

## Social Innovation Beyond the State

### Italy's *Secondo Welfare* in a European Perspective

Maurizio Ferrera and Franca Maino

University of Milan

#### Introduction

For at least two decades, European countries have been earnestly striving to reform their social models, tailored on increasingly surpassed economic and socio-demographic structures. This effort has been guided by a number of common principles, many of them developed by the European Union: sustainability and efficiency, flexicurity, inclusion, social protection as a "productive factor", new partnerships between private and public actors, social investment, social innovation. Almost all EU countries have reformed their pension systems in response to demographic challenges and problems of financial sustainability. Labour markets and policies were changed and some progress has been made in terms of new measures favoring women and children, frail and dependent elderly, the fight against poverty and exclusion. The consistency between programmatic ambitions ("social investment", "active inclusion", etc.) and reform practice is, however, not easy to gauge. Scholars who have undertaken empirical research on this question have different positions, ranging between moderate pessimism (Morel, Palier and Palme, 2011) and moderate optimism (Hemerijck, 2012). Especially in Southern Europe, welfare state recalibration has proceeded rather slowly, often hindered by institutional stickiness and political resistance. The Great Recession and the sovereign debt crisis have obviously made things harder: budgetary consolidation and financial austerity have narrowed the margins of maneuver for "modernizers" and strengthened the position and powers of "retrenchers" (Taylor-Gooby, 2004; Bonoli and Natali, 2012; Evers and Guillenard, 2012).

Reforms introduced at the national level, largely focused on the big programs of social protection, do not exhaust the array of ongoing transformations. In order to capture the breadth and nature of change, we must move beyond the perimeter of the public sector, directing attention towards developments in the market and in civil society, and especially towards those new forms of intertwinement, collaboration and synergy that have been emerging between these two spheres (and often between them and the public sector) in welfare provision.

For denoting the array of non public welfare provisions which have been expanding in the last decade (with an acceleration from the 2008 crisis onwards), the Italian debate has recently coined a new label: *secondo welfare*. The adjective "second" has a triple connotation: 1) Temporal. These are forms of provision that are grafted on the trunk of the "first", state-based welfare edifice that was built during the twentieth century, especially during the so-called Golden Age; 2) Functional. Second-line provisions and initiatives are typically a

complementary addition to, not a replacement of first-line and state-based provisions; they make up for gaps and shortcomings, often stimulating modernization through experimenting with new organizational, operational, and financial models, and venturing into areas of need which have largely remained outside the reach of traditional public programs; 3) Financial. The *secondo welfare* typically mobilizes extra, non-public resources, made available by a wide range of economic and social actors: private and occupational insurance funds, the social partners (often at the local/company level), territorial associations of various sorts, banks, foundations, philanthropic subjects, and – last but not least - the asset-rich households (cf. Ferrera and Maino 2012; Maino and Ferrera 2013).

The notion of *secondo welfare* is very much connected with the debate on the future of social policy at the EU level. As pointed out by Jenson (2014), there are four “socials” that have come to be central in the welfare arena, promoted by various policy communities and socio-economic stakeholders who claim there is a need to modernize and renovate state-society relations: social cohesion, social inclusion, social investment and social innovation. Social innovation is the broader and, at the same time, the most operational concept. It refers to the ability to provide a set of policies and instruments that foster social cohesion and social inclusion (new forms of governance, new forms of public-private partnerships, on market-like mechanisms and social entrepreneurship) and applying them also to social investments.

In this working paper we will focus on “poorly visible” forms of social innovation and second welfare initiatives and projects, and describe some recent achievements. The first section sets the stage with some analytical distinctions and clarifications on the notion of *secondo welfare*. The second section illustrates some emerging trends and achievements within the European countries. The third section illustrates the debate and some emblematic initiatives within the Italian context. The fourth section describes in more detail a specific experience implemented in the Region of Lombardy in Italy in the field of work-life reconciliation, which illustrates the logic and potential of *secondo welfare*. The fifth and final section outline a first balance sheet and highlights problems and prospects of such trends – related to Italy’s experience but of potential interest for other EU countries as well.

