem is not just 'how many homes', but where, for whom, and at what level relative to income.
  - Demand profile: the plan focuses on the number of homes refurbished or built; it is unclear whether there is a precise targeting strategy (young people, the working poor, single-income households, migrants, students, elderly people living alone, etc.);

- Without a clear definition of target groups and thresholds for 'housing affordability' (e.g. >30-35 per cent of income), there is a risk that housing provision will fail to reach the households in greatest need;
- Italy's traditional emphasis on home ownership persists, whilst there is less focus on stable and affordable rental accommodation: if the plan fails to redress this significant imbalance, its results will be entirely incomplete.

• *Renovation of social housing: necessary but not sufficient*
- Refurbishing vacant or uninhabitable social housing is, in theory, one of the most sensible measures: it costs less than building new properties, does not consume land, and has a relatively rapid impact;
- If accompanied by scheduled maintenance rather than just emergency repairs, it can restore credibility to the ERP as a social infrastructure.

• *Critical issues*
- Unless the issues preventing housing organisations from achieving a balanced budget (rents, taxation, funding) are resolved, the problem will resurface before long;
- Unless there is strong integration between ERP systems and social, healthcare and community services, hardship will inevitably affect vulnerable citizens in particular;
- Implementation capacity of regions, local authorities and ATERs: without strengthening technical departments, contracting authorities and planning units, there is a risk that funds will remain frozen or be allocated to only minimal interventions;
- Special Commissioner: this can speed things up, but if it is not integrated with local regeneration plans, there is a risk of creating 'patchy' interventions that are disconnected from services, transport and schools;
- Social mix: if the focus is solely on 'pure' social housing in already segregated neighbourhoods, there is a risk of entrenching marginalisation rather than reducing it.

• *Social housing and rent control: the 'grey zone' issue is a potential strength*
- The idea of an intermediate segment between social housing and the open market is in line with experiences in Europe (France, Vienna, Barcelona): rents below market rates, longer contract terms, and eligibility criteria linked to income but not limited to extreme poverty.

• *Key issues*
- Criteria for defining the 'price cap': if the discount is defined solely in relation to the market (e.g. -30 per cent), but the market is already exorbitant in major cities, the result may still be too expensive for the 'grey zone';
- Fund governance (e.g. Invimit, regional sub-funds): if financial considerations (high expected returns) take precedence, there is a risk that the 'middle' segment will be prioritised over those genuinely in

difficulty. Clear guidelines are needed on the duration of social commitments, criteria for selecting beneficiaries, and the transparency of calls for applications;

- Location: if projects are concentrated where land is cheaper, there is a risk of creating new commuter suburbs, far from workplaces and services.

- *Involvement of private capital: opportunities and risks.*

  - Mobilising private capital can increase the scale of interventions and reduce the burden on the public budget;
  - Restrictions such as a 'minimum quota for social housing' and a 'mandatory price discount' are tools already used elsewhere (in forms similar to inclusive zoning).
- *Risks to be avoided through appropriate measures*.
  - Asymmetry in bargaining power: large property developers can secure planning exemptions, increases in floor area, etc., in exchange for quotas of social housing that are often temporary (requirements that lapse after 10–20 years);
  - Disguised gentrification: developments in central or semi-central areas may drive up overall property values, thereby displacing the very low-income residents whom the plan is intended to protect;
  - Weak monitoring: without a public monitoring system (open data on rents, duration of restrictions, profiles of beneficiaries), there is a risk that the 'social' component will remain merely on paper.
- *Implementation challenges for local authorities and regions: this is where the real battle is fought.*
  - Consistency with regional urban planning schemes and housing plans: if the new national plan does not integrate with existing instruments, local authorities find themselves in a regulatory maze;
  - Capacity for integrated planning: it is not enough simply to 'rebuild homes'; projects are needed that incorporate transport, social services, public spaces, schools and local healthcare;
  - Timeframes: if funding is subject to tight deadlines (as was the case with the PNRR), local authorities with less technical capacity risk falling behind, thereby widening the North-South regional divide;
  - Participation: without the involvement of tenants, associations and the third sector, there is a risk of top-down initiatives that are poorly accepted and neglected over time.

***What is missing to turn this into a genuine 'housing plan' – without which the plan is more about 'construction' than 'housing'*:**

- Structural reform of the rental sector:
  - truly strengthening the agreed rent scheme;
  - stable tax incentives for those who rent at rent-controlled rates;
  - public guarantee schemes against rent arrears through no fault of the tenant.
- Systematic use of existing housing stock:
  - under-utilised public properties;
  - agreements with major institutional landlords (funds, insurance companies, banks) to allocate a proportion of properties to rent-controlled tenancies.
- Clear indicators of success: not just 'housing built/renovated', but:
  - a reduction in the average housing cost burden for the bottom two income quintiles;

- number of evictions due to non-culpable arrears prevented;
- average waiting time for social housing;

- proportion of the population living in overcrowded conditions or in severe housing deprivation.

• Coordination with labour and welfare policies: housing, income, services and mobility form a single package; if action is taken solely on housing, the effect is limited.

Measures prior to the Housing Plan

Support for first-time homebuyer mortgages

The Government has strengthened existing schemes to help families struggling with their mortgages:

- the Gasparrini Fund, which allows mortgage repayments to be suspended for up to 18 months on mortgages of up to 250,000 euros in the event of temporary financial difficulties;
- Coverage of 50 per cent of the interest accrued during the suspension, to ease the financial burden on households;
- These measures do not increase the housing supply, but they do reduce the risk of evictions due to rent arrears.

Revision of the Consolidated Building Act

Within the Housing Roundtable, a review of the Consolidated Building Act has been launched to:

- simplify town planning procedures;
- speed up regeneration projects;
- to encourage the provision of currently unused accommodation. This reform is still being finalised, but it represents an important step towards increasing supply.

Regional initiatives

1) *Agreement between the Regions and Federcasa to revitalise social housing*

The Regions have signed an institutional agreement with Federcasa to strengthen the governance of public housing (ERP) and social housing (ERS). The aim is:

• to increase the stock of public housing;
• to coordinate initiatives between the Regions and local authorities;
• to improve the management of the existing housing stock. The agreement stems from the realisation that 1.5 million households are facing housing difficulties, 78 per cent of whom are tenants.

2) *Regional social housing plans*

Many regions (Lombardy, Emilia-Romagna, Tuscany, Lazio) are making provision for:

• funds for the regeneration of the public housing stock;
• programmes to increase the supply of rent-controlled accommodation;
• incentives for the regeneration of disused public buildings.

3) Emergency measures for evictions and rent arrears

Some regions have introduced:

- one-off grants for rent arrears through no fault of the tenant;
- funds to support families awaiting social housing;
- protocols with Prefectures and local councils to manage evictions where no alternative accommodation is available.

What emerges from the overall picture

The initiatives currently underway reveal a number of key points:

- The Government is focusing on resources and streamlining procedures, but the structural reform of the housing sector is still a work in progress;
- The regions are strengthening social housing provision, but the supply of public housing remains well below the European average;
- The partnership between the Regions and Federcasa is an important step towards more coordinated governance;
- Support for mortgages helps prevent evictions, but does not resolve the shortage of housing supply.

In summary, current policies are beginning to move in the right direction, but they are not yet sufficient to reverse the trend of housing hardship, which affects millions of people.

The European plan for affordable housing: making your home affordable, sustainable and of a higher standard

Since 2013, house prices in the EU have risen by over 60 per cent, whilst average rents have risen by around 20 per cent, with rents in urban areas rising even further.

The lack of affordable housing and rising costs are becoming a major social concern for citizens in most EU countries.

Only 6-7 per cent of the EU's housing stock consists of social housing, whilst 20 per cent of homes remain vacant and short-term rentals have risen by 93 per cent between 2018 and 2024.

The Commission has drawn up a plan to increase the supply of affordable, sustainable and high-quality housing, with coordinated action across EU countries.

- *What does the Plan entail?*

To achieve this ambitious goal, the European Affordable Housing Plan proposes 10 key actions, divided into 4 pillars.

Pillar I: Increasing the supply of housing

(Action 1) – Boosting productivity and innovation in the construction sector
(Action 2) – Cutting red tape to speed up planning permission
(Action 3) - Integrating accessibility, sustainability and quality into housing

Pillar II: Mobilising public and private investment

(Action 4) – Mobilising public and private capital through a pan-European investment platform

(Action 5) – Regulatory simplification for state aid in social housing

Pillar III: Providing immediate support and promoting reforms

(Action 6) – Regulation of short-term lettings in areas experiencing 'housing stress'

(Action 7) – Combating property speculation.

Pillar IV: Protecting the most vulnerable

(Action 8) – Support for priority national reforms (Action 9) – To support young people and families

(Action 10) – Homeless and vulnerable people

- *Resources to implement the Plan*

The European Commission, together with the EIB Group, national and regional banks, and international financial institutions, is developing a new *'Pan-European Investment Platform for Affordable* Housing' with the aim of attracting private and public investment, overcoming the current fragmentation and promoting innovative financing models, including through public-private partnerships.

By 2029, promotional banks aim to raise 375 billion. The platform will also provide information on funding opportunities, best practice and tools for pooling projects via a digital portal and voluntary national centres, working in synergy with other initiatives such as the European Energy Efficiency Financing Coalition.

Finally, the Commission intends to develop a voluntary European-level framework for assessing the social impacts of investments

Opportunities and limitations

The European Plan for Affordable Housing introduces a common strategic framework to tackle the housing crisis, but in Italy there are a number of structural and operational limitations that may reduce its effectiveness. The critical issues stem both from the content of the Plan and from the characteristics of the property market and Italian governance.

- *The main challenges for Italy*

1. *Fragmented governance and local responsibilities*

   The European Plan provides a strategic framework, but implementation remains largely a national and local matter. In Italy, the fragmentation between the State, the regions and the local authorities makes it difficult to implement reforms uniformly in the areas of:

   - urban planning;

- planning permission;
- social housing.

2. *Obsolete and under-utilised housing stock with high regeneration costs*

   The Plan places great emphasis on:
   - innovative refurbishments;
   - more productive building sites;
   - the green transition.

However, Italy has a very ageing building stock that is often difficult to refurbish, involving high costs and lengthy timeframes. This makes it more challenging to implement European measures that require efficiency and sustainability.

3. *The gap between necessary investment and available resources*

   The Plan estimates huge investments: 150 billion a year for 650,000 new homes across the EU. Italy has earmarked just 300 million in the Budget and is expecting 43 billion from the EU, but the national shortfall is much greater. The risk is that the resources will not be sufficient to address:
   - a shortage of social housing;
   - rising rents;
   - difficulties in accessing mortgages.

4. *Insufficient supply and a rigid property market*

   Analyses show that in Italy:
   - prices are rising faster than incomes;
   - The supply of social housing is among the lowest in Europe;
   - construction times are long.

The European Plan can provide a boost, but it does not automatically resolve the structural rigidities of the Italian market.

5. *Short-term lettings and tourism pressure*

   The Plan sets out regulations to limit short-term lettings, but Italy has a highly developed and politically sensitive tourism sector. The implementation of stricter limits could meet with local resistance and conflicts with business operators, thereby slowing down the effectiveness of the measures.

- *Administrative capacity and simplifications.*

The Plan proposes simplifications to town planning and building permits, but Italy has historically had:
- complex authorisation procedures;
- inconsistent administrative capacity;
- long delays in getting construction sites up and running.

This may reduce the impact of European reforms, which require a more agile administrative system.

In summary

The European Plan offers a significant opportunity, but Italy must address internal constraints that risk slowing down or reducing the effectiveness of the measures. The main challenges concern:

- investment capacity;
- multi-level governance;
- rigidity of the property market;
- administrative complexity;
- difficulties in regenerating existing buildings.

The necessary and urgent reforms

To truly capitalise on the European Plan for Affordable Housing, Italy would need a coordinated package of reforms addressing structural issues already highlighted by analyses of the national context: an obsolete housing stock, insufficient supply, slow procedures and investment that is out of step with demand. The most significant reforms can be grouped into four areas: governance, simplification, investment and the housing market.

- *Strengthening governance and institutional coordination*

The European Plan requires Member States to translate the common objectives into coherent national strategies. For Italy, this entails:

- Stable coordination between central government, regions and local authorities – which is currently fragmented – to avoid regional disparities in planning, social housing and planning permission;
- A single national steering body to monitor progress, investment, streamlining and social impact;
- National minimum standards for social housing, energy efficiency and access criteria, so as to align local policies with EU objectives;
- This reform is crucial because the European Plan is based on the principle of subsidiarity: the EU provides guidance, but implementation takes place at national and local level.

- *Simplifying town planning, building permits and authorisation processes*

The EU Plan focuses on more innovative construction sites and faster procedures. For Italy, this would require:

- A comprehensive reform of planning permission procedures, reducing variations, overlaps and discretionary powers;
- Fixed timeframes for authorisations and permits, with a strengthened 'tacit consent' system and full digitalisation;
- Fast-track procedures for social housing and urban regeneration, as already partly provided for in the EU Plan;
- Widespread adoption of industrialised models (prefabrication, BIM, recycled materials), which the European Plan considers key to boosting productivity and sustainability.

This simplification is essential because building permits in Europe have fallen by 20 per cent since 2021, and in Italy processing times are among the longest in the EU.

• *Aligning investment and financial instruments with actual needs*

The European Plan provides for new investment and a review of state aid rules to facilitate social housing. To take full advantage of this, Italy should:

- To steadily increase national funding for social housing, which is currently far below what is required;
- Use the review of state aid to finance public projects and partnerships with private operators;
- Create a National Fund for Affordable Housing, combining EU resources, public investment and private capital;
- Strengthen guarantee schemes for mortgages and rents, to support young people, low-income families and mobile workers.

Without an increase in investment, Italy risks failing to contribute its share of the new homes needed across Europe to meet growing demand.

• *Reforming the housing market and expanding supply*

The European Plan highlights that supply is insufficient and that short-term lettings have reduced the availability of housing in cities. For Italy, the following would be needed:

- A national strategy on short-term lettings, to strike a balance between tourism and residential use in urban areas;
- A regeneration plan for the obsolete housing stock, which in Italy is particularly old and costly to refurbish;
- Structural incentives for the regeneration of unused properties, particularly in historic centres and intermediate areas;
- An expansion of social housing and rent-controlled accommodation, which are currently among the lowest in Europe.

These measures are essential because prices and rents are rising faster than incomes, whilst public provision is insufficient.

Taken together, these reforms would not only enable us to make full use of European opportunities, but would also help to resolve structural problems that the EU Plan alone cannot address.

Box 17
National housing policies over the last 15 years

Over the last 15 years, Italy has adopted piecemeal, often ad hoc, housing policies, centred on three main strands:

- **tax incentives for the regeneration of private housing stock;**
- **measures to support tenants and tackle housing hardship;**
- **extraordinary measures linked to the PNRR.**

What has been lacking, however, is a **structural policy on social housing**, which is the major omission from the Italian landscape.

- **Tax incentives for the regeneration of the housing stock**
  These have been the most significant measures in recent years, both in terms of economic impact and widespread uptake.
  Ecobonus and Sismabonus
  Incentives ranging from 50 per cent to 85 per cent for energy efficiency and earthquake-proofing measures. These have primarily benefited property owners on medium-to-high incomes. They have had a limited impact on vulnerable households and elderly people living alone.
  110% Superbonus (2020–2023)
  This can be considered the most powerful measure ever introduced in Italy. It has generated a strong boost to energy-efficiency refurbishment. It has entailed a very high cost to the State, a lack of social equity, and difficulties in accessing the scheme for older people and vulnerable households.
  Renovation Bonus and Accessibility Bonus
  Incentives to improve accessibility and housing quality. These are very important for the elderly, but are rarely taken up by those on low incomes.
  Assessment: *there has been a strong focus on private regeneration, but little on social housing. Frail older people and vulnerable families have been left on the sidelines.*
- **Measures to support rent payments and address housing hardship**
  National Fund to Support Access to Rental Accommodation Grants for families struggling to pay their rent, refinanced on an irregular basis. It had a significant impact during the pandemic, but this has since diminished.
  Fund for rent arrears through no fault of the tenant
  Support for those unable to pay rent due to job loss, illness or separation. Useful but limited: insufficient resources and complex procedures.
  Covid Rent Subsidies (2020–2021)
  Extraordinary measures to prevent evictions. Significant temporary impact, which subsequently petered out.
  Assessment: *rental policies were emergency measures, not structural ones. The rental market remains one of the most problematic in Europe.*

- **Policies for social housing (ERP) – the 'Piano Casa' (2009–2014)**
  Measures for building extensions and changes of use. Virtually no impact on social housing.