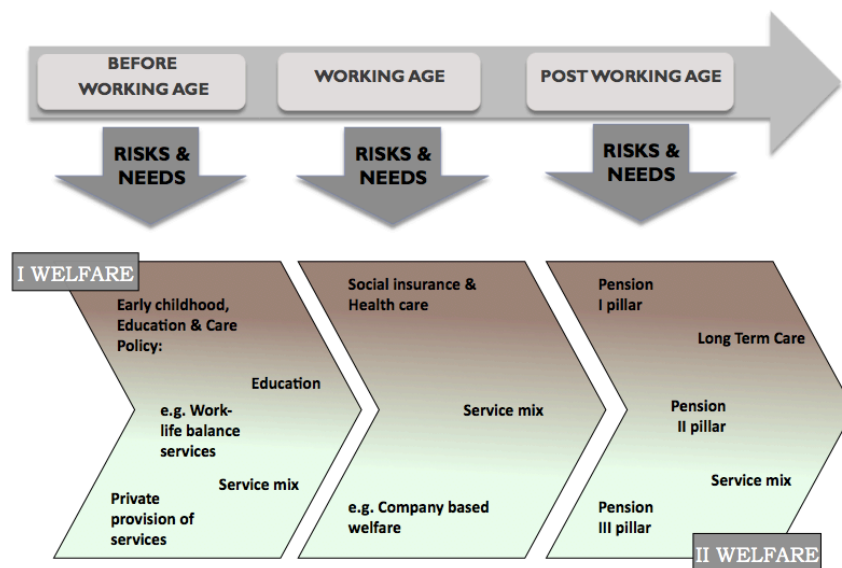
### ***Secondo welfare: a definition***

We can define *secondo welfare* as a mix of social provisions and investments essentially funded by non public resources, provided by a wide range of economic and social actors, typically (but not exclusively) connected in networks with local anchoring, even though open to cross-local collaborations. As mentioned, a most distinctive feature is the use of non public funds: *secondo welfare* mobilizes fresh and additional resources for responding to social needs, in the delicate context of “permanent austerity” (Pierson 2001). The Great Recession has certainly eroded private savings, but the stock remains quite high in the majority of EU countries. To make an example, in 2011 in Italy it still represented 400% of GDP: an exorbitant figure, invested in real assets for 63% and in financial assets for the remaining 37% (mainly State bonds: the counterpart of public debt). The stock of private

savings (owned not only by households, but by a vast array of collective investors) offers wide margins of maneuver for new forms of provisions capable of responding to social needs in innovative ways without stressing increasingly constrained public budgets.

In general, the first and the second welfare should not be seen as two separate entities, but as two intertwined spheres, that fade into one another according to different policies and areas of need. The specific division of labour between the two is highly dependent on country-specific legacies and institutional configurations. In indicative terms, we can conceptualize the link between *primo* and *secondo* welfare as a continuum ranging from maximum to minimum state-involvement (especially financial involvement). At one end of such continuum we find “pure” first welfare provisions: a) basic statutory social security schemes and compulsory supplementary schemes covering the major life-risks related to health, aging, occupational accidents, unemployment, and disability and so on; b) those social services which are considered “essential” for a decent subsistence and a proper integration into the community and for the exercise of the fundamental rights of citizenship. Typically, such services are legally defined, guaranteed in the form of subjective rights and funded by the public purse. At the other end of the continuum we find “pure” second welfare provisions: voluntary additional benefits, especially in the field of pensions, health and long term dependency care, as well as “non essential” social services provided by for-profit and non-profit actors. The boundaries between first and second line provision are defined pragmatically: need by need, territory by territory, local community by local community. Figure 1 visualizes the continuum between first and second welfare and cross-tabulates it with a life-cycle dimension, in order to connect the emerging mix in welfare provision with the social investment perspective.

**Figure 1. Social protection throughout the life-cycle: examples of first and second welfare programs**



Source: Maino (2013).

**Table 1. Policy areas more hospitable to second welfare initiatives**

<b>Education and training</b> <ul style="list-style-type: none"> <li>• Early Childhood Education and Care (ECEC)</li> <li>• Measures to prevent early school leaving</li> <li>• School grants</li> <li>• School-work programs</li> <li>• Lifelong learning</li> </ul>	<b>Housing</b> <ul style="list-style-type: none"> <li>• Homelessness prevention measures</li> <li>• Social housing</li> <li>• New financial instruments (e.g. reverse mortgage plans)</li> </ul>
<b>Employment</b> <ul style="list-style-type: none"> <li>• Youth guarantee schemes</li> <li>• Job search assistance</li> <li>• Job training</li> <li>• Activation policies / Returning to the labour market</li> <li>• Occupational/Private unemployment or income insurance</li> </ul>	<b>Health</b> <ul style="list-style-type: none"> <li>• Preventive health care</li> <li>• Long-term care</li> <li>• Care services at home</li> <li>• Institutional care</li> <li>• Support for family members</li> <li>• Occupational/Private health insurance</li> </ul>
<b>Reconciling work and private life</b> <ul style="list-style-type: none"> <li>• Accessible and family-friendly workplaces</li> <li>• Supplementary leave schemes and benefits</li> </ul>	<b>Social economy</b> <ul style="list-style-type: none"> <li>• Financial support for social innovation and social economy</li> <li>• Corporate Social Responsibility initiatives</li> <li>• Micro-finance</li> <li>• Social (Investment) Bonds</li> </ul>
<b>Workplace adaptation</b> <ul style="list-style-type: none"> <li>• Up-skilling</li> <li>• Company-based schemes</li> </ul>	<b>Inclusion</b> <ul style="list-style-type: none"> <li>• Activating and enabling services and support</li> <li>• Adequate income support</li> <li>• Inclusive labour market measures to confront</li> <li>• Working poor / In-work poverty and long-term unemployment</li> <li>• Inclusion of marginalized populations: Roma, migrants and ethnic minorities</li> </ul>

Source: Maino (2013).

Vertically, the table shows the continuum as a gradual “fading” of first welfare into second welfare provisions. For the cluster of risks and needs, which are typical of each phase of the life cycle, State-guaranteed and State-funded benefits and services still represent the key form of provision (top of the figure). This is the traditional welfare state sphere and its internal design and organization displays a wide cross-national variation, reflecting the legacies of the past. As highlighted by a rich literature, European integration has been however promoting and facilitating processes of mutual hybridization and some convergence of public welfare schemes around the common principles set by the EU (e.g. through the Open Method of Coordination) (Zeitlin and Hemerijck, 2009). Moving downwards, the table shows a number of provisions that exemplify mixed or “pure” forms of *secondo welfare*: company-based nursery centers, training grants offered by philanthropic

foundations, private insurance plans, voluntary occupational and/or company-based welfare, social assistance and services provided by third sector and voluntary organizations and so on. The key feature shared by these forms of provision is non-public funding. This does not mean, however, that the State stops playing a role. As indicated by the figure, second welfare provision still operates on a floor of public coordination/regulation, monitoring and evaluation<sup>1</sup>.

Table 1 lists the policy areas which offer more room for the emergence and experimentation of second welfare initiatives, grouped in broad clusters linked to typical life-cycle risks and needs. As can be immediately seen, most of these areas are the typical components of the new social investment perspective.

### **Experiences and initiatives of second welfare in European countries**

Even if we lack systematic comparative knowledge, the expansion of the second welfare sphere is already clearly detectable in many EU countries. Let us take voluntary supplementary insurance schemes: their role in the last decade has grown rapidly, not only in the traditional field of occupational pensions. The share of people over 50 covered by supplementary health insurance is close to 10% in France and Belgium and to 5% in Denmark and Switzerland. In Germany private health spending intermediated by private insurance amounted to 424 PPP per capita in 2009 (on a total private spending per capita of 970 PPP); in France the amount was even higher, i.e. 587 PPP (total: 870 PPP) (cf. OECD Fiscal Decentralization Database). Private insurance has started to expand even in areas of risk traditionally considered "uninsurable" due to moral hazard, such as unemployment. In recent years, an increasing number of Swedish workers have for example joined private income insurance plans (Davidsson, 2011). In case of dismissal, private benefits supplement the public subsidy or step in after the latter expires. Most of such new schemes have been born thanks to the collaboration between unions and insurance companies<sup>2</sup>. The activism of private actors has also prompted in Sweden the

---

<sup>1</sup> In this renewed context, the role of municipalities seems to shift from providing services to promoting networks. This is a task that requires to redesign the policy-making process, opening it to all social stakeholders; overcome the centralization of Central Government power, devolving part of its authority among other institutional levels; support network and partnerships instead of hierarchy and bureaucracy; include civil society in the decisional process and in the implementation of policy, according to the welfare mix approach (Maino and Ferrera, 2013; Lodi Rizzini, 2013).