Urban regeneration and renewal programmes
PRU, PINQUA, Innovative Programmes for Quality of Living (2021). All initiatives focus on run-down neighbourhoods, regeneration and services. PINQUA is the first significant national programme in decades;
ERP: an underfunded system
Italy invests **less than half** the European average in social housing. The social housing stock is insufficient and often dilapidated. There are long waiting lists, particularly for elderly people living alone and single-parent families. ***Assessment:*** *Italy does not have a genuine social housing policy. Demand far outstrips supply, particularly in metropolitan areas.*

- **Measures under the PNRR (2021–2026)**
  The PNRR has introduced significant measures, although these are not always coordinated;
  PINQUA – Innovative Programme for Quality of Living
  €2.8 billion. Urban regeneration, social housing, local services. Strong focus on the elderly, vulnerable people and run-down areas; **Urban regeneration and social housing**
  Initiatives to improve neighbourhoods, public spaces and services. Involvement of local authorities and metropolitan cities;
  Energy efficiency improvements in public buildings
  Measures for schools, public housing (ERP) and municipal buildings. Significant impact on energy poverty;
  Community centres and local healthcare
  This is not a housing policy in the strict sense, but it affects local welfare. It is particularly relevant for the elderly and vulnerable;
  Assessment: *the PNRR has put housing back at the centre, but with one-off, non-structural measures.*

- **Measures to tackle energy poverty and vulnerable housing Energy and gas rebates**
  Discounts on utility bills for low-income households. An important measure, but it does not resolve the structural problem;
  Renewable energy communities
  Incentives for collective self-consumption. Enormous potential for working-class neighbourhoods and elderly people living alone;
  Programmes to tackle energy poverty
  Still fragmented and underfunded. There is a lack of targeted support for older people living in dilapidated homes.

- **Measures to support housing for the elderly**
  Architectural accessibility grant. A widely used incentive to make homes accessible;
  Cohousing and collaborative living. No comprehensive national legislation. Local pilot schemes (Emilia-Romagna, Lombardy, Piedmont); **care homes and residential facilities**
  Regional, not national, legislation. There is a lack of housing policies integrated with long-term care;
  Assessment: *Italy does not yet have a national policy on housing for older people. The issue is left to the regions and local authorities.*

Interpretative summary

Italian housing policies in recent years can be summarised as follows:

- **Numerous tax incentives** for those who can afford to renovate;
- **Few structural interventions** for those in difficulty;
- **Insufficient** and underfunded **social housing**;
- **Rent is poorly regulated** and very expensive;
- **The PNRR is important but not a panacea**;
- **Older and vulnerable people are** often excluded from the most significant measures;
- **There is no national strategy** on social housing and energy poverty.

Box 18
European Union housing policies

The European Union does not have full 'social' competence over housing (Member States remain responsible for housing policies).

- The EU does not build houses, but:
  - sets standards (energy, social);
  - channels financial resources (Structural Funds, InvestEU, Social Climate Fund);
  - promotes models (Affordable Housing, Housing First, integrated regeneration);
  - recognises housing as a social right and as a driver of the green and digital transition.

- In recent years, it has built a genuine 'policy ecosystem' that is having an increasing impact on:
  - the quality of the housing stock;
  - social and affordable housing;
  - energy poverty;
  - urban regeneration;
  - the green and digital transition of the built environment.

- Within this framework, housing becomes:
  - a climate policy (Renovation Wave, EPBD);
  - a social policy (Social Pillar, energy poverty, homelessness);
  - an urban policy (Urban Agenda, Affordable Housing Initiative).

- In summary: Europe does not replace national policies, but increasingly influences and shapes them, particularly in three areas:
  - Energy efficiency and energy poverty;
  - Social and affordable housing;
  - Urban regeneration and inclusion.

- **The European Pillar of Social Rights and the right to housing**
  The European Pillar of Social Rights (2017) recognises access to social and affordable housing as part of fundamental social rights. It does not create a directly enforceable 'right to housing', but it places a political obligation on Member States to regard housing as a component of the welfare state.
  It is important because it shifts the focus on housing from purely 'market-driven' considerations to social ones. It legitimises the use of European funds for social housing, regeneration and tackling homelessness. It is the framework that brings together many subsequent measures (energy poverty, 'housing first', urban regeneration);
- **The Green Deal, the Renovation Wave and policies for the building stock**
  The Renovation Wave (2020) aims to double the rate of energy-efficiency refurbishment of buildings, prioritising: social housing, vulnerable households and energy-inefficient buildings.
  It establishes a close link with energy poverty and health.
  It is important because: housing lies at the heart of the Green Deal; energy efficiency also becomes a social policy (lower bills, less energy poverty); and it encourages Member States to use EU funds to renovate public housing and low-income accommodation.

Energy Performance of Buildings Directive (EPBD, revision)

- It sets minimum energy performance standards;
- It drives the move towards nearly zero-emission buildings;
- It introduces specific provisions for buildings occupied by vulnerable households.

This means that national housing policies can no longer ignore energy efficiency: it is a European requirement.

- **Structural Funds and InvestEU: the financial 'toolbox' Structural Funds (ERDF, ESF+)**

Housing is treated as a matter of cohesion policy: reducing territorial and social inequalities.

Funding is provided for: the regeneration of run-down neighbourhoods, social housing and rent-controlled accommodation, integrated urban regeneration (public spaces, services, transport), and measures to tackle energy poverty.

InvestEU and the EIB (European Investment Bank)

They also address the issue of housing from a financial and industrial perspective, not just a social one.

They fund major programmes for: social housing, urban regeneration and energy-efficiency refurbishment, often in partnership with cities, regions and social housing providers.

- **The Affordable Housing Initiative and the role of cities The Affordable Housing Initiative**

It is the first explicit attempt to develop a European policy on social housing, even without direct competence in this area.

It links housing, the green transition, innovation and social inclusion. It provides for support for '100 flagship districts' of social and affordable housing across Europe.

Replicable models of: energy-efficient refurbishment, social mix, and technological and digital innovation

Strong involvement of cities, social housing providers and businesses.

Urban Agenda for the EU – Housing Partnership

Cities become European actors in housing policy, not merely national implementers.

Supported by: networks of cities, Member States, the Commission, and stakeholders. Focuses on: affordable rents, regulation of speculative investment, and tools for social housing.

- **Energy Poverty and the Social Climate**

  Fund Energy Poverty
  Energy poverty is recognised as **a European issue**. There is a close link between: energy policies, housing policies and social policies.

  Social Climate Fund
  It recognises that the green transition **may increase inequalities** if not accompanied by targeted housing and social policies. It provides for:
  - A fund to offset the social impacts of the energy transition (ETS on buildings and transport).

  Resources for:
  - the refurbishment of homes for vulnerable households
  - support with utility bills
  - structural measures to tackle energy poverty.

- **Homelessness, Housing First and housing inclusion**
  In recent years, for the EU, housing has ceased to be merely a 'market' or 'public housing' issue, but has also become a tool for radical social inclusion.
  This has led to:
  - a European commitment to **ending homelessness** (European Platform on Combatting Homelessness).
  - the promotion of the **'Housing First'** model: housing as a fundamental right, not a final reward;
  - funding for pilot projects and national programmes.

From 'home' to 'housing service'

From the picture outlined above, one can broadly deduce the extent of housing and urban hardship in our country, and it explains why the housing situation of older people has been described as *the 'tip* of *the iceberg'*. There is no doubt – without wishing to downplay the hardship experienced by other social groups – that in the coming years, as the demographic transition takes its toll, it will be the elderly who will have to bear the brunt of a housing and urban situation that fails to cater for their needs.

It is the figures that document their situation which highlight its significance.

A large proportion of Italy's housing stock is owned by people aged over 65. This housing stock has an average age of over 50 years and, as a result,

consequently, on average, quite old, with outdated rooms and installations, often failing to meet safety standards, with inadequate sanitary facilities, a lack of lifts, and a lack of heating and cooling systems.

Added to these issues are others, no less serious, found in the residential area (neighbourhood): the accessibility of pavements and pedestrian crossings; the lack of essential facilities (toilets, parking, etc.); often inadequate street lighting; a decline in local shops; glaring gaps in the transport network; a lack of information points, assistance centres, contact points, meeting places, etc.; the haphazard location of health and care facilities; and a lack of healthcare facilities for intermediate care.

The situation is particularly critical when it comes to the approximately four million elderly people living alone. 24.7 per cent of them live in built-up areas classified as falling within the
10,000 to 50,000 inhabitants, followed by the category of municipalities with between 2,000 and 10,000 inhabitants (22.5 per cent), 16.3 per cent in the central areas of metropolitan areas, 11.3 per cent in the metropolitan suburbs and 7.7 per cent in settlements with fewer than 2,000 resident inhabitants. As a very rough estimate, it can be said that if we add together the number of elderly people living alone in suburban areas and in small municipalities with a population of
Of the 10,000 inhabitants, as many as 41.5 per cent not only live alone but also in urban conditions that are less than ideal in terms of the provision of local community and social and health services.

It should also be emphasised that the phenomenon of loneliness is often accompanied by housing that is disproportionately large in relation to the needs of the elderly person, resulting in running costs that are excessive compared to the average pension level. The reasons, as is evident, can be traced back to the gradual reduction in the size of households. It is clear that, against a backdrop of hardship, this situation raises a number of questions regarding the possibility of repurposing this housing stock for shared social use. To explore how this might be achieved, 'pilot schemes' are currently underway, with certain housing organisations playing a particularly active role. The lines of action include:

- voluntary relocation to smaller, more suitable accommodation, with financial incentives or priority on the waiting list;
- reducing moving costs and ensuring continuity of the tenancy agreement to avoid resistance;
- the division of dwellings that are too large into several residential units, where technically feasible;
- refurbishments to create shared spaces (e.g. laundry rooms, communal kitchens) to encourage cohabitation;
- co-residence between older people and young people (students, workers), with clear rules and social support;
- collaborative living schemes that make the most of unused spaces.

All these solutions are made possible by the large number of homes provided by companies. The issue, however, is far more complex when it comes to private

property.

Finally, it is worth highlighting that one's home represents the last resort for coping with the costs of long-term care, which are impossible to sustain on an average pension income. It is in these areas, in fact, that the phenomenon of bare ownership or mortgage annuities has developed; this has been growing steadily in recent years and enables older people to secure the resources necessary to meet their needs by monetising the asset value of their home.

If this, broadly speaking, is the situation, and if we bear in mind that the elderly will soon account for more than 30 per cent of the population and, although they own a large proportion of the housing stock, have specific needs that can only partly be attributed to general housing requirements. In this regard, we must ask ourselves what measures are needed to reorganise and adapt their housing stock in order to avoid the risk - with its unsustainable costs - of a general demand for care home placements, as a foreseeable consequence of the growing number of elderly people who are not self-sufficient.

This will be the real challenge for housing policy in the coming decades - one that is generally given little attention, even by those organisations campaigning for a new housing policy. The challenge is such that it requires us to *'invent'* new mechanisms to manage the reorganisation of this housing stock, so as to make it better suited to the needs of an ageing population, with a view to guaranteeing the right to grow old in one's own home and preventing institutionalisation.

- *Guidelines for improving the housing conditions of older people* The call, championed by organisations such as AUSER and SPI-Cgil, to promote a programme aimed at creating the conditions for older people to grow old in their own homes, without their homes becoming a trap, is grounded not only in the literature but also in the guidelines suggested by the analyses and proposals of the United Nations and the World Health Organisation[65] with particular reference to 'ageing in place' and 'age-

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Ecological models, which underpin 'ageing in place', are based on the idea that health and well-being are influenced by the dynamic interaction between biological, behavioural and environmental factors that unfold throughout an individual's life. Among these, the *'general ecological model of* ageing' outlines the link between a person's level of competence - understood as their physical, functional and cognitive abilities - and the degree of environmental pressure, that is, the demands of the physical and social environment. The underlying premise of the model is that human wellbeing and activity result from the degree of adaptation to the environment, according to a dynamic process that varies with age and the challenges posed by the surrounding environment. This interaction is known as the Press-Competence Model. According to the model, outside the *'equilibrium'* area—

[65] Multisectoral action for a life-course approach to healthy ageing: draft global strategy and plan of action on ageing and health https://apps.who.int/gb/ebwha/pdf_files/WHA69/A69_17-en.pdf?ua=1

'librio', which corresponds to adaptive behaviours, is accompanied by the individual's decline and maladaptive behaviours. In particular, as the individual's abilities diminish, the degree of environmental pressure must be reduced so that equilibrium is restored and the state of well-being remains unchanged. This means that older people, who are generally affected by a progressive decline in their abilities, are more vulnerable to environmental challenges and are heavily dependent on their environment to achieve well-being.

Several studies [66]have investigated the extent to which the built environment offers opportunities to improve the living conditions of older people. At an urban level, mixed-use development, the accessibility of footpaths, cleanliness and safety are some of the factors associated with active ageing, as they encourage older people to leave their homes and form social relationships. Appropriate design of roads and pavements promotes walking, which is the primary form of physical activity amongst the older population, with positive implications for health.

The home, in particular, plays a crucial role in the well-being of older people. Older people spend much of their day at home on their own; this can be attributed to reduced physical and social abilities, a fragile state of health and greater vulnerability to the challenges posed by their surroundings. Far from being merely a physical space, the home reflects each individual's personality and life experience and can be regarded as a place of self-expression where a person engages with their own needs and resources. The way people live in and perceive their home changes over time because the family relationships formed within it evolve, as do the needs and abilities of those who live there. The physical, cognitive and emotional bond that an individual forms with their home strengthens over time, with positive consequences for their physical and psychological health and their social participation. As time goes by, the very meaning of home, the sense of familiarity it conveys, and the perception of security, independence and privacy become increasingly important. This translates into the desire, generally expressed by older people, to remain in their own home for as long as possible whilst preserving their independence.

In this regard, 'ageing in place'[(67)] is an issue featured on many political agendas. It refers to the possibility for older people to live in their own homes for as long as possible whilst maintaining their independence. This strategy, by delaying institutionalisation[68] and reducing expenditure...

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[66] Nahemow & Lawton – Towards an ecological theory of adaptation and ageing - 1 https://www.semanticscholar.org/paper/Toward-an-Ecological-Theory-of-Adaptation-and-Aging-Nahemow-Lawton/3757e42710488825d298ca3ea55ab112e5103c2d

[67] According to the definition provided by the Centres for Disease Control and Prevention, 'ageing in place' is: "The ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level". Source: https://www.cdc.gov/healthyplaces/terminology.htm.

[68] 'Institutionalisation' refers to the need to admit older people to residential care homes and/or long-term care facilities

enjoys broad support not only amongst older people, but also amongst policy-makers and healthcare professionals.

The United Nations and the WHO have included 'ageing in place' in their programmes, emphasising the importance of providing accessible and affordable housing for older people (UN, 2013; WHO, 2007).

The quality and suitability of a home have a decisive impact on the ability to age actively within it. Implementing forward-looking housing policies, aimed at improving the living conditions of older people, provides a short-term institutional response to the demand for spaces that support ageing. This strategy is undoubtedly the most cost-effective, given that in Italy, for example, the cost of caring for a self-sufficient older person in a public care home is no less than €1,500 per month – a figure that more than doubles in the case of those who are not self-sufficient. Bringing the existing housing stock up to modern standards of safety and comfort, and strengthening the network of relationships and services surrounding it – which are fundamental to the well-being and independence of older people – are therefore the two key areas of action on which to focus in order to support ageing in place.