<sup>2</sup> The Swedish Unemployment Insurance (UI) system is a so-called Ghent-system based on voluntary membership in unemployment insurance regimes subsidized by State funds. Funds are administered by different social partners covering different business sectors. The membership fees differ and depend on the situation of the specific business sector and the number of unemployed in the UI regime at the time. There is also an unemployment benefit regime – Alfa Kassan – that is separate from trade unions and specific interest groups and open for all workers from every sector. In addition to the UI funds, and in order to secure income level in case of unemployment, individuals can get an additional income insurance, which is financed only by membership fees, is voluntary and commonly administered by trade unions. Every member of a UI fund can choose to enter this program to guarantee a higher level of replacement if made redundant. In Sweden there are 30 social partners UI regimes, some with connection to trade unions or other social partners. The UI funds cover different sectors.

revival of the old mutual aid societies. For example, *Folksam* (an association of workers established in 1908 to "fight social injustice") has recently launched a series of new policies offering all-inclusive income protection in the event of various risks, including serious illnesses.

If we take into consideration the Scandinavian countries, several recent policy documents point out that welfare services in a traditional sense are not sufficient to meet demanding challenges sustainability (cf. Sivesind 2014). There is also a worry that the public service provision is decreasing and become highly bureaucratized. Private and nonprofit provision is seen as an instrument for increasing capacity and creating competition and freedom of choice. New types of relations between public purchasers of welfare services and providers involve different forms of quasi-markets and open tenders. In all Scandinavian countries, citizenship rights and participation have been reinforced legally and through new best practices and professional standards. Within this context Denmark has for a long time favored non-profit welfare provision as an alternative to the dominant public sector while Sweden has chosen to open up for strong growth in profit-oriented private services (Sivesind, 2014).

Denmark has the largest non-profit shares in Scandinavia because of a long tradition for the government to engage non-profit service providers. Non-profit organizations have been pioneers in social service provision in this country and self-owning institutions still perform a large part of the welfare services, often in close cooperation with the public sector (Henriksen and Bundesen, 2004). Institutions for elderly are one of the first types of social services provided on a non-profit basis in Denmark dating back to the XIX century. Due to an increasing emphasis on home-based care in general, the number of institutions have been gradually shrinking. However, the share of self-owning institutions has remained stable between 20 and 22% from 2000 to 2010 (Sivesind, 2014).

Among the Scandinavian countries, the biggest change in the welfare mix has happened in Sweden, which in the early 1990s probably had the highest proportion of public welfare services of any West European country. By 2000, nonprofit services had increased from 2% to 4% (Sivesind and Selle, 2009). In the same period private for-profit companies have increased their number of employees from 90,000 to 209,000, an increase of 132% (Sivesind, 2014). The share of private, for-profit services went up from 9 to 18%. Year 2007 was a turning point. Since then the number of employees in the public sector has declined from 974,000 to 938,000; the nonprofit sector is on the same level with little more than 38,000 employees; while for-profit sector has grown from 148,000 to 175,000. This means that since 2007 the public sector welfare employment has started to decline in real numbers, not just proportions, while only the for-profits keep growing. With 9 percentage-points increase in for-profit employment share in just 11 years since 2000, the Swedish welfare model seems to be on a path of being largely transformed. The emerging private sector consists largely of units that are single or owned by smaller companies, alongside some national chains that are either co-operatives owned by employees or corporations. Many new private service providers have entered into the scene after the introduction of the Legislation on freedom of choice that from 2010 onwards led the County Councils to

re-organize primary health services so that users can freely choose providers.

Another emblematic area in which second welfare initiatives have flourished is personal social services. Following the increase in the elderly population and in female employment, a new "advanced social service sector" has been rapidly expanding to meet the needs not covered by traditional public programs: preventive care, home care, child care, after-school education, and more generally the whole array of services aimed at facilitating work-life balance. Suppliers range from micro-enterprises set up by young people (above all women) to services multinationals, ready to invest capital in this sector: a sizeable share of Dutch nurseries are run by British companies (Trampusch, 2006). In France and Great Britain workers in the social service sector are estimated at nearly five million units. If we take into consideration the German case, already in the second half of the XIX century a culture of co-operation between public and private welfare developed at the community level. This tradition still survives today and links private and public welfare on all levels of government (Brauer 2014). Moreover, the so called welfare associations developed into the most important providers of health and social services but also into the biggest private employers in Germany. The principle of subsidiarity was very soon incorporated into the country's social law guaranteeing the Free Welfare Associations a privileged position within the growing market of social and health services. As a consequence there has been a constant increase in social enterprises in the field of social welfare provision, especially for child care, disabled and elderly people.

More recently, with the introduction of all-day-schools, the cooperation between schools and voluntary sport associations and third sector organizations has intensified and taken new forms in Germany. Third sector organizations have developed completely new service offers, namely the management of full-time school. They provide an all-in-one-offer for the school management, by building networks of local voluntary associations and offering a variety of different services ranging from music, to sports, to private lessons. In Hamburg, for instance, six sports clubs have negotiated cooperation contracts with public schools to manage the afternoon services of full-time schools. However, as the statutes of the associations did not allow additional business, the sports associations have founded sub-companies to which the full-time-school management is contracted out and whose profits are ploughed back in the parent association (Hardt, 2013). This has also contributed to create news jobs opportunity, although – as Klenk (2014) points out – so far especially under the form of mini-jobs (the majority of the employees responsible for the afternoon activities works in fact only a few hours per week)<sup>3</sup>. An interesting example of using a market environment to improve care delivery and drive quality of care in the case of elderly people can be observed in the Netherlands where an originally small non-profit initiative called "Buurtzorg" (Care in the neighbourhood) has taken over large shares of the home care market over the past seven years. Based on autonomous teams of "community nurses"

---

<sup>3</sup> "Mini jobbers" are employees that are allowed to earn up to €450 per month. Their contracts are exempted from tax and social insurance payments, and the employers' contributions to social security insurance are considerably lower compared to 'normal' jobs. Accordingly, mini-jobbers build up no or only very low unemployment and pension claims exposing people to the risk of a low-wage trap with little prospect of longer-term transition.

providing comprehensive home care, Buurtzorg succeeded in reducing overhead costs and in increasing the efficiency of home care staff by more than 40% as against traditional home care provision – with at the same time improved quality and high user and staff satisfaction (KPMG, 2012; Huijbers, 2011).

A prominent role is also played by non-profit organizations and philanthropic foundations, which not only provide resources, but often act as a driving force in terms of organization, networking and experimentation. In Germany in the last two decades a new model of local development was established which tried to include the whole community in the process of renewal. Citizens and socio-economic stakeholders are very much involved to jointly design local development strategies and to promote a mixed financing approach consisting of funds from private foundations and philanthropic organizations. Within the public debate, the establishment of umbrella organizations such as the Ashoka and the Schwab Foundations is considered very relevant since they are supporting the development of social entrepreneurs and are important agenda setters in the German context. Also large venture foundations, such as the Mercator, the Vodafone or the Bertelsmann Foundations, focus on the nexus between social entrepreneurship and innovations, and in a broader sense on the creation of inclusive societies (cf. Brauer 2014).