This also involves making towns and cities *'age-friendly'*. To achieve this, they must provide the facilities and services that support the well-being and productivity of their residents, particularly older people, whose frailty must be mitigated by an environment free from physical and cultural barriers (WHO, 2007). Making communities age-friendly is one of the three action guidelines proposed in the Madrid International Plan of Action on Ageing to ensure that individuals can age safely and with dignity and continue to participate in social life even in old age[69] . In an age-friendly city, policies, services and infrastructure support active ageing, understood as a process that spans an individual's entire life and from which the whole community benefits (accessible buildings and roads improve the mobility and independence of all people with temporary or permanent disabilities, not just older people) (WHO, 2002, 2007). The World Health Organisation has identified and described the determinants of an age-friendly city: outdoor spaces and buildings, transport, housing, social participation, respect and social inclusion, civic participation and engagement, communication and information, community support and health services[70] . These determinants relate to the physical characteristics of the built environment, the social and cultural environment, and personal and health support services. Each of these is accompanied by a checklist of core features that must be ensured in order to meet the needs of older people.

With particular regard to the quality of local services, what older people are asking for is that due consideration be given to

[69] The Madrid Plan of Action and its implementation – https://social.desa.un.org/issues/ageing/madrid-plan-of-action-and-its-implementation-main/madrid-plan-of-action-and-its#:~:text=The%20Madrid%20Plan%20of%20Action%20offers%20a%20bold,old%20age%3B%20and%20ensuring%20enabling%20and%20supportive%20environments.

[70] Age-friendly global cities: a guide - https://www.who.int/publications/i/item/9789241547307

their existence; that they are not regarded as a problem; that they are not confined to outdated stereotypes; that they are granted the rights of full citizenship; and that they are encouraged and supported in their needs and aspirations, so as to compensate for physical changes and enable active ageing in social, cultural and economic terms.

This need was recognised as one of the three priority guidelines of the International Plan of Action on Ageing drawn up in Madrid and adopted by the United Nations in 2002.

The editorial in the WHO guide 'Global Age-friendly Cities' concludes by stating *"The real issue, then, is to ask what characteristics the urban environment must possess so that independent older people can retain the economic freedom, the respect and esteem of those around them, the autonomy, dignity and social connections necessary, on the one hand, for their well-being and, on the other, for their ability to contribute to the creation of wealth and individual and collective well-being"* .

Subsequently, in Chapter 2, the WHO guide continues: *"An age-friendly city encourages active ageing by maximising opportunities for health, participation and safety, with the aim of enhancing quality of life as people grow older. From a practical perspective, an age-friendly city adapts its facilities and services to make them accessible and usable by older people with different needs and abilities."*

Applied to our urban contexts, these important statements mean, in practical terms, that policies, services, the environment and facilities must support and enable people to age actively in accordance with the following criteria: by coordinating the various administrative functions and public and private services so that they reinforce one another; by facilitating the expression of older people's abilities and resources, in particular by promoting their social participation; adapting the natural and built environment (both individual and collective) to the needs of users with different abilities, rather than designing it solely for young, male, healthy people; fostering respect for older people everywhere – on the street, at home and on public transport, in public and commercial services, in the workplace and in care facilities; encouraging protective and friendly behaviour on the part of those working in public and private services; promoting civic participation in city life, social relationships within local services, and activities that bring together people of all ages.

- *Ongoing projects*

Looking at the proposals for new housing models developed over the last few decades in numerous countries to meet the needs of an increasingly long-living population, it is clear that the time is now ripe for a new concept of living. At the heart of these initiatives, the link between housing conditions and local services - particularly social care services – is placed at the centre of the debate and is regarded as the true cornerstone of new policies designed to support longevity. It is widely held that this is not simply a matter of designing new and more numerous services for older people: no country is currently in a position to tackle a

constant and potentially unlimited growth in social and health services. Instead, the aim is to create cities, homes, facilities and services in a way that is compatible with people's needs throughout their entire lives - not only because they are more welcoming for everyone, but also because they can prevent the risks of frailty in old age, thereby reducing the demand for social and health care. In essence, we need to develop a new range of housing options that enable people to independently seek and find effective solutions to their own needs, whilst reducing the barriers that the most common models of housing and urban organisation currently present to vulnerable individuals, whether due to age or other disabilities.

This new type of housing has been spreading, albeit slowly, over the past few decades in the United States, Canada, Europe and even in Italy[71] . These are often individual or grouped dwellings, frequently in shared accommodation, equipped with basic services (generally a concierge or reception desk, or staff acting as first points of contact; alarm or telecare services; monitoring and reassurance services) and other services available on request (a restaurant or meal preparation, shopping, post collection, domestic cleaning, and personal care). There are almost always communal areas, social and recreational activities, wellness centres, and services for prevention or support with basic healthcare needs. On average, particular attention is paid to the building's location, its proximity to essential services (which must be within walking distance), and settlement models that facilitate relationships between residents and ensure the right balance of contact (but also separation) with any other residents of different ages and at different stages of life.

These solutions, which occupy a middle ground between residential care and home-based care, offer operationally supervised arrangements, conceptually based on the recognition of the range of situations that ageing entails, ranging from mild frailty to severe physical dependence and dementia. The reasoning behind this development favours the view that it is more effective and efficient to bring services closer to the people who use them, rather than forcing older people, in the final years of their lives, to move between residential care homes with increasingly intensive healthcare and support services.

The most interesting examples of this new approach to housing all share a common focus on community. This addresses some of the most common needs of older people: living with others, finding security and reassurance, and receiving certain services without unduly interfering with their desire for independence.

These are the reasons why, for example, in the co-residential schemes currently being set up in Italy, great care is taken to ensure both the privacy of traditional living spaces and the sharing of certain communal areas, to foster greater social interaction than is usually the case. Supporting and

[71] Co-residence: a possible third way between loneliness and care homes – Abitare e Anziani Informa 2/2019 - https://www.abitareeanziani.it/wp-content/uploads/2019/07/AeA_Magazine_22019.pdf

Regulating its development could accelerate its establishment, bringing enormous benefits to those older people who find themselves facing the final stage of their lives alone[72] .

Co-residence, as a form of 'supportive living', therefore presents itself today as a valuable model capable of combining the widespread need for social interaction with a genuine sense of solidarity and reciprocity, experienced in everyday life.

This perspective also encompasses the possibility of transforming the home – which, according to the AeA Report [73],is on average more spacious than the immediate needs of older people require – from a significant source of expenditure into a potential supplementary source of income, to be achieved through the intelligent and careful optimisation of the use of one's assets. This is a working hypothesis which, to some extent, the financial difficulties faced by older people have prompted them to adopt spontaneously through various forms of subletting and co-housing. In quite a few cases, it is possible to modify housing that is too large, creating independent or co-housing units to be shared with relatives, friends or care staff in exchange for help and support, or to be let to others to help cover daily expenses. From this perspective, the rise in cohabitation in recent years - particularly among students, workers in precarious employment and older people, often for financial or care-related reasons – is significant. Facilitating this possibility with appropriate support and guidance measures can yield a sort of double dividend: improving the living conditions of older people whilst helping to meet housing demand without having to build new homes. This is also aimed at creating credible alternatives to schemes such as bare ownership or reverse mortgages, which, however you look at it, effectively mean relinquishing ownership of the home.

[72] Proposals to regulate 'intentional communities' have been put forward in Parliament for years by various political groups – See note 16

[73] 2nd Report on the housing conditions of older people in Italy living in their own homes – 2015 https://www.abitareeanziani.it/wp-content/uploads/2016/07/2%C2%AF-Rapporto-AeA.pdf

Box 19
Experiences and good practices

Both in Italy and across Europe, many interesting pilot schemes are underway, exploring housing models for older people designed to meet the needs of an increasingly long-living population. The most effective practices focus on independence, proximity, community and the integration of social and healthcare services. Below, we outline some of these, highlighting their key features.

Italian initiatives

- **Senior cohousing (Lombardy, Piedmont, Emilia-Romagna)**
  ***Examples*:** Cohousing Porto 15 (Modena), Cohousing Numero Zero (Turin), Cohousing Solidale (Milan, Fondazione Housing Sociale).
  These are residential communities where independent older people or those with mild frailty live in private accommodation with shared spaces and light care services. They reduce loneliness and isolation, ensure independence with minimal support, foster neighbourly relationships and mutual aid, and are less expensive than care homes or intensive care. The problems they address are urban loneliness, housing insecurity and a lack of local services.
  Conditions for its implementation: national legislation on cohousing, tax and planning incentives, and the involvement of co-operatives and foundations. ***Limitations***: accessible mainly to those on middle-to-high incomes and dependent on highly active local promoters.

- **Social housing and temporary accommodation for frail older people**
  Examples*:* Abitare Sociale 2020 (Milan), Social Housing Bologna, PINQUA projects in many cities (Florence, Bari, Turin).
  These are rent-controlled properties offering local services, a social concierge service and community activities. They provide decent housing solutions for those who cannot afford the private market. They prevent premature institutionalisation. They combine housing, social interaction and light support. They address issues of housing poverty, social vulnerability and a lack of support networks.
  Conditions for scaling it up*:* a stable national fund for social housing, public-private partnerships, and integration with local social services.
  Limitations: insufficient supply; dependence on one-off funding (PNRR, foundations).

- **Solidarity-based housing estates and social concierge services (Italy)**
  Examples*:* Solidarity Housing Schemes (Turin, the 'Coabitare' project), Community Housing (Bologna, Milan).
  These are mixed-age housing blocks with a 'facilitator' who supports older residents and brings the community to life, strengthening social cohesion and preventing social decline. It addresses issues of loneliness, minor conflicts within the block and a lack of day-to-day support.
  Conditions for scaling up**:** stable funding for social concierge services, training for community workers, and the involvement of block managers.
  Limitations: Overall, it is a simple, replicable and low-cost model, but it depends on the quality of the facilitator and is not always sustainable without public funding.

- **Home automation and smart home care (Italy)**
  Examples: *Smart Home Care* projects (Trento, Milan), solutions integrated into ERP systems (Emilia-Romagna, Tuscany).
  These are technologies for safety, monitoring and remote care integrated into the homes of older people. They enable people to live longer in their own homes. They reduce avoidable hospital admissions. They support carers and home care services. They address issues such as falls, emergencies, isolation and difficulties in monitoring chronic conditions.
  Conditions for scaling it up: national standards for social and healthcare integration, vouchers for low-income older people, interoperability with local healthcare services.
  Limitations: the digital divide, the risk of technological solutions lacking human support.

European experiences

Europe offers more structured models, often supported by integrated national and local policies. Best practices are based on a mix of housing, care, community and technology.

- **Danish senior cohousing**
  Examples: Bofællesskaber (housing communities for older people), Seniorbo-fællesskaber (widespread senior cohousing).
  Danish senior cohousing involves communities designed with older people, not for older people. It is fully integrated into the local welfare system, with public home care services. It is based on clear legislation, public incentives and strong integration with home care and sa-

institutional care. Among the problems it aims to address are a significant reduction in loneliness and the costs of long-term care.
Conditions for scaling it up: a strong local welfare system, participatory urban planning, public incentives.

- **Dutch 'Woonzorgzones' (residential care neighbourhoods). *Examples:*** Utrecht, Rotterdam, Eindhoven.
  Care-home neighbourhoods are designed to ensure that everything is within 15 minutes' reach: home, healthcare, transport and social interaction. They provide for the full integration of social housing, healthcare and sustainable transport. They aim to tackle: lack of self-sufficiency (reducing admissions to care homes by 20–30 per cent), social isolation and difficulties in accessing services. They offer greater independence and quality of life.
  Conditions for scaling it up: it is a complex model to replicate without strong governance, long-term urban planning, a strong role for housing associations, and substantial public investment.

- **Résidences Autonomie and Habitat Inclusif (France) *Examples:*** Paris, Lyon, Nantes.
  These are self-contained accommodation units offering basic services and community living (meals, activities, care), underpinned by strong public support and dedicated national legislation. They are designed to address issues of financial vulnerability (they are accessible even to those on low to middle incomes), loneliness and the need for light support (a flexible model combining home care with residential care homes).
  Conditions for scaling up: dedicated national legislation, stable funding, and partnerships between central government, regions and service providers.

- **Shared accommodation and multi-generational homes (Germany) *Examples*:** Berlin, Hamburg, Cologne.
  It is a non-institutional model. It is based on small, self-managed residential communities - often multi-generational - for frail older people or those with dementia. It fosters a strong sense of community, security and mutual support. The problems it addresses are: admission to care homes, loneliness and a lack of day-to-day support.
  Conditions for scaling it up: not always replicable in contexts with low social cohesion or a cooperative culture; requires public and regulatory support, as well as professional facilitators.

- **Scandinavian model: 'Age-friendly cities' and adapted housing.** ***Examples****:* Helsinki, Stockholm, Oslo.
  These are cities designed for active ageing: adapted housing, sustainable transport, integrated services. They incorporate very high building standards (accessibility, energy efficiency), housing adapted for ageing (bathrooms, kitchens, sensors), and integrated urban policies: transport, green spaces, services, and community involvement. The problems it addresses are: architectural barriers, urban isolation, and difficulties in accessing services.
  Conditions for scaling it up*:* substantial public investment (sustainable only through progressive taxation), integrated urban planning, and universal welfare.

The reasons for the success of these practices

European best practices work because they address four structural needs of an ageing urban population:

- **Independence:** older people want to remain in their own homes or in home-like settings. Best practice offers independence with light support, rather than institutionalisation.
- **Proximity**: quality of life depends on what is within walking distance: shops, healthcare services, transport and social interaction. The most progressive European cities design complete neighbourhoods, not just buildings.
- **Community:** loneliness is the main risk factor. Best practices foster relationships, not just housing.
- **Social and healthcare integration**: effective solutions combine housing, home care, telemedicine, social services and transport.

What can Italy learn from European best practice?

- National legislation on cohousing and collaborative living is needed.
- Integration between housing and healthcare policies must be strengthened.
- Cities must become key players in policies for ageing.
- We need to invest in complete neighbourhoods, not just individual buildings.
- Technology must be integrated with human services, not used as a substitute for them.

Housing as an integrated social service: towards an evolution of the concept of housing

The measures described above, which would undoubtedly improve living conditions in our neighbourhoods, do not, however, resolve the question raised by increasing life expectancy and which has become strikingly apparent during the pandemic: ***it is certainly right and necessary to guarantee housing, but is that enough?*** In other words, this is the very point made by the WHO itself when it states that the solution lies in housing and urban policies based on the principles of 'ageing in place' and the 'age-friendly city'.

The most interesting response can be found in the experiences of *'supported housing'* that have developed in recent years in numerous Northern European countries, but also in our own country through the efforts of local authorities, public bodies, associations, private companies and foundations [74] . These are housing schemes, which offer an alternative to residential care homes for the elderly, and which help to broaden the range of options available to people experiencing a gradual loss of independence, whether due to age or disability, who wish to continue living in their own homes.

To be more precise, the term *'supported accommodation'* refers to a flat – usually a small one – which generally houses a family of elderly people or a single elderly person. Other types of shared living arrangements are also possible, such as intergenerational living or arrangements between elderly people who are not related, but these latter two scenarios are not very common in Italy. Assisted living, therefore, is generally intended for single older people who retain a certain degree of independence, or for a couple where at least one of the two retains a certain degree of independence; in both cases, the residents of assisted living facilities are able to manage the main activities of daily living either independently or with the help of a range of services that can be provided in their own homes.

Depending on the context, these types of accommodation go by a wide variety of names, such as: supported accommodation, social housing, supported micro-flats, micro-flats for self-sufficient people, shared flats, etc. These different schemes all share the same approach, which is to enable older people to live independently, drawing on their ability to maintain their own lifestyle in a suitable environment with the help of external support.

In short, therefore, supported housing must provide an integrated range of housing services, including:

- monitoring and safety in the home: the aim is to ensure safety within the home, identifying any difficulties at an early stage and providing assistance in the event of problems or to manage crisis situations. The level of monitoring must be tailored to residents' needs and the specific problems they face;
- Support for social relationships: maintaining social ties to ensure a fulfilling social life is an essential aspect of the projects

[74] Supported housing: an alternative to residential care homes for older people - https://www.abitaree-anziani.it/wp-content/uploads/2023/09/AeA_3_2023.pdf

inclusive and supported housing. It plays a preventive role against the loss of independence, withdrawal into oneself, and the risk of isolation and loneliness;
- support for independence: living in ordinary accommodation may require a vulnerable person to receive support with one or more of the following aspects: carrying out household chores, preparing meals, bathing, getting up and going to bed, moving about, etc. Supported housing must provide these services in accordance with the needs expressed by the residents;
- Support for social inclusion: supported housing must provide services and activities aimed at the social inclusion of elderly or disabled residents. The support provided must enable residents to participate in city life and lead a full life. This translates into support for access to services and rights (access to healthcare, education, employment, leisure, culture, sport, etc.).