Among the protagonists of second welfare we must certainly include (large private) companies. A major impulse has come from the need to economize due to the budget cuts in the late 1990s and in the 2000s in the field of welfare provision. These budget cuts raised the awareness that new ideas on potential links between the market and the State were needed and facilitated a discussion on social entrepreneurship. According to OECD estimates, "non-compulsory" benefits provided by companies now account for about 14% of total social spending in Britain, about 7% in France, Germany and Sweden (OECD Database; Fagnani 2011). Alongside traditional occupational welfare schemes for retirement and (more recently) supplementary health benefits, corporate welfare is becoming particularly active in the fields of work-life balance, long-life learning and workers' upskilling and re-training. Natali and Pavolini (2014) provide key evidence on the coverage of voluntary occupational programs. Referring to the number of employees covered by Voluntary Occupational Welfare (VOW) schemes as a percentage of total employees for three main policy areas (health care, work-family life reconciliation, and continuing vocational training) the analysis show that VOW covers more than 20% of the total number of employees in all the countries included in their research (i.e. Austria, Belgium, Germany, Italy, Poland, Spain, Sweden and UK). In terms of benefits and services provided in the case of work-life reconciliation, a major role is played by working time arrangements in order to allow more flexibility to deal with family duties. Other benefits consist of parental and family leave, financial support for families and childcare services. Finally, the variegated realm of voluntary work should be mentioned. It is estimated that between 92 and 94 million adults volunteer in the EU, about 22% of the population above the age of 15 (Educational, Audiovisual & Culture Executive Agency, 2010). Voluntary workers do not contribute monetary resources, but they support the *secondo welfare* sphere with a valuable capital of competences and manpower.

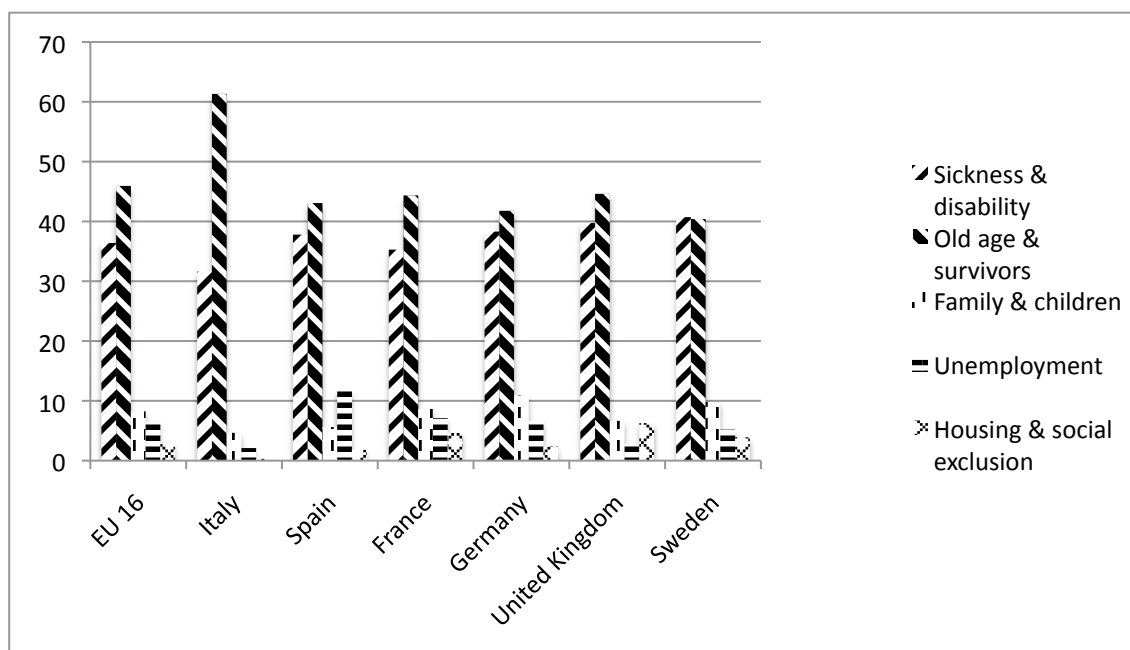


### The Italian experience: an overview

As in many other European countries, also in Italy the welfare state has become the target of three intense and conflicting pressures. The first pressure has come from the increasing budget constraints that not only prevent increases in spending but in fact require constant cost control and periodical containment measures, especially in the wake of the Fiscal Compact's criteria. The second pressure is linked to the rapid changes in the structure of risks and social needs stemming from socio-demographic and labour market developments: long-term dependency of the frail elderly, job precariousness, lack of upgrading or obsolescence of human capital, social exclusion, difficulties in reconciling work and family responsibilities (a risk that affects and penalizes especially women). The third pressure is related to the economic and financial crisis, which since 2008 has given no respite to each of the PIIGS and has contributed to exacerbate the weight of the other two pressures.