'Supported housing' is therefore the solution that best meets the needs of older people. It is clear, however, that in order to implement a housing policy for vulnerable people centred on the concept *of 'supported housing'*, we must move beyond the current fragmented and localised approach; for this reason, a national coordinating body is essential, in the knowledge that:
- With these developments, the concept of *'home'* is evolving towards 'living', understood as *an 'integrated service'* that is not limited to home ownership, but is enriched by a range of local services (civil and social-health) that can be accessed both individually and collectively;
- the WHO's guidelines on ageing in place and age-friendly cities must be translated into binding requirements by revising the now obsolete legislation on building and urban standards;
- Much greater attention must be paid to the contribution that technological innovation can make, not only in the field of remote care but in all those activities that do not require physical presence;
- As the service function gains in importance, those responsible for welfare policies take on a greater role. In other words, the time has come to implement close integration between housing policies and social and health policies at all institutional levels;
- Particular attention must be paid to policies supporting the provision of housing, particularly in the public sector, but also in the public-private partnership;
- Undoubtedly, the *'management'* of this new housing model will require a new *'culture of living'* and the development of new skills (*training*) in the areas of social and health care provision within local services, support in the use of new technologies, and so on.

Finally, it will be necessary to recognise that the specific nature of the demand and the resulting response of this new housing model cannot be fully grasped in all its complexity by relying solely on the public sector.

and on the market. It will be necessary to promote platforms and pathways for engaging the expertise of the third sector in co-planning and co-design initiatives within the framework of local and national housing and urban regeneration programmes. Only in this way will it be possible to fully address social needs in all their complexity, and, in this regard, the contribution that the third sector can make is of inestimable value.

Public Housing (ERP): a testing ground

In the context outlined in the previous paragraphs, the ERP plays a strategic role, given that it is home to a significant number of elderly people who are often unable to look after themselves and live alone. In many of these communities, ensuring a dignified life must, unfortunately, be weighed against certain realities: it is not enough to have a home if it lacks essential local social and healthcare services; it is not right to live in an environment that deprives its inhabitants of minimum levels of safety and permits the private use of public assets; living environments designed and built with the stereotype of a young, male person at the peak of their abilities in mind make no sense in a society characterised by a steadily growing number of elderly people who are lonely and frail; it is wrong to maintain a largely under-utilised housing stock in the face of growing demand for housing; a system that encourages tenants to evade their obligations, companies to fall into debt, and a lack of maintenance due to a lack of resources makes no sense.

From these well-established certainties, a number of fundamental questions emerge with particular force: how can housing be regenerated when a proportion of it is occupied illegally, or is subject to enforcement proceedings for non-payment of rent? What conditions make it possible to restore fairness in matching the size of the dwelling to the size of the household, in contexts where housing appears to be one of the few stable elements of people's lives and where there is deep-seated mistrust of institutions? How can we foster and support the ability of those burdened by the *'stigma of* the tenant' to engage in dialogue with institutional representatives? When and how is it possible to promote a social dimension within a housing context managed by housing agencies that base their identity - in their rhetoric but also in their development strategies – on their historical heritage-based culture?

As can be seen, there are both certainties and questions that call into question the current model of housing association management, which in many cases is characterised by serious limitations in asset management and, even more seriously, by a clear separation between asset management and organisational management. This separation, which has developed over the decades, has hindered the building of community ties amongst citizens and between citizens and institutions.

Numerous regional housing organisations are well aware of these problems and are experimenting with strategies whilst grappling on a daily basis with the contradictions of an institutional and regulatory history that has evolved over recent decades.

A few points of reference may help to explain how this separation came about. In 1949, Amintore Fanfani devised the INA-Casa Plan with the aim of providing housing solutions to address the concentration of large numbers of workers in the industrial cities of northern Italy. The main cultural influences behind the launch of the Plan – the Dossetti movement, to which Fanfani belonged, and the Community Movement founded by Olivetti, then President of the INU - led, amongst other things, to the experimental launch of the Social Service in the new GesCaL neighbourhoods, with the task of establishing and managing social support services and functions. This activity subsequently led, in 1954, to the establishment of the Management Body for the Social Services for Workers' Housing, which managed social services in the estates under agreement with INA CASA. The importance of the social aspect was subsequently confirmed by Law 167/1962 and by Law 60/1963, which reformed GesCaL, placing it under the supervision of the Ministry of Labour and Social Security.

The next phase was initiated by Law 513/1977 and Law 457/1978. Passed amidst a heated political climate, in the middle of August and just a few months after the assassination of Aldo Moro, Law 457 enshrined in law the ten-year housing programme and the role of the regions. With the focus on the industrialisation of the construction process and regeneration, the activities of the Social Services were neglected, and the relevant responsibilities were implicitly transferred to the local authorities, which interpreted them largely as the identification and (mostly belated) development of sites to meet town planning standards, resulting in a breakdown in the social support functions that had until then been provided within residential areas and which were instead relocated to separate spaces. It was not until the 1993 Delors White Paper and Law 328/2000 that the social issue was revisited from an entirely different perspective, with the emergence of the integrated system of interventions and services, and the LEPs; but this was disconnected from the contexts of deprived neighbourhoods to which the work of the GesCaL Social Services had previously been linked.

Today, as the *Parliamentary Commission of Inquiry into the Suburbs* [75] recently noted, social housing estates - particularly in certain urban areas - are in a critical state. However, to achieve significant results, integrated strategies must be adopted which, alongside possible physical and functional regeneration measures, are capable of ensuring safety and promoting a renewed sense of responsibility and on-the-ground care for the many forms of social deprivation.

- *The crux of management*

The challenge at hand is to establish a profound connection between asset management and social management.

Piergiacomo Braga addresses this fundamental issue in his work *'Case popolari. Un territorio di relazioni'* [76] . *The author* examines the dual dimension

[75] First report of the Parliamentary Commission of Inquiry into safety conditions and the state of disrepair in cities and their suburbs - https://www.inu.it/wp-content/uploads/relazione-commissione-periferie.pdf

[76] Piergiacomo Braga – Social Housing: A Territory of Relationships – Franco Angeli – 2024

the social dimension of the ERP. Whilst the first dimension – namely, providing low-rent accommodation and ancillary services to vulnerable sections of the population – can be traced throughout the history of public housing, the social dimension of management has, over time, become almost entirely absent. This second dimension is decidedly more complex, as it is only possible to the extent that it proves capable of linking housing to all the other dimensions and aspirations of residents' daily lives; residents should no longer be regarded merely as recipients of a material benefit – housing – but as active participants within the local social system. As is evident, in his study Braga proposes a profound paradigm shift in the current model of public housing management, in that he views those living in social housing not merely as purchasers of a commodity, but recognises them as citizens with rights and a sense of agency that demands to be valued. In doing so, Braga challenges the common misconception that economic poverty and housing hardship are necessarily accompanied by deprivation in all other areas of social life: from the cultural to the relational.

Also in his work, Braga quotes Luca Talluri, Chairman of CASA SpA Florence and Vice-Chairman of Federcasa, who comments on the need to redefine the two aspects of public housing as follows: *"Yet the function of construction, together with that of maintenance and regeneration, no longer fully describes our mission. Increasingly, our organisations fulfil a social role, taking responsibility for vulnerable residents (…). Instead of viewing these two missions as opposed to one another—asset management on the one hand, social management on the other—or, at best, as juxtaposed, like geological strata from different historical eras and political sensibilities, it may be useful to imagine how best to integrate and combine them, as one can support the other. Better social management enables us to optimise the use of our assets and also (surprisingly) to improve the balance sheet by creating value for tenants even before we create value for the company"*[77] .

This view, however, clashes with the established practice *(and vested interests)* of regarding the main objective of housing policy as providing more social housing; rarely, if ever, is attention focused on the issue of the quality of its management, with the result that the door is left open to deterioration.

Social housing is, in fact, still regarded as the main tool for tackling housing deprivation, particularly at this time when absolute poverty is on the rise as a result of the pandemic crisis and the current conflict in Europe.

On the other hand, from the demolition of the Pruitt-Igoe housing estate to the 'broken windows' theory, the 'deterioration' of public housing estates has been used as a pretext for the demolition of this pillar of the welfare state, in the full knowledge that deterioration – at least in terms of the buildings themselves – is determined by a system of rules that governs

[77] Talluri L., Preface to: The Public Value of Housing Companies – Public Management Approaches for the Social Housing Sector, edited by: Fosti G., Perobelli E., Saporito R – Egea, Milan – 2019

the sector, and which, inexorably and beyond the control of those who lead the managing bodies, gives rise to this situation.

The very fact that governments of different political persuasions and from different eras have allocated extraordinary funds for the maintenance of public buildings - such as the 500 million under the Lupi Plan in 2014 and the 2 billion under the 2021 Supplementary Plan to the PNRR - proves that, under the current rules, local authorities are unable to ensure the proper management of public affairs.

Regional laws entrust this task to the managing bodies, which, having been transformed into companies, should ensure proper maintenance using the rental income, whilst maintaining a financial balance that enables them to break even. At the same time, it is the Regions themselves that set rent levels which, by virtue of the social mission of public housing, are very low: for example, in Rome, rents range from €7.70 per month for pensioners on social security benefits up to €80 for a household. Thus, minimum rents are set according to families' needs rather than on what would be fair to charge in order to carry out proper maintenance. The combined effect of the balanced budget requirement and the rent levels - both established by law - inevitably results in the current situation: revenue that is insufficient to guarantee proper routine and major maintenance, which over time leads to the structural deterioration of public housing estates. Consequently, the economic and social cost of providing subsidised housing for the most disadvantaged section of the population is passed on to local authorities, which, in turn, constrained by the balanced budget requirement, respond by cutting back on maintenance and services. In other European countries, this cost is recognised and allocated to the managing bodies, thereby enabling them to genuinely meet all requirements and even making them competitive in the property market. In France, for example, and Germany, the cost of social housing has been set at €5 per square metre – which includes management, routine and major maintenance - so a housing organisation generates €250 per month from a 50-square-metre flat, whereas in Italy the figure can range from €7.7 to €80, a figure that highlights a significant disparity.

Obviously, these figures are not within everyone's reach, but to ensure that the rent does not exceed 30 per cent of income, various schemes are in place: in France, this amount is paid directly to the housing authorities, whilst in Germany it is paid to tenants in the form of a subsidy. In Italy, this gap between management costs and social rent could be bridged through the service contracts of the housing organisations themselves - as is the case, for example, in the transport sector – or directly through the State's reimbursement of these costs. Perhaps this does not happen precisely because the issue of management costs has always been conspicuously absent from the debate on housing.

But if, at this point, we try to combine the difficulties faced by housing organisations in fulfilling their primary mission of asset management with the difficulties that local authorities encounter in using their budgets to provide the local services for which they are responsible, it is clear that all this leads to the removal of social management from social housing estates. There is something paradoxical about this when we consider that, originally, the integration of housing services and social services was the defining feature of public housing estates. A feature that must absolutely be re-

Braga rightly highlights in his work the views of Raffaella Saporto of SDA Bocconi, who, based on an analysis of the socio-demographic changes amongst tenants living in social housing, reaches the following conclusions: *"We must recognise with great clarity that the profile of service users is inexorably changing in relation to the ageing population, issues linked to loneliness, the need for integration and very significant emerging health needs. (…). Although these issues may be identified as falling outside the remit of a housing management organisation – and instead, for example, within the remit of Social Services or the Health Service – it is clear that the complexities faced by residents do, in fact, form part of the management challenges faced by a housing organisation (…).This is only possible if we embrace a cultural shift, which we can now take for granted, (…). That is to say, these organisations – whether they realise it or not – have changed their mission."*[78]

- *A return to our roots*

From the above, it is clear – as Piergiacomo Braga has also explained – that the integration of the 'housing' and 'social' dimensions is the objective to be achieved in order to ensure that the management of the public housing stock meets residents' expectations regarding the quality of housing. For housing organisations, this represents a sort of return to their roots when, as mentioned, their remit also included providing and managing social support services and functions.

Many regional housing organisations are already adapting their strategies to meet the growing demand for adapted housing and social services, particularly in relation to the ageing population.

The areas where these housing associations are focusing their efforts, as can be seen on their official websites, are:

- refurbishment of housing to ensure accessibility, safety and comfort for older people (e.g. lifts, accessible bathrooms, home automation);
- social co-housing projects aimed at fostering co-living between older people and young people, reducing isolation and promoting intergenerational solidarity;
- developing services integrated with the local community by collaborating with local health authorities (ASL), territorial health agencies (ATS), local councils and the third sector to provide home care, psychological support and recreational activities;
- promoting active ageing, in line with regional policies, by encouraging cultural, sporting and voluntary activities to keep older people socially engaged;
- piloting eco-social models by exploring innovative approaches that integrate environmental sustainability and social inclusion.

[78] Speech recorded during the seminar 'Highly Social Housing: Projects and Experiences for Inclusive Housing', held in Bologna at the City of Bologna's headquarters on 14 June 2023.

These are all important experiences that highlight a gradual maturing of a different perception of their role, but this is not yet sufficient; we need to go further, as clearly indicated by Luca Talluri of Federcasa in his foreword to **The Public Value of Housing Companies** [79] .

"The roots of our housing companies are the foundations of our homes. Even today, our technical departments are the forges of urban design. Yet the function of construction, together with that of maintenance and regeneration, no longer fully describes our mission. Increasingly, our companies fulfil a social function, taking responsibility for vulnerable residents (…). Instead of viewing these two missions as opposed to one another – asset management on the one hand, social management on the other – or, at best, as juxtaposed, like geological strata representing different historical eras and political sensibilities, it may be useful to consider how best to integrate and combine them, as one can support the other. Better social management enables us to optimise the use of our housing stock and also – (surprisingly?) – to improve budgetary balance, creating value for tenants even before it does for the housing organisations. At the same time, greater investment in our housing stock – starting with the urgent need for energy-efficiency refurbishment – reduces costs for our tenants, increases the perceived value of the service provided to them, and enables us to offer them living and urban spaces that are fit for purpose, thereby lending credibility to the promise of social emancipation offered by social housing."

The prospect of turning public housing into a space for social interaction, as envisaged by Braga, calls for a profound transformation of the nature of these organisations as they have historically taken shape. This is an important history that has made a great contribution to the country, but which is now proving inadequate to meet new challenges. The point is that it is no longer sufficient to respond to changes in users' needs - particularly those expressed by vulnerable groups - through mere, albeit careful, property management of the housing stock. Going beyond this means taking on board the social objectives of a modern housing policy. Resistance to this change is partly understandable, but the reality has changed profoundly. Overcoming this resistance from the housing agencies' staff is the crucial challenge if these organisations are to become the spearhead of a far-reaching reform of housing policies in our country. Transforming regional housing agencies from mere managers of property assets into genuine community builders is an ambitious challenge, but one that is fundamental to promoting inclusion, social cohesion and quality of life in neighbourhoods.

[79] See note 21.

Bringing about this change requires:

- Amending regional regulations to explicitly include social, cultural and environmental objectives within the corporate mission in company statutes;
- Introducing binding forms of resident involvement: moving from users to active citizens, with participatory tools such as neighbourhood assemblies, participatory budgeting and co-design workshops;
- Ensuring the presence of professionals with social expertise on the company's boards of directors and within its workforce;
- Creating synergies with social, health and educational services to design integrated initiatives;
- To promote and participate in inter-institutional round-table discussions to share objectives and resources;
- Incorporate social impact indicators into company accounts, so as to recognise non-financial outcomes as well;
- Organise training programmes focusing on social inclusion, the right to housing, and social housing;
- Change the internal narrative: from 'asset management' to 'community building'.

Reward good practices with public recognition and institutional visibility

The way forward to make this vision a reality is to urge the Regions and local authorities - as the bodies with primary responsibility in this area - to commit to this, whilst at the same time making the most of the opportunities offered by *shared administration* and the guidelines set out in the recent National Plan for Social Interventions and Services (*Collaboration Agreements*). We are convinced that all the conditions are in place to effectively launch forms of collaboration between citizens - both individuals and organisations - and various public authorities, aimed at managing complex public housing estates in a way that integrates housing and social management. It is quite clear that regional housing authorities will have to play a central role in this task.

In this endeavour, businesses can play a vital leading role in implementing best practices in urban regeneration and redevelopment, starting with the most run-down social housing areas, with the aim of creating more inclusive and supportive living environments, tailored to the needs of citizens, workers, but above all children, young people, women and older people, who are forced to grapple daily with the liveability, quality and accessibility of urban environments.

Social housing

Social housing refers to housing provided through private initiatives and aimed at sections of the population with higher income levels - €50,000 per year - than those targeted by the ERP (Public Housing Scheme) - though the limits depend on individual agreements, with an average rent of €7 per square metre; however, this figure also varies according to individual agreements, and, unlike the ERP, the law stipulates a minimum period of 7 years before the property may be sold.

Estimating the number of ERS housing units is particularly complex as they are spread across various municipal housing programmes and there is no national register; however, it is estimated that, taking into account both completed units and those currently under construction, between 60,000 and 80,000 housing units have been built over the last 15 years:

This estimate is derived from:

- FIA – Housing Investment Fund (CDP). It has financed around 20,000 social housing units, either completed or under construction. It is the main driving force behind private ERS in Italy;
- Local and regional housing funds: Lombardy, Emilia-Romagna, Veneto, Piedmont and Tuscany have set up regional housing funds. Estimated output: 20,000–25,000 homes;
- Social housing from private developments with a mandatory quota. In many regions (Lombardy, Emilia-Romagna, Campania, Tuscany), new-build or replacement housing projects must include at least 20 per cent social housing.

ERS programmes are concentrated mainly in the North (Lombardy, Emilia-Romagna, Veneto). In Central Italy, they are found primarily in large ERS schemes (Rome, Florence). In the South, they are growing thanks to mandatory quotas in private developments (e.g. Campania: a minimum of 20 per cent ERS in building replacement projects).

A realistic estimate suggests that there are around 120,000–190,000. In fact, given that ERS dwellings have an occupancy rate of 2.0–2.4 people per dwelling – higher than that of ERP dwellings – because they house:

- young families;
- households with children;
- low- to middle-income workers.

Of these, it is estimated that around 12,000–28,000 are people aged over 65. Bearing in mind that in Italy, 20–25 per cent of those aged over 65 are not self-sufficient, but that the demographic composition of ERS tenants differs significantly from that of ERP, as it houses fewer elderly people and is geared towards families, young couples, workers and students: it follows that those aged over 65 represent a much lower proportion, in the region of 10–15 per cent; consequently, the number of people with care needs in ERS is approximately 1,200–4,200.

If one wonders why this figure is so low compared to the ERP, it is because the ERS:

- is aimed at people on low to middle incomes who are in work;
- often requires independent living;
- is not designed for long-term care;
- caters for younger, self-sufficient older people (aged 65–75);
- almost never accommodates frail people over 80, who are instead concentrated in the ERP.

In other words: private ERS is not a facility for those who are not self-sufficient, whereas the ERP is.

9. For an ‘Abitare Anziani’ programme

An analysis of European housing policy proposals and Italian parliamentary and government bills, as well as the proposals put forward by the numerous associations active in the field of housing policy, reveals that the focus on older people is generally minimal, despite them being the largest demographic group, the most vulnerable and the most at risk of housing poverty.

As to why this is the case, despite the dramatic experience of COVID-19, we believe that a primary reason – of a ‘technical’ nature – can be traced back to the fact that housing for older people does not have a clear ‘administrative category’. Unlike young people, families, students and the working poor, older people do not have a dedicated regulatory category within the housing sector. There is no national definition of: supported accommodation, light care homes, senior cohousing or assisted living.

Without definitions, the legislator has no ‘subjects’ to regulate.

A second reason stems from the perception of ageing as a health issue rather than a housing issue. Consequently, older people are placed within the context of dependency and thus in care homes and home care. They are not considered within the context of construction, town planning, regeneration or social housing.

This is a serious error of perspective, given that housing is the primary infrastructure for long-term care, yet in Italy it is not yet recognised as such.

A third reason stems from the fact that older people are not perceived as ‘political actors who can be mobilised’. Young people protest about rent, students occupy the squares, and families exert pressure. Older people, however, do not demand the right to housing; they do not see themselves as ‘in need of new solutions’; and they often live in their own homes (albeit in unsuitable ones). Consequently, they do not generate political pressure.

A fourth reason stems from the historical orientation of Italian housing policies, which have always been geared towards economic poverty rather than vulnerability: ERP = poverty, ERS = the middle classes. Older people do not automatically fall into either of these categories, even though they are often poor, frail, lonely and living in unsuitable homes. In practice, we can say that Italy has a cultural bias: ‘older people belong in their own homes’. It is a deeply ingrained idea: the home is owned, the older person does not If care is no longer available, the family steps in.

Whilst this may have been partly justified in the past, it certainly has no justification today, given that: 4.3 million older people live alone, 2.8 million live in unsuitable homes, 1.2 million have mild to moderate frailty, and families are increasingly unable to step in.

Parliament, however, continues to think in terms of categories from the past.

As mentioned in Chapter 5, a paradigm shift is needed in our approach to housing. This paradigm shift is undoubtedly of a cultural nature, but it is also capable of bringing about concrete changes in administrative practice.

Below, we shall attempt to outline some of these changes.

- Firstly: to include older people as an explicit target group in national housing policies, overcoming their current invisibility in legislation.

The following is added after Article 22, paragraph 2, of Law 328/2000 (Integrated System of Social Interventions and Services):

"2-bis. Housing policies aimed at the elderly population form an integral part of the integrated system of social interventions and services. The State, the Regions and local authorities shall promote and support public and social housing programmes for elderly people who are living alone, frail or with mild or moderate levels of dependency, favouring independent, supported and community-based housing solutions."

- The second: to include older people as an explicit target group in national plans (ERP, ERS, urban regeneration). All it takes is a single line in the legislation under discussion: "ERP and ERS programmes must set aside a specific quota for frail older people and those aged over 75 living alone."

This amendment changes everything: it obliges regions and local authorities to plan accordingly, opens up dedicated funding streams, and creates a market for supported housing and light care homes.

The national legislation on ERP must be supplemented with:

"In order to guarantee older people's right to housing, at least 25 per cent of new public and social housing programmes, as well as refurbishment projects for existing housing stock, shall be allocated to households comprising people aged 65 or over, with priority given to older people living alone, on low incomes or in precarious housing situations."

- The third: to introduce a national definition of 'supported housing'. This is a more powerful tool. If a definition exists, the legislator can: regulate, fund, plan and monitor. Without a definition, older people remain invisible.

National legislation on public housing should be supplemented with the following: *"For the purposes of this Act, 'supported housing' means an independent housing unit*
intended for self-sufficient older people or those with mild or moderate frailty, supplemented by light social care services, scheduled home care, assistive technologies and communal spaces designed to foster community life and prevent a loss of self-sufficiency."

- Fourthly: to strengthen and implement the guidelines on housing for older people contained in the reform of care for those who are not self-sufficient. This

is a strategic step: housing becomes part of long-term care; supported housing is funded

with social and healthcare funds, inappropriate admissions to residential care homes are reduced, and home
, care and the community.

That is what the Netherlands, Denmark and France do.

The following is inserted after Article X of the Law on Dependency:

"Housing provision for older people must be integrated with local social and health services, including home care, telecare, telemedicine and activities aimed at preventing frailty, in accordance with protocols defined jointly by local authorities, health authorities and housing providers."

More generally, legislation should include a provision mandating the assessment of the quality of housing for older people, as outlined in *Box 20 – The assessment of housing quality for the older population.*

- Fifth: to promote a 'National Housing Programme for Older People' based on three strands: ERP/ERS housing, supported housing, light care homes and cohousing, with a ten-year target (e.g. 200,000 homes) and dedicated funding.

The following is established within the Ministry of Labour and Social Policies, in consultation with the Ministry of Infrastructure and Transport:

"National Programme for Housing for the Elderly", aimed at the construction, refurbishment and adaptation of public housing (ERP) and social housing (ERS) intended for the elderly, with particular reference to supported housing, light care homes and co-living solutions. The Programme: sets minimum national standards, coordinates state, regional and European funds, and monitors implementation through a national observatory.

- The sixth: priority in national and European funding.

The following should be included in the Budget Act:

"Housing initiatives for older people shall be a priority in access to national funding for public and social housing, as well as to European funds earmarked for urban regeneration, energy efficiency and the fight against housing poverty."

- The seventh: adaptation of regional regulations.

In order to include older people as an explicit target group and to incorporate the national definition of supported accommodation, the Regions shall, within 12 months, amend:

- *ERP regulations;*
- *service accreditation systems;*
- *area plans;*
- *housing plans and town planning schemes.*

- The eighth point: highlighting the problem through data and storytelling. We must prevent evasive attitudes - starting with Parliament - by quantifying the problem and proposing clear solutions at sustainable costs with obvious benefits.

We need a powerful narrative that makes it clear that: "Home is the first line of care", "Italy is the country with the oldest population in Europe but has no

housing plan for older people", "Every euro invested in supported housing saves two in care homes and hospitals"

National Programme for Housing for Older People

But what exactly does a '*National Housing Programme for* the Elderly' – referred to in the fifth proposed amendment, with a ten-year target of 200,000 homes – actually mean?

First of all, let us determine the demand on the basis of demographic data, housing conditions and European comparisons.

- As discussed in the chapter dedicated to older people in transition, there are over 4.3 million older people in Italy who live alone; around 2.8 million live in unsuitable housing (barrier-free access, energy wastage, poor insulation), whilst more than 1.2 million have mild or moderate frailty but do not require residential care.

These figures suggest that at least 5–7 per cent of older people would need a more suitable housing solution.

Out of a population of around 14 million people aged 65 and over, 5–7 per cent corresponds to:

700,000 – 1,000,000 people.

Bearing in mind that not all of these people need to be rehoused: many can remain in their own homes if these are refurbished, whilst others can benefit from local support services.

For a realistic ten-year plan, it can be assumed that around 20–25 per cent of the total demand can be met through new ERP/ERS housing solutions, which means the estimate stands at 200,000 homes.

- Given the state of the ERP housing stock – which is in need of refurbishment because it is very old (70 per cent built before 1980), poorly accessible, energy-inefficient and often unsuitable for older people – estimates by the ATER/ALER indicate that at least 60–80,000 ERP dwellings should be refurbished and adapted for frail older people;
- A comparison with the most advanced European models (the Netherlands, Denmark, France, Germany) shows that: 2–4 per cent of the housing stock is dedicated to intermediate care solutions for older people, with a ratio of one supported housing unit for every 20–30 older people.

If we were to apply even just the minimum European standard to Italy: 14 million older people

/ 30 = 466,000 homes required.

A plan for 200,000 homes over 10 years is therefore consistent with a gradual path towards European convergence.

- *With regard to its breakdown by type, considering:*
  - the nature of vulnerability (the majority face economic and housing-related vulnerability, not health-related vulnerability);
  - regional experiences (Emilia-Romagna, Tuscany, Trentino, Lombardy);
  - European models (France = independent living homes; the Netherlands = supported housing; Denmark = cohousing);
  - costs and scalability (ERP and supported housing are more scalable; 'light' care homes are more expensive; cohousing takes longer to

implement).

A breakdown of 40% ERP, 30% supported housing, 20% light care homes and 10% cohousing could be considered.

- *The financial requirement can be estimated at around 32 billion over 10 years. This estimate* is based on an average cost per dwelling of €160,000, derived from the weighted average, taking into account the distribution of housing types:
- €120–140 for refurbished social housing
- €150–200 for supported accommodation and light care homes
- €130–160 for senior cohousing

- *Breakdown of funding sources*

The breakdown of funding – which should not be borne entirely by the state budget, and taking into account Italy's history (the ERP funded by the State, the Regions and the CDP), European practices (the EIB, InvestEU, structural funds) and the impact investing market (social housing funds, foundations, insurance companies) – could conceivably be as follows:

Source	*Annual share*	Ten-year share
- Central government	1.1–1.3 billion	11–13 billion
- Regions/Local authorities	0.3–0.4 billion	3–4 billion
- CDP/EIB	0.6–0.8 billion	6–8 billion
- EU funds	0.5–0.6 billion	5–6 billion
- Impact investors	0.5–0.6 billion	5–6 billion
Total	3.2 billion/year	32 bn

This financial framework is realistic and has already been tried and tested (PINQUA, FIA, ERDF, Social Housing Funds).

- PINQUA (3.2 billion for 159 projects);
- FIA (2 billion mobilised for 20,000 homes);
- French 'Habitat Inclusif' and 'Résidences Autonomie' programmes;
- Dutch Woonzorgzones programmes;
- Danish investments in cohousing for older people.

- *Impact of the plan*

European studies estimate that every euro invested in supported housing generates 1.5–2 euros in healthcare and social care savings (reduction in inappropriate admissions to care homes; reduction in A&E visits; lower healthcare costs due to falls, isolation, malnutrition, etc.)

Taking into account only national healthcare expenditure in 2025, estimated at around 143 billion, this could generate annual savings of between 4.8 and 6.4 billion in healthcare expenditure.

- In conclusion, a programme costing 3.2 billion per year is perfectly in line with:
  - Italy's spending capacity;
  - the capacity for European co-financing;
  - the investment capacity of operators.

Where to start?

Taking into account the overall housing situation of older people and the characteristics of the housing stock they own, two areas of focus stand out above all others on which the National Plan for Housing for Older People should concentrate. The first concerns obsolete housing stock, which affects both the private and public sectors (68.2 per cent of all dwellings were built before 1980 and demonstrate a significant and widespread need for energy efficiency and earthquake-proofing upgrades, as well as the removal of various types of barriers); the second is that of under-utilised housing stock (34.6 per cent of dwellings are occupied by a single person).

- ***Obsolete assets***

The plan to regenerate the ageing building stock is one of the areas where Italy stands to gain the most from the European Plan for Affordable Housing, but it is also one of the most complex to implement. Regeneration is not just about refurbishing old buildings: it involves rethinking entire parts of cities, improving energy efficiency, increasing the housing supply and making the construction process faster and more sustainable. European sources emphasise that the future of construction will be digital, prefabricated and based on the certified recovery of materials – factors that have a direct impact on urban regeneration.

The central importance of regeneration

Italy has one of the oldest building stocks in Europe: the majority of buildings were constructed before the 1970s and are characterised by poor energy efficiency, seismic vulnerability and high maintenance costs. Analyses of the European Plan highlight that this obsolete housing stock is one of the main factors hindering access to housing in our country, alongside rising prices and rents and an insufficient supply of social housing.

Regeneration therefore means:

- to strengthen social cohesion;
- to increase the housing supply without using up new land;
- reduce households' energy costs;
- improve urban safety and quality;
- make areas that are currently run-down or underused more attractive.

The reforms needed for a genuine regeneration plan

1) Simpler and more uniform planning regulations

Today, regeneration is held back by:

- outdated planning schemes;
- differing regulations between local authorities and regions;

- lengthy and uncertain authorisation procedures.

The European Plan emphasises the simplification of town planning rules and building permits to speed up construction and renovation projects.

- *For Italy, the following would be needed:*
  - a national framework law on urban regeneration;
  - fast-track procedures for work on obsolete buildings;
  - clear and uniform volumetric and tax incentives.

2) *Stable incentives for energy efficiency and seismic retrofitting*

Italian incentives have often been inconsistent, with fluctuating effects on the sector. To align with the EU Plan, the following is required:

- a stable, multi-year tax relief scheme;
- priority to projects that increase the housing supply (e.g. subdivision of properties, building extensions, conversion of loft spaces);
- integration with European funds for social housing and the green transition.

3) *Promotion of industrialised construction and the reuse of materials*

European sources indicate that the future of the construction industry will be:

- digital (BIM, data management);
- prefabricated (faster and less expensive construction sites);
- circular (certified material recovery).