It would be ungenerous not to acknowledge the balancing acts made by Italian governments for controlling budgetary deficits, on the one hand, and recalibrating the distorted internal structure of social expenditure, on the other. Despite reform, however, at the end of the 2000s Italy's first welfare appeared as still largely skewed in favor of old age protection, to the detriment of all the risks and needs typical of the earlier phases of the life cycle (Fig. 2). It is in this context that we must locate the growth of Italy's second welfare and its attempts to redress the unbalanced profile of social protection "from below" and through the mobilization of non public resources. Let us offer a summary characterization of the current second welfare picture, focusing on its size, activities, and instruments.

**Figure 2. Functional breakdown of Italy's public social protection spending, 2000-2011**

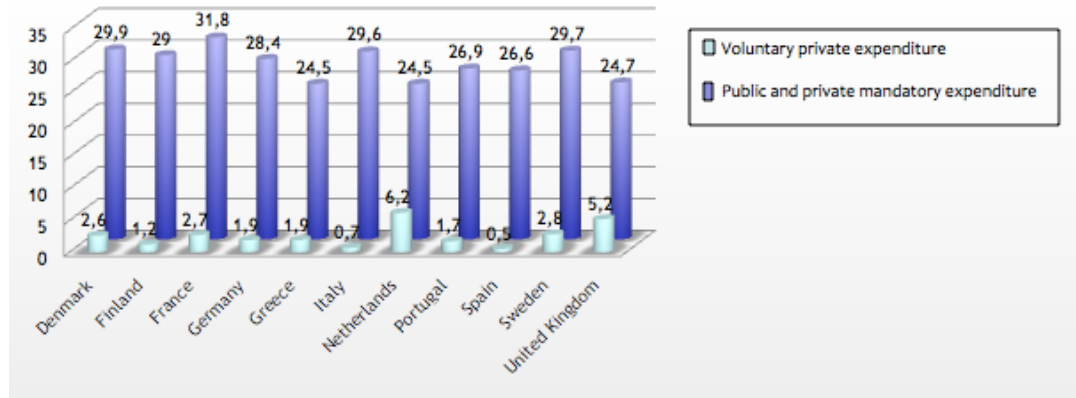


Source: Eurostat Database.

*Size.* In 2011, third sector, non-profit institutions operating in Italy numbered over 300,000, and accounted for 6.4% of total registered economic entities in the country. They involved more than 5.7 million people, of which approximately 4.8 million volunteers (83.3%), 681,000 employees (11.9%), 271,000 workers with temporary contracts (4.8%). Taking into account only employees, the third sector currently accounts for 3.4% of the labor force of the country. The Italian non-profit sector is made up of various sorts of associations, including social cooperatives, foundations, ecclesiastical bodies, committees, mutual aid societies, health and educational institutions (Istat 2013). The total value of economic activities of this diverse set of subjects is estimated at € 67 billion, equal to 4.3% of GDP (Unicredit Foundation 2012). Looking more closely at foundations, according to the latest Istat survey those operating in Italy are 6,220, mainly concentrated in the areas of education, research and social services/assistance. A peculiarity of the Italian system are the 88 *Fondazioni di origine bancaria* (FOBs) established in 1990 through the reform of a specific type of banking institutions: the *Casse di Risparmio* and the *Banche del Monte*, born in the XIX century to support local economies with a mix of credit and philanthropy. The 1990 reform separated the credit functions from the philanthropic functions, concentrated the former into fully-fledged for-profit banks and the latter in non-profit foundations (the FOBs). In 2013, the FOBs owned assets for 40,9 billion euro (the second largest figure in the EU after the UK); in the same year they supported 22,334 initiatives at the local level, spending a total 884,8 million euro (Acri 2014). During the 2000s, some FOBs have orchestrated the birth of 33 novel “community foundations” with a view to “democratizing philanthropy” through the dissemination of the “giving” culture.