- *For Italy, this requires:*
  - national technical standards for prefabrication and modular components;
  - incentives for the use of recycled materials;
  - digital platforms for managing building sites and planning permissions.

4) *Revitalisation of unused properties*

In Italy, there are hundreds of thousands of vacant or under-utilised properties, often held up by:

- complex inheritance issues;
- planning restrictions;
- excessively high renovation costs.

- *An effective plan should include:*
  - measures to facilitate the release of unused properties;
  - revolving funds for refurbishments for social purposes;
  - public-private partnerships to convert derelict buildings into affordable housing.

5) *Neighbourhood regeneration, not just building regeneration*

The European Plan links affordable housing to broader objectives: social cohesion, the fight against poverty, the green transition and the New European Bauhaus. For Italy, this means:

- integrated measures covering public spaces, transport and services;
- social mix programmes to prevent gentrification or segregation;
- involvement of local communities in the projects.

To make the regeneration of Italy's obsolete building stock truly sustainable, we need fiscal and financial instruments that are stable, targeted and consistent with urban planning. The most recent legislative analyses show that the country is moving in this direction, but in a way that remains fragmented and with resources not fully aligned with European objectives.

- *Fiscal instruments: what is really needed*

1) *Stable, multi-year tax incentives*

Current measures (the eco-bonus, the earthquake-proofing bonus and the renovation bonus) have had a significant impact, but have often been inconsistent. To support regeneration, the following would be needed:

- a stable fiscal framework for at least 10 years, so as to provide certainty for investors;
- higher tax relief for works that increase the housing supply (subdivision of properties, building extensions, loft conversions);
- specific incentives for integrated energy efficiency and seismic retrofitting works, in line with EU objectives.

The 2019 Budget Act had already introduced incentives for energy efficiency upgrades and safety improvements, with funding secured until 2034, but without comprehensive coordination with urban regeneration.

2) *Volumetric bonuses and planning concessions*

The new draft bill on urban regeneration provides for volume bonuses of up to 30 per cent for projects in run-down areas, alongside specific tax incentives. These measures can make projects economically viable that would otherwise not be so, particularly in urban contexts where demolition and reconstruction costs are high.

3) *Differentiated taxation for unused properties*

To revitalise the large stock of vacant or under-utilised properties, the following would be required:

- tax relief for those who bring them onto the market following refurbishment;
- progressive taxation on properties left derelict in areas of high demand;
- incentives to convert derelict properties into social housing or rent-controlled accommodation.

- *Financial instruments to bridge the economic gap*

1) *National funds dedicated to regeneration*

The 2025 Bill proposes a national fund of 3.4 billion to support urban regeneration projects. This is an important step, but to align with European objectives, what is needed is:

- a structural fund rather than a one-off measure;
- integration with EU resources (RRF, React-EU, Structural Funds);
- mandatory co-financing by the regions;

2) *Public-private partnerships (PPPs)*

Regeneration requires substantial investment and often yields returns only in the long term. PPPs can:

- reduce the risk for public bodies;
- to attract private capital for social housing, student accommodation and cohousing;
- to speed up the regeneration of derelict areas.

However, for this to work, clear rules and predictable authorisation times are needed.

3) *Revolving funds and public guarantees*

Instruments such as revolving funds or state guarantees can:

- facilitate access to credit for complex projects;
- support small and medium-sized operators;
- reduce the cost of capital for projects with a significant social impact.

4) *Alignment between tax incentives and urban planning*

The 'framework document' on urban regeneration emphasises the importance of linking tax incentives to local authorities' planning, so as to avoid isolated initiatives and promote projects that are consistent with environmental and social objectives.

- ***Under-utilised housing***

Taking action on under-utilised homes occupied by a single person is possible, but requires a wide range of different policies because the issue is complex: it affects elderly people living alone, young people on low incomes, owners who are unwilling or unable to let their properties, and a housing stock that is often outdated. The most recent analyses show that in Italy one in three homes is not being fully utilised, and that the difficulty of identifying and putting these properties to use is one of the key issues at the heart of the housing crisis.

Homes occupied by just one person are not 'empty', but often have:

- much larger floor areas than is actually needed;
- high energy costs for those living there;
- unused housing potential in cities where demand is high;
- emotional, financial or bureaucratic constraints that prevent change.

A delicate balance

Addressing the issue of under-utilised homes occupied by a single person is only possible through policies that are:

- incentive-based, not punitive;
- voluntary, not coercive;
- tailored to different target groups (the elderly, young people, vulnerable owners, heirs).

The key is to create conditions in which making better use of space becomes cost-effective, simple and safe, without infringing on everyone's right to live as they choose.

The European Plan does not directly address the issue of under-utilised housing, but many European capitals have already trialled policies that tackle precisely this phenomenon. Looking at what *Paris, Berlin, Vienna and Amsterdam* have done helps us understand which measures might also work in Italy and which, on the other hand, require significant adaptation to the national context.

Paris: targeted taxation and pressure on vacant properties

Paris has tackled the issue of under-utilised housing with an aggressive strategy based on taxation and regulation.

- Surcharge on unoccupied properties: up to 60 per cent of the potential rental value.
- Additional tax on second homes in areas with high housing demand.
- Incentives to let at controlled rents through the public agency 'Louer Abordable'.

Impact: it has reduced the number of vacant homes, but has caused political tensions and prompted some landlords to sell.

Applicability in Italy: possible, but it requires national tax reform and a property mapping system that is far more accurate than the current one.

Berlin: rent control and revitalisation of the housing stock

Berlin has a rental-dominated market and has focused on regulations and incentives to increase the effective use of housing.

- Obligation to ensure effective use: properties left vacant without justification may be temporarily requisitioned by the local authority.
- Publicly funded intergenerational co-housing schemes.
- Support for the division of very large flats into smaller units.

Impact: this has increased supply, but the 'Mietendeckel' (rent cap) was struck down by the Constitutional Court.

Applicability in Italy: requisitioning is difficult to introduce, but co-housing schemes and support for subdivision are replicable.

Vienna: social housing and residential mobility

Vienna is the most interesting case because it tackles under-utilisation not through punitive measures, but by creating better alternatives.

- A wide range of high-quality social and co-operative housing.
- Easier residential mobility: those living in a home that is too large can move to a smaller property whilst retaining their entitlements and rent.
- Subsidised refurbishments to adapt flats to the needs of single people and the elderly.

Impact: this reduces under-utilisation because it is in people's interests to move.

Applicability in Italy: requires significant public investment and a much more developed social housing system.

Amsterdam: co-living and efficient use of space

Amsterdam has turned to innovative housing models to address the shortage of space.

- Regulated co-living for singles and young workers.
- Incentives to convert large houses into multiple units.
- Matching schemes between elderly people living alone and students.

Impact: increases the effective use of space without forcing anyone to leave their home.

Applicability in Italy: very high, particularly in university towns.

What can be learnt for Italy

Four models emerge from European capitals:

1) *The 'tax burden' model (Paris)*

   It works where the market is very tight and property data is reliable. In Italy, it would only be effective in certain cities (Rome, Milan, Florence), but it requires a reform of the land registry and a precise mapping of under-utilisation.

2) *'Regulation and activation' model (Berlin)*

   It aims to bring housing back into use through regulations and incentives. In Italy, it is particularly applicable to: sub-letting, shared accommodation and guaranteed rent.

3) *'Residential mobility' model (Vienna)*

   This is the most effective in the long term, but requires:
   - a strong public sector;
   - high-quality social housing;
   - neighbourhood policies.

4) *The 'housing innovation' model (Amsterdam)*

   This is the model most easily applicable in Italy, as it does not require major structural reforms:
   - co-living, intergenerational cohabitation, and incentives to convert large homes into multiple units.

Undoubtedly, the fourth model is the one that most closely reflects the direction in which Italy is moving. Cohousing solutions are being explored independently and are provided for in the National Recovery and Resilience Plan (PNRR) and in Legislative Decree 29/24, which implements the enabling act 23/2023 on policies for older people. In recent months, CIPA has published guidelines on 'senior cohousing and intergenerational cohousing' with a view to regulating the 'shared living' initiatives that have been underway in our country for years, partly as a result of increasing longevity and the unprecedented phenomenon of

people living alone.

Experiences of a new approach to living, all of which share a sense of community as their common denominator. This addresses some of the most common needs of older people: living with others, finding security and reassurance, and receiving certain services without unduly interfering with their desire for independence.

In summary

The European Plan can only support Italy if the country chooses a clear model. Looking to European capitals, the most realistic paths for Italy are:

- Amsterdam + Berlin: incentives for shared accommodation, co-living, rent guarantees, and matching schemes.
- Paris – only in certain cities and only following tax and land registry reforms.
- Vienna as a long-term goal, but this requires much higher levels of public investment.

Box 20
Assessing the quality of housing for the elderly

Source: extract from Adriana Luciano's doctoral research at the University of Naples Federico II, in collaboration with AUSER and Abitare e Anziani

Indicators of age-friendliness in housing.

ID	Domain	Assessment area	Measurement scale	Score
1	**ECONOMIC SUSTAINABILITY**			
1.1	Economic sustainability	Housing costs comprising: - Mortgage or rent payments; - Utilities; - Costs for routine maintenance	1 Expenditure exceeds the affordability threshold (by more than 20 per cent) 3 Expenditure is approximately 20 per cent of income 5 Expenditure is below the affordability threshold (less than 20 per cent)	1 3 5
2	**CONNECTION TO THE COMMUNITY**			
2.1	Connection to the community	Availability of private outdoor spaces (balconies, terraces, patios, porches, gardens)	1 There are no balconies or terraces 2 There are balconies or terraces, but they are not accessible in accordance with Ministerial Decree 236/1989 3 There are balconies or terraces that are accessible in accordance with Ministerial Decree 236/1989 4 There are accessible balconies or terraces large enough to accommodate furniture (table, chairs) suitable for carrying out simple activities (reading, eating, etc.) 5 There are accessible balconies or terraces which can be used whilst sheltered from the elements (roofs, sunshades, awnings, etc.) and whilst maintaining privacy (privacy screens, opaque balustrades, etc.)	1 2 3 4 5
2.2	Connection to the community	Relationship with places for socialising	1 There are views overlooking sources of disturbance (fast-moving roads, industrial activities or other sources of noise, visual or odour pollution, storage areas, derelict sites, etc.) 2 There is at least one view overlooking a social space (pedestrian area, courtyard, square, etc.) 3 There is at least one view overlooking green spaces (parks, gardens, tree-lined areas, etc.) 4 There is at least one window overlooking a social space or green spaces whilst respecting the elderly person's privacy (e.g. a floor-to-ceiling window with a privacy screen at the bottom, a window with an opaque parapet, etc.) 5 There is at least one view of a social space or green areas that can also be enjoyed from inside the dwelling whilst seated (e.g. a larger transparent area in the window opening)	1 2 3 4 5

Indicators of age-friendliness in the home.

ID	Domain	Assessment area	Measurement scale	Score
2.3	Connection to the community	Availability of communal spaces	1 There are no communal spaces	1
			2 There are communal spaces, but they are not accessible in accordance with Ministerial Decree 236/1989	2
			3 There are accessible communal spaces in accordance with Ministerial Decree 236/1989	3
			4 There are accessible communal spaces where activities involving the community (block of flats or local community) are organised from time to time	4
			5 There are accessible and welcoming communal spaces where activities involving the community (housing block or local community) are frequently organised	5
3	**ACCESS TO SERVICES**			
3.1. 3.2. 3.3. 3.4. 3.5. 3.6. 3.7.	Access to services	Distance from the following services: 3.1 Healthcare facilities 3.2 Community and leisure centres 3.3 Commercial premises 3.4 At least one public transport stop 3.5 Public parks 3.6 Services (banks, public offices, etc.) 3.7 Places of worship	To reach the service, you will need to: 1 Walk for more than 20 minutes (1 km)	1
			2 Walk for between 10 and 20 minutes (500 m - 1 km) along a dangerous road (unregulated pedestrian crossings, uneven surface) with inaccessible footpaths (narrow pavements, lack of ramps, poor lighting, lack of rest areas)	2
			3 Walking for less than 10 minutes (500 m) along a dangerous road (unregulated pedestrian crossings, uneven surface) and with inaccessible pedestrian routes (narrow pavements, lack of ramps, poor lighting, lack of rest areas)	3
			4 Walking for between 10 and 20 minutes (500 m - 1 km) along a pedestrian route that is safe from traffic and comfortable (with wide, well-maintained pavements, ramps, seating along the route, and good lighting)	4
			5 Walking for less than 10 minutes (500 m) along a pedestrian route that is safe from traffic and comfortable (with wide, well-maintained pavements, ramps, seating along the route, and good lighting)	5

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
4		**SAFETY**		
4.1	Safety	Safety against the risk of falls The measures referred to in the index are: - Adequate lighting: uniform illumination, no glare on the floor, night-time lighting along the route between the bedroom and the toilet; - Removal of obstacles in circulation areas; - Removal of carpets or securing their edges; - Installation of handrails (stairs, corridors and toilets); - Installation of grab bars (shower and bath); - High-seated toilets, chairs, armchairs, etc.; - Non-slip flooring	1 The home does not prevent the risk of falls. No measures have been put in place to ensure the safety of elderly residents whilst walking 3 The home exposes the elderly person to a high risk of falling. No more than two measures are in place to facilitate their safe mobility 5 The home poses a low risk of falls to the elderly person. All necessary measures are in place to facilitate the elderly person's safe mobility	1 3 5
4.2.1	Safety	Security against unauthorised entry Crime in the area in which the property is situated	1 The elderly person lives in a home situated in an area perceived as unsafe (high crime rate, poor lighting in the area around the home, lack of surveillance) 5 The elderly person lives in a home situated in an area perceived as safe (low crime rate, adequate lighting in the area around the home, presence of surveillance)	1 5

4.2.2	Safety	Protection against intrusion by strangers Presence of security devices	1 The elderly person lives in a home without security systems 3 The elderly person lives in a home fitted with essential security systems on doors and windows (double locks, reinforced doors, reinforced windows, security grilles, etc.) 5 The elderly person lives in a home fitted with more than one security system	1 3 5

Indicators of a home's age-friendliness.

ID	Domain	Assessment area	Measurement scale	Score
4.3	Safety	Sharing the home environment	1 The elderly person lives alone 2 The elderly person lives with another person who has a low level of independence 3 The elderly person lives with a carer 4 The elderly person lives with another person who has a high degree of independence 5 The elderly person lives with more than one person, and at least one of them has a high degree of independence	1 2 3 4 5
5	**SYSTEMS**			
5.1	Facilities	Heating Heating	1 No heating system at all 2 Heating via individual appliances (stoves, fireplaces) 3 Central heating system 4 Independent heating system 5 Autonomous system using energy-saving solutions	1 2 3 4 5
5.2	Facilities	Air air conditioning	1 No air conditioning system at all 2 No air-conditioning system at all, but the presence of heat-mitigation features (sunshades, porches, trees or other shading systems, ventilation) 3 Individual units (air conditioners, ceiling fans) only in the living area or only in the bedroom 4 Individual units (air conditioners, ceiling fans) in both the living area and the bedroom 5 Individual units (air conditioners, ceiling fans) utilising energy-saving solutions	1 2 3 4 5

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
5.3	Facilities	Lighting Lighting	1 The lighting is inadequate. The rooms have areas in shadow (poor natural light and dim artificial lighting) or areas where glare occurs (for example, because it is not possible to effectively block out natural light, or because the artificial lights are poorly directed). 2 The lighting is even throughout the house. All areas are well lit and there are no areas in shadow or where there is glare. 3 The lighting is even throughout the house and the light switches are conveniently located (at the entrance to rooms, near the bed, and at the top and bottom of the stairs) 4 The lighting is even throughout the house and work surfaces (hob, sink, reading area, etc.) are well lit. 5 The lighting is uniform throughout the house and the light intensity can be adjusted as required using electronically controlled switches (dimmable lights)	1 2 3 4 5
5.4.1. 5.4.2. 5.4.3. 5.4.4. 5.4.5. 5.4.6.	Facilities	Home automation 5.4.1. Lighting 5.4.2. Door opening and closing 5.4.3. Heating and Air Conditioning 5.4.4. Water Supply 5.4.5. Alarm systems 5.4.6. Household appliances	1 There is no home automation system 3 A home automation system is present, but the elderly person is not able to manage it independently 5 A home automation system is in place and the elderly person is able to manage the devices within the system independently	1 3 5

Indicators of a home's age-friendliness.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
6	**PROPERTY CHARACTERISTICS**			
6.1	Characteristics of the dwelling	Dimensions	1 The house is small: the rooms are so small that moving around is dangerous (whether or not mobility aids are used), as is carrying out daily activities (e.g. the bathroom is too cramped, there is insufficient space around the bed, there is insufficient space around the kitchen worktops, etc.) 3 The house is large: the size of the rooms is such that it acts as a barrier for the elderly person, both in terms of mobility (the physical activity required to move around inside the house demands more effort than they are capable of) and in terms of managing the property (excessively high costs for heating and cooling, maintenance and cleaning) 5 The house is of a size that makes it easy to move about and carry out daily activities, as well as being easy to look after	1 3 5
6.2	Characteristics of the dwelling	Type of rooms	1 The house does not have all the rooms necessary for carrying out daily activities 2 The home is equipped with all the rooms necessary for carrying out daily activities 3 The house is equipped with all the rooms needed for carrying out daily activities and has two bathrooms 4 The house has all the rooms needed for daily life and can accommodate a relative or carer in a dedicated room 5 The house has all the rooms needed for daily living and features private outdoor spaces in addition to the balconies (terrace, garden, patio, etc.)	1 2 3 4 5
6.3	Characteristics of the dwelling	Layout 1	1 The house has an elongated layout 3 The house has a central layout 5 The living area is an open-plan space	1 3 5

Indicators of a home's age-friendliness.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
6.4.1. 6.4.2. 6.4.3. 6.4.4. 6.4.5. 6.4.6. 6.4.7. 6.4.8. 6.4.9. 6.4.10. 6.4.11. 6.4.12. 6.4.13.	Characteristics of the dwelling	Accessibility The categories refer to: 6.4.1 Route from outside the dwelling to the entrance 6.4.2 Access 6.4.3 Stairs and Lifts [external] 6.4.4 Internal doors 6.4.5 Corridors 6.4.6 Windows 6.4.7 Kitchen and Living Room 6.4.8 Toilet 6.4.9 Bedroom 6.4.10 Fitted furniture 6.4.11 Stairs and stairlifts [indoor] 6.4.12 System terminals 6.4.13 Balconies and terraces	Each category is: 1 Inaccessible according to the requirements of Ministerial Decree 236 of 1989 3 Accessible in accordance with the requirements of Ministerial Decree 236 of 1989 5 Best practice: meets the minimum requirements of Ministerial Decree 236 of 1989 and offers at least one additional improvement.	1 3 5

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
7	**MODIFIABILITY**			
7.1.1. 7.1.2. 7.1.3. 7.1.4. 7.1.5. 7.1.6. 7.1.7. 7.1.8. 7.1.9. 7.1.10. 7.1.11. 7.1.12. 7.1.13.	Modifiability	Modifiability to achieve accessibility of: 7.1 Route from outside the house to the entrance 7.2 Access 7.3 Stairs and lifts [external] 7.4 Internal doors 7.5 Corridors 7.6 Windows 7.7 Kitchen and Living Room 7.8 Toilet 7.9 Bedroom 7.10 Fitted furniture 7.11 Stairs and stairlifts [indoor] 7.12 System terminals 7.13 Balconies and terraces	To make this accessible, the following is required: 1 It is not possible to make it accessible: the work is not technically feasible 2 Work must be carried out on the load-bearing structure and/or the building services 3 Work must be carried out on masonry 4 Work would need to be carried out on flexible systems (e.g. partitions made from modular units) 5 It is sufficient to make adjustments without altering the existing spatial layout (e.g. by rearranging the furniture, installing a handrail, fitting anti-slip strips, etc.)	1 2 3 4 5
7.1.14.	Modifiability	7.14 Multi-storey dwellings	To make it accessible (in this case, the accessibility requirement is deemed to be met if the ground floor contains a kitchen, a living room, a bedroom and an accessible bathroom), the following is required: 1 It is not possible to make it accessible: the modification is not technically feasible 2 Work needs to be carried out on the load-bearing structure and/or the building services 3 Work is required on masonry structures 4 Work is required on flexible systems (e.g. partitions made from modular units) 5 It is sufficient to carry out work without altering the existing spatial layout (e.g. by rearranging the furniture, installing a handrail, fitting anti-slip strips, etc.)	1 2 3 4 5

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
8	**MAINTAINABILITY**			
8.1.1	Maintainability	General cleaning and inspection tasks: (MAXIMUM FREQUENCY: 7 DAYS) Metric i refers to: 8.1.1 House cleaning	1 The task is carried out less than once every 7 days 3 The activity is carried out at most once every 7 days 5 The activity is carried out at most every 7 days and the elderly person can rely on a trusted person to carry out the tasks	1 3 5
8.2.1 8.2.2 8.2.3 8.2.4 8.2.5 8.2.6	Maintainability	General cleaning and inspection: (MAXIMUM FREQUENCY: 30 DAYS) The metrics refer to: 8.2.1 Vertical internal cladding 8.2.2Internal windows and doors 8.2.3 Hydronitric acid plant: disposal 8.2.4 Heating and air-conditioning system: terminals 8.2.5 Electrical system: generation 8.2.6 Electrical system: terminals	1 The activity is carried out less than once every 30 days 3 The activity is carried out at most once every 30 days 5 The activity is carried out at most every 30 days and the elderly person can rely on a trusted person to carry out the tasks	1 3 5

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
8.3.1 8.3.2 8.3.3 8.3.4	Maintainability	Inspections, checks, overhauls or replacements: (MAXIMUM FREQUENCY: 6 MONTHS) The metrics refer to: 8.3.1 External joinery 8.3.2 Ceilings, floors and walls 8.3.3 Staircases 8.2.4 Air-conditioning and heating systems: components and pipework	1 The work was carried out more than 6 months ago 3 The work was carried out less than 6 months ago 5 The activity was carried out less than 6 months ago and the elderly person has a trusted person to whom they can entrust the work	1 3 5
8.4.1 8.4.2 8.4.3 8.4.4 8.4.5.	Maintainability	Inspections, checks, overhauls or replacements: (MAXIMUM FREQUENCY: 1 YEAR) The metrics relate to: 8.4.1 Gas system: components 8.4.2 Building envelope: external cladding 8.4.3 Building envelope: roof 8.4.4 Water treatment system: components and pipework	1 The work was carried out more than 1 year ago 3 The work was carried out less than one year ago 5 The work was carried out less than one year ago and the elderly person has a trusted person to whom they can entrust the work (or the cost of the work is also shared by other flat owners)	1 3 5
		8.4.5 Water supply system: components		

Indicators of age-friendliness in the home.				
ID	**Domain**	**Assessment area**	**Measurement scale**	**Score**
8.5.1 8.5.2 8.5.3	Maintainability	Preventative maintenance or replacement of parts of at-risk plant subsystems: (MAXIMUM FREQUENCY: 5 YEARS) The metrics refer to: 8.5.1 Electrical system and pipework 8.5.2 Gas system pipework 8.5.3 Plumbing system	1 The work was carried out more than 5 years ago 3 The work was carried out less than 5 years ago 5 The work was carried out less than 5 years ago and the elderly person has a trusted person to whom they can entrust the work (or the cost of the work is also borne by other flat owners)	1 3 5

10. Integrated, multi-level governance for community-generative housing welfare

The governance of housing policy in Italy has taken shape over time through a complex process that can be traced back to the post-war period. This was a time when the pressing issues of today were far from being on the horizon. In the immediate post-war period, the priorities were reconstruction, economic recovery, and providing housing for a growing number of citizens due to demographic and migratory factors. The responses at that time were to promote home ownership and to regard it as a fundamental component of the economic and productive cycle. In effect, housing policy was viewed as an investment asset into which substantial portions of household savings could be channelled and, at the same time, as a cornerstone of industrial policy, particularly for the construction industry and its vast associated sectors.

These choices have led to three courses of action:

- Home ownership.
- Public provision of housing.
- Regulation of the rental market.

Home ownership

Since the post-war period, although the Constitution does not provide for the protection of the right to housing, Italy has developed a housing model based on home ownership as an economic and social pillar and as the ultimate expression of the protection of savings (Box 21).

The 1949 Fanfani Plan identified home ownership as the key solution for the country's reconstruction.

Italians, supported by state incentives, invested heavily in residential construction, curbing consumption and steering the national economy towards the property sector.

This gave rise to a system, unlike that of other European countries (Box 11), in which private construction dominates and public governance focuses primarily on credit, town planning regulations and building permits.

Its effects have had a significant impact on social, urban planning, environmental and economic aspects.

1. *Social effects*

- Selective social mobility: home ownership has been the main 'safe haven' and means of wealth accumulation for the middle class, but it has excluded those unable to access credit or build up stable savings. This has polarised social trajectories: homeowner households are relatively protected, whilst tenants are highly vulnerable.
- Homeowning families as the normative model: the Fanfani Plan (INA3Casa) and subsequent policies legitimised home ownership as the 'normal' outcome of the life cycle, intertwining family welfare and the property market.
- Roots in the local community and low residential mobility: the high proportion of homeowners has reduced mobility for work and study, making life paths less flexible and making it more difficult to adapt to changes in the labour market.

2. *Urban planning effects*

- Sprawling expansion and property speculation: from the 1950s onwards, the combination of demand for home ownership and weak regulation has led to rapid, often speculative, expansion: 'hands on the city', land consumption, and poorly served outlying neighbourhoods.
- The prioritisation of new construction over regeneration: the model favoured the creation of new housing stock (plots, blocks of flats, INA3Casa estates, and later large-scale private housing developments) over the regeneration of existing neighbourhoods, placing significant pressure on peri-urban areas.
- Functional fragmentation and car dependency: single-purpose residential neighbourhoods, often situated far from workplaces and services, have fuelled urban sprawl and daily commuting.

3. *Economic effects*

- Allocation of capital to the property sector: massive investment in housing has curbed other forms of consumption and diverted resources away from more innovative productive sectors, with *'severe repercussions for the entire national economy'*.
- The construction cycle as an economic driver: the INA3Casa Plan was explicitly designed to support employment and growth through the construction sector; this approach has been repeated in various subsequent economic cycles, linking the country's development – for better or worse – to the dynamics of the construction sector.
- Household wealth accumulation, income vulnerability: many households have built up property wealth, but often against a backdrop of stagnant incomes and a lack of investment diversification. This makes the system vulnerable to property and fiscal shocks.

4. *Environmental impacts*

- Land consumption and urban sprawl: post-war construction expansion has consumed large amounts of agricultural and natural land, with impacts on ecosystems, hydrogeological risk and infrastructure costs.

- A building stock that is highly energy-intensive and difficult to regenerate: much of the building stock constructed during the boom decades is energy-inefficient; widespread ownership makes coordinated regeneration complex and slow (block of flats, small property owners, fragmented decision-making).
- Car dependency and emissions: the sprawling, single-purpose structure of residential developments has increased car use, with consequences for emissions, air quality and life expectancy.

5. In summary

- The home ownership model has functioned as a substitute for welfare:
- It has provided security for many families,
- but has led to social rigidity, sprawling towns, land consumption and a heavy macroeconomic dependence on the property sector.

Box 21

Governance of private housing: regulatory developments from the post-war period to the present day

1. **1942–1967: building permits and the first town plans**
   The 1942 Town Planning Act introduced the General Development Plan and the requirement for a building permit for new constructions in planned areas.
   The building permit was free of charge and issued by the mayor.
2. **1967: the 'Legge Ponte'**
   This extended the requirement for a building permit to the entire municipal area, standardising public oversight of private construction.
3. **1977: the 'Bucalossi Act'**
   The building licence is replaced by the building permit, which is now subject to a fee.
   The right to build no longer derives solely from land ownership, but from an administrative decision subject to the payment of an urbanisation levy.
4. **2001: Consolidated Building Act (Presidential Decree 380/2001)**
   The building authorisation is replaced by the building permit, which is still in force today and regulates private construction uniformly throughout the country.

The public provision of housing

As regards the public provision of housing, an initial phase (1945–90) was characterised by highly centralised governance within the then Ministry of Public Works, with national instruments, dedicated funds and a focus on the mass production of housing (Box 22).

Box 22

Key references for this first phase:

- INA3Casa Plan (1949–1963): the first major post-war national plan, known as the Fanfani Plan, with both social and employment objectives. Funded by contributions from workers, businesses and the State.
- Gescal Fund (1963–1996): continued the system of contribution-based funding for public housing (ERP).
- Ten-year ERP plans: the provision of social and subsidised housing, with a significant role played by national and quasi-governmental bodies.

Governance:

- State: planning, funding, drawing up plans.
- Public bodies (IACP): construction and management of housing stock.
- Local authorities: executive and allocation role.

Subsequently, from 1990 to the present day, with the abolition of the Gescal Fund and, above all, the reform of Title V of the Constitution (2001), governance has changed radically, characterised by: regionalisation, fragmentation of responsibilities, a retreat of the public sector, and a loss of centrality for the issue (Box 23)

Box 23

Key features of this second phase

- Regionalisation of housing policies: the Regions assume legislative and planning powers.
- Local authorities: strengthened in their operational management, but with limited resources.
- Central government: a residual role, with sporadic interventions (rent subsidies, complex programmes, suburban regeneration plans).

- Private sector: growing importance, partly due to the reduction in public provision.
- New instruments: social housing, ethical property funds, public-private partnerships

Structural problems that have emerged

- Lack of a stable national fund.
- Significant regional disparities in regulations and management models.
- A reduction in social housing provision and an increase in housing hardship.
- Weakness in national planning and a prevalence of ad hoc measures.

From 2020 onwards, driven by the housing crisis and the PNRR, the issue has taken on new significance, and the need to rebuild a more coherent system of governance has resurfaced (Box 24).

Box 24

Key elements of the current phase

- The issue has returned to the public agenda after decades of being sidelined.
- National Observatory on Housing and Urban Regeneration Policies (2022): a multi-stakeholder platform proposing a renewed public housing policy, with a focus on the public sector, the regeneration of the housing stock and the strengthening of the social housing sector.
- Focus on urban regeneration, quality of living, temporary accommodation and mobility.
- New tools: PNRR programmes on regeneration and temporary housing, local pilot schemes (housing agencies, self-renovation, ERS).

The rental market

The evolution of the governance of the rental market in Italy from 1945 to the present day has followed three major phases: state centralisation, liberalisation and regionalisation, and multi-level governance with an increasing role for local authorities. Recent trends – a shortage of supply, vacant properties, and short-term lets – show that the current governance framework is fragmented and often ineffective (Box 25).

Box 25

The phases of evolution in the governance of the rental market

1. 1945–1970: strong state intervention and rent control
- In the post-war period, the rental market was governed by a logic of tenant protection and public control of rents;
- Fair rent scheme and anti-eviction regulations;
- The central government as the main regulator;
- Objective: to ensure access to housing in a context of housing scarcity.

2. 1980–2000: liberalisation and a reduction in the state's role
- Law 431/1998 marked a shift towards a more liberalised model, featuring:
- Open-ended (4+4), agreed (3+2) and transitional tenancy agreements;
- Tax incentives for agreed-upon contracts;
- A reduction in the state's direct control over rents;
- Governance shifted towards a balance between the state (framework regulations) and local authorities (territorial agreements).

3. From 2001: regionalisation and fragmentation
- The reform of Title V introduces a multi-level system:
- Regions: legislative powers over housing policy;
- Local authorities: management of territorial agreements, local regulation, allocation of social housing;
- Central government: a residual role, primarily in relation to taxation;
- This phase coincides with a gradual withdrawal of the public sector from the rental market and the emergence of new challenges.

Since 2010, the rental market has been under severe strain, with fragmented and often ineffective governance.
- There are approximately 4.5 million unused dwellings (MEF estimate, Table 49), compared with 4.3 million rented dwellings;
- Landlords fear rent arrears (87 per cent) and lengthy eviction procedures (62 per cent), factors which directly influence their decision not to let;

- Demand is rising due to mortgage costs and labour mobility;
- Supply is falling: 4.5 million unused properties according to the 2024 Rent Observatory;
- Short-term lets and the growing role of local authorities. The rise in short-term lets is prompting local authorities to intervene with local regulations;
- Perception of risk and 'defensive' governance by landlords. The eviction system has created a 'long memory of eviction': over 1.1 million eviction orders since 2004. This fuels a form of private governance based on extreme selectivity or a refusal to let property.

In summary, we are faced with a clear failure of governance:

- the absence of stable national oversight of tenancies;
- territorial fragmentation: each local authority and region takes a different approach;
- predominantly private governance: landlords decide whether or not to let a property based on perceived risk (rent arrears, evictions);
- huge and growing demand for social housing, with increases of 40–50 per cent in some regions;
- the supply of social housing is extremely limited, with only a few thousand homes becoming available each year;
- the national mismatch is structural: for every social housing unit available, there are around 30 families on the waiting list;
- enormous financial burdens on local authorities' budgets arising from the need to ensure the provision of services to a population that is widely scattered across the territory.

A situation which, over time, with the emergence of new and pressing social needs, against a backdrop of growing pressure from demand reflecting unprecedented needs, a housing stock heavily skewed in favour of owner-occupation and the number of households, and limited integration between public policies and the private market, clearly highlights the need to find a more balanced model of governance in the relationship *between 'property as an investment' and 'property as a social service'.*

To resolve this dualism in a balanced manner, it is proposed that an integrated, multi-level system of governance be adopted, based on clear coordination between the European Union, the State, the Regions and local authorities, and on the structured involvement of private sector actors and the third sector.

Why 'multi-level' and 'integrated' governance?

Housing policies in Italy:

- *are multi-level* because responsibilities are shared between the EU, the State, the Regions and local authorities;
- *must be integrated* because they involve the public sector, the for-profit private sector, the social private sector and households, and interact with welfare, urban planning, employment and energy.

Without integration, the result is:
- public housing isolated from the market;
- private incentives that are disconnected from social needs;
- emergency measures rather than structural ones.

- *Guiding principles for integrated, multi-level governance*
  The governance of housing policies must be based on the following principles:
  - *vertical and horizontal subsidiarity*, enhancing the role of the various institutional levels and of private and third-sector actors;
  - *policy integration*, overcoming the separation between housing and social policies;
  - social dialogue for market regulation;
  - *co-planning and co-design*, particularly in complex urban contexts;
  - *transparency and accountability,* through measurable objectives and continuous monitoring;
  - *territorial adaptability,* recognising the differences between metropolitan, medium-sized urban and inland areas.

- *Priority objectives*
  - to guarantee access to housing as a social right, with particular attention to vulnerable groups and middle-income workers;
  - to promote community relations;
  - to increase the supply of affordable housing in a sustainable manner;
  - to integrate housing, social, urban planning and energy policies;
  - to strengthen the administrative and planning capacity of local authorities;
  - attract and channel private investment towards objectives of public interest.

- *Levels of governance (who does what)*
- *European level: key role – guidance and resources*
  - Structural Funds (ERDF, ESF+);
  - InvestEU, EIB;
  - State aid rules (crucial for social housing).

Function: to facilitate long-term investment and innovation (social housing, regeneration, energy efficiency).

- *National level*
  - Definition of a *'National Strategic* Framework *for Housing',* with medium- to long-term objectives;
  - Inter-ministerial coordination (infrastructure, welfare, environment, economy);
  - Establishment of a *National Steering Committee for Housing Policy*, with responsibilities for policy direction, monitoring and evaluation;

- Consolidate and rationalise national housing funds, promoting complementarity with European resources and private investment;
- Promoting common standards, impact indicators and shared information systems.

• *Regional level*

To translate the national strategy into regional housing plans that integrate the National Housing Plan (ERP), social housing, regeneration and personal care services.

- Coordinate housing agencies (Aziende Casa, ATER and ALER) and local authorities, establishing uniform criteria for allocation, rents and asset management;
- Manage European and national funds (ERDF, ESF+, Housing Plans) within a single framework, avoiding uncoordinated calls for proposals;
- Provide technical and financial support to local authorities, particularly those with limited administrative capacity;
- Support trials of innovative models (co-housing, senior housing, intergenerational housing) in partnership with the third sector and the private sector, as provided for in the 2025 Housing Plan.

• *Local level (municipalities and metropolitan cities)*

- Draw up local housing plans that integrate: public housing, social housing, the private housing market, regeneration, social services, transport and local healthcare;
- Use the national/regional database to map: vacant and under-utilised housing, disused public property, and actual demand;
- Set up local steering groups involving: social services, housing offices, town planning departments, local health authorities (ASL), the third sector, social housing providers and private operators;
- Co-design initiatives with the third sector (Housing First, cohousing, support for vulnerable groups, domestic homelessness);
- Ensure the involvement of local communities and beneficiaries.

• *Public–private integration*

- Development of structured partnerships with private sector organisations, foundations, co-operatives and institutional investors;.
- Establishment of clear and predictable regulatory frameworks;
- Use of innovative financial instruments (social housing funds, public guarantees, tax incentives);
- Promotion of collaborative, intergenerational and temporary housing models.

• *Regulation of the private market*:

- targeted tax incentives for rent-controlled tenancies;
- use of guarantee funds (for rent arrears through no fault of the tenant, rent funds) as part of a stable strategy;
- local agreements on agreed rents.

Coordination mechanisms (the heart of governance)

- *Vertical coordination*
  - National steering committee;
  - State–Regions agreements;
  - Regional programmes consistent with the national strategy;
  - Standardised reporting.

- *Horizontal coordination*
  - Local round-table discussions on housing;
  - Integration with: social services, labour policies, urban planning, energy transition.

- *Operational tools*
  - National housing information system, shared across all levels of government;
  - Common performance indicators (provision, accessibility, sustainability, social impact);
  - Mechanisms for ex ante and ex post evaluation of policies;
  - Programmes to strengthen local administrative capacities.

- *Implementation and monitoring*
  Continuous monitoring and independent evaluation ensure that governance adapts to social, economic and demographic changes.

- *Expected outcomes*
  - to improve the effectiveness of public spending;
  - to reduce conflicts of jurisdiction and institutional fragmentation;
  - to increase the confidence of private investors;
  - to address housing emergencies in a structural manner;
  - to strengthen social and territorial cohesion.

National Steering Committee on Housing Policy: its institutional position and structure.

The establishment of the National Steering Committee for Housing Policy is a political decision which:

- signals the *assumption of central political responsibility* on the issue of housing;
- strengthens the credibility of the national strategy;
- improves the ability to attract resources and investment;
- enables us to move definitively beyond a fragmented and crisis-driven approach.

Composition

The composition should be **streamlined, stable and decision-making**, avoiding structures that are purely advisory.

- *Chair*
  - *Chairperson or Minister delegated by the Prime Minister's Office* (e.g. Minister for Social Policies, Cohesion or Regional Affairs, with explicit responsibility for housing).

- *Permanent institutional members*

  Representatives with decision-making powers from the following ministries:
  - Ministry of Infrastructure and Transport;
  - Ministry of the Economy and Finance;
  - Ministry of Labour and Social Policies;
  - Ministry of the Environment and Energy Security;
  - Ministry for Regional Affairs and Autonomies.

This structure ensures integration between construction, welfare, public finance, sustainability and territorial governance.

- *Regional representation*
  - Conference of Regions and Autonomous Provinces (2–3 representatives);
  - ANCI (1–2 representatives, with a focus on metropolitan cities).

A local presence is essential to ensure feasibility and consistency with local needs.

- *Permanent technical structure*

  A *National Technical Secretariat* with the following functions:
  - analytical and preparatory support;
  - collecting and managing data on housing needs;
  - monitoring and evaluating policies;
  - liaising with regions and local authorities.

  The Secretariat should comprise:
  - seconded public sector managers;
  - experts in housing policy, public finance, urban planning and policy evaluation;
  - staff with expertise in European programming.

- *External advisory panel (non-decision-making)*

  With a role of providing periodic advice, without decision-making powers:
  - representatives of the third sector and social housing;
  - private sector operators and institutional investors;

- tenants' unions and landlords' associations;
- universities and research centres.

- *Operating procedures (key elements)*
  - Regular meetings (at least quarterly);
  - Decisions taken through formal policy and coordination documents;
  - Obligation to report annually to Parliament;
  - Direct link to the national housing monitoring system.

- *Institutional placement*
  The National Steering Committee for Housing Policy should be based within the Prime Minister's Office (PCM).

Strategic rationale

- *The cross-cutting nature of housing policies:* housing intersects with infrastructure, welfare, public finance, energy policy, territorial cohesion and demography. No single ministry has sufficient exclusive competence;
- *Capacity for inter-ministerial coordination*: the PCM is the only institutional body with full legitimacy to exercise a role of guidance and horizontal coordination;
- *Political clout and continuity*: the allocation of this remit to the Prime Minister's Office strengthens the Cabinet's political influence and safeguards its continuity in the face of changes to the ministerial structure;
- *Alignment with strategic resources*: facilitates coordination with economic planning, European funds and one-off investments.

Acronyms

AAI – Active Ageing Index: The Active Ageing Index is a tool for measuring the untapped potential of older people to age actively and in good health across different countries.

AeA: Abitare e Anziani is a national non-profit organisation, founded in 1998 with the aim of improving the housing conditions of older people, in response to the significant ageing of the population and the steady increase in the number of older people living alone, particularly those of advanced age.

ADLs: Activities of Daily Living is a term used to assess a person's ability to carry out daily activities relating to personal care.

AI Act: EU Regulation 2024/1689. The world's first law to establish harmonised rules for the development, use and marketing of artificial intelligence systems in Europe, with the aim of ensuring safety, transparency and respect for fundamental rights

ANCI: National Association of Italian Municipalities

AUSER: AUSER is a voluntary and social promotion organisation committed to promoting active ageing amongst older people and enhancing their role in society.

CENSIS: Centre for Studies on Social Investment, established on 1 January 1964 as a private association, which was recognised as a foundation in 1973. It carries out research and provides consultancy services on training programmes, labour and employment, social security, housing and regional development, and local government.

EESC: European Economic and Social Committee

CNEL: National Council for Economics and Labour.

COVID-19: COronaVIrus Disease 19, also known as acute respiratory disease caused by SARS-CoV-2 or coronavirus disease 2019, is an infectious respiratory disease caused by the virus known as SARS-CoV-2, which belongs to the coronavirus family.

CRESME: Market research centre, providing services for those working in the co-construction and construction sectors.

EIPAHA: European Innovation Partnership on Active and Healthy Ageing

EPC-WGA: Economic Policy Committee – Working Group on Ageing.

ERP: Public Housing

ERS: Social Housing

FILLEA-CGIL: Italian Federation of Workers in the Wood, Construction and Related Industries. This is the CGIL trade union branch that represents workers in the various sectors that make up the broad 'construction' sector

FNA: The National Fund for People with Severe Disabilities was established in 2006 by Law No. 296 of 27 December 2006 (Article 1, paragraph 1264), with the aim of providing support to people with very severe disabilities and to elderly people who are not self-sufficient, in order to enable them to continue living with dignity in their own homes whilst avoiding the risk of institutionalisation, as well as to ensure, throughout the country, the provision of essential levels of care services.

FNPS: National Fund for Social Policies allocated to the Regions for the development of an integrated network of social interventions and services, as provided for by Law 328/2000

FSE: Electronic Health Record

GDPR: General Data Protection Regulation

GIMBE: The GIMBE Foundation is an independent organisation which, since 1996, has been promoting the integration of the best scientific evidence into all political, managerial and professional decisions concerning people's health.

HLPF: High-Level Political Forum on Sustainable Development

HTA: Health Technology Assessment (A multidisciplinary process for evaluating health technologies that synthesises information on the clinical, economic, social and ethical issues associated with the use of a health technology in a systematic, transparent, impartial and robust manner. Its aim is to contribute to the identification of safe, effective, patient-centred health policies designed to achieve the best value).

IADLs: Instrumental Activities of Daily Living is a term used to assess a person's level of independence in instrumental activities (housework, meal preparation, taking

(taking medication, managing money, shopping, using the telephone and technology).

ICT: Information and Communication Technologies (Technologies relating to integrated telecommunications systems (wired and wireless communication lines), computers, audio-visual technologies and related software, which enable users to create, store and exchange information).

IdA: Caregiver's Allowance

INPS: The National Social Security Institute, established over 120 years ago with the aim of protecting workers against the risks of disability and old age, has, over time, taken on an increasingly important role, eventually becoming the cornerstone of the national social protection system.

IRCCS-INRCA: The National Institute for the Care and Treatment of the Elderly (INRCA) is the only publicly funded Scientific Institute for Research, Hospitalisation and Care (IRCCS) in Italy recognised for its specialisation in geriatrics and gerontology.

ISEE: An indicator used to assess and compare the financial circumstances of households intending to apply for subsidised social benefits.

ISTAT: The National Institute of Statistics, a public research body, is the main producer of official statistics to support citizens and public decision-makers. It operates with complete autonomy and in constant interaction with the academic and scientific communities.

LEA: Essential Levels of Care are the benefits and services that the National Health Service (NHS) is required to provide to all citizens, either free of charge or subject to the payment of a co-payment (ticket), using public funds raised through general taxation (taxes).

LTC: Long-Term Care. According to the definition provided by the OECD, long-term care refers to "any form of care provided to people who are unable to look after themselves over an extended period of time with no predefined end date".

MIPAA: Madrid International Plan of Action on Ageing

MIPA-RIS: the MIPAA implementation strategy for the UNECE region. Following the Second World Assembly on Ageing, a regional conference was held in Berlin, Germany, in September 2002. On this occasion, the UNECE member states adopted a regional strategy in order to focus on the specific characteristics of the region's demographic and economic situation, which differ in many respects from those of other regions of the world.

OSR: Oldest Support Ratio - An index reflecting the replacement of those who will be able to care for the elderly.



OECD: The Organisation for Economic Co-operation and Development is an international organisation dedicated to economic research for its member countries, which are developed nations that share a market economy.

IVS PENSIONS: Disability, old-age and early retirement pensions, and survivors' pensions

PNA: Plan for Dependent Care and allocation of the Fund for Dependent Care for the three-year period 2019-2021, adopted, on the proposal of the Social Protection and Inclusion Network, by Prime Ministerial Decree of 21 November 2019. (20A00639) (Official Gazette, General Series No. 28 of 4 February 2020).

PNNR: The National Recovery and Resilience Plan is the investment programme that Italy must submit to the European Commission as part of Next Generation EU, the instrument designed to address the pandemic crisis caused by Covid-19.

PPP: A public-private partnership is a form of cooperation between public authorities and the private sector, with the aim of financing, building and managing infrastructure or providing services in the public interest. This form of cooperation with private entities enables the public administration to attract greater investment resources and expertise not available within its own organisation.

RGS: State General Accounting Office

VNR: Voluntary National Reviews

RSA: Residential Care Homes are residential facilities designed to accommodate elderly people who are not self-sufficient, providing them with support aimed at improving their levels of independence, promoting their wellbeing, and preventing and treating chronic illnesses.

SDGs: Sustainable Development Goals: These are a set of 17 interconnected goals, defined by the United Nations as a strategy 'to achieve a better and more sustainable future for all'.

SPI – CGIL: The Italian Pensioners' Union (SPI) organises and brings together all male and female pensioners and older people who are members of the CGIL

SSN: National Health Service – Law No. 833 of 23 December 1978

SSR: Regional Health Service

UN – United Nations

UNECE or ECE: United Nations Economic Commission for Europe. It is one of the five regional commissions under the jurisdiction of the Economic Council

United Nations Economic and Social Commission for Europe. It was established to promote economic co-operation and integration amongst its member states. The Commission comprises 56 member states, most of which are based in Europe, as well as a number outside Europe.

UNECE-RIS: the MIPAA Regional Implementation Strategy for the UNECE region

WHO – OMS: The World Health Organisation (in English, World Health Organisation) is a specialised agency of the United Nations for health, founded on 22 July 1946 and established on 7 April 1948, with its headquarters in Geneva, Switzerland.

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La vita è relazione:
senza l'altro non si abita il tempo.

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