The business sector has also become increasingly active in second welfare provision. Virtually all large companies (with over 500 employees) have an occupational pension plan. More interesting, more than 80% of such companies have launched initiatives of corporate welfare, and 43% of them provides two or three different types of welfare measures for their workers (Ascoli, Mirabile and Pavolini 2012; Pavolini, Ascoli and Mirabile 2013), with a significant impact in terms of employee engagement index (Rizzi, Marracino e Toia 2013). Compared to other countries, the size of private insurance is not (yet?) very significant in Italy. This country has lower levels of “voluntary” private social spending than many European countries. The OECD data show how Italy - despite voluntary private social spending slightly increased from 0,5% of GDP in 1990 to 0.7% in 2009 and its public and mandatory private social expenditure is in line with other countries - is still one of the countries in which the economic resources of a private nature contribute less to social spending (Figure 3). There is in fact a great potential for expansion, especially in health care: out of pocket spending on the side of Italian household amounts to 30% of total health spending, a huge figure if compared with France or Germany. Private insurance companies have started to enter this market by launching targeted campaigns to attract subscribers. In recent years there has also been a rapid growth of voluntary health funds and mutuals, which in 2012 provided benefits to 5 million beneficiaries.

**Figure 3. Public and mandatory private social expenditure, and private voluntary social expenditure in some European countries, % of GDP, 2009**



Source: OECD Database.

*Activities.* The main areas of activity have to do with new types of risks and needs that are not adequately covered by Italy's first welfare: exclusion and economic vulnerability, poor housing, work-life balance, child care and long-term care. Table 2 breaks down the activity profile of the FOBs for main functions. Almost one half of the total budget goes to second welfare measures (2013): 13,5% to direct social assistance (mostly services), 11,8% to philanthropic and voluntary associations (indirect social assistance), 7,7% to health care (mainly hospitals), 11,9% to education and training (including early childhood education and care and labour market insertion), 1,2% to family support. In the wake of the crisis, many Foundations have chosen to prioritize economic vulnerability, by setting up programs of counseling and "income stabilization" for households experiencing a temporary emergency. In the field of housing (partly counted under local development), the FOBs have orchestrated the creation of a new sector of "social housing" aimed at supporting impoverished middle class households no longer able to afford market prices<sup>4</sup>. Social housing is distinct from the traditional "popular public housing", directed to the needy.

<sup>4</sup> On this respect it is worth mentioning Fondazione Housing Sociale (FHS), created at the beginning of 2000s to contribute to solve housing problems by favoring the access of the disadvantaged to decent dwellings, thus helping them improve their conditions. The FHS uses an array of actions, initiatives and tools – either on its own or through third parties – to promote the construction of new houses on land acquired at advantageous conditions and managed by nonprofits. The dwellings will be let at an equitable rent to newly-formed or single-income families, students, elderly people, immigrants and other individuals at risk of social exclusion. So far the Foundation supported a very high number of projects with over €18 million. The history of FHS is linked to that of Fondazione Cariplo. In 1999 Cariplo Foundation began to discuss the opportunity of launching a Social Housing Project. In May 2003, the Project outline, including organizational aspects, funding and procedural requirements, was ready. In June 2004, in collaboration and with the support of the Lombardy Regional Government and Lombardy ANCI (Association of Italian Municipalities), Fondazione Cariplo formed Fondazione Housing Sociale (cf. also Lodi Rizzini, 2013).

Table 2. Distribution of grants by sector (2007, 2009, 2013)

Beneficiary sectors	2007		2009		2013	
	Millions €	%	Millions €	%	Millions €	%
<i>Arts and cultural activities</i>	534,2	30.6%	408	29.4%	269,2	30,4%
<i>Research</i>	247	14.4%	196,7	14.2%	128,3	14,5%
<i>Education and professional training</i>	206,6	12,0%	162	11.7%	105,3	11.9%
<i>Volunteering, philanthropy and charity</i>	178,7	10.4%	140,7	10.1%	104,6	11.8%
<i>Local development</i>	177,6	10.4%	175,6	12.7%	49,7	5.6%
<i>Social Assistance</i>	167,9	9.8%	140,5	10.1%	119,8	13.5%
<i>Public Healthcare</i>	133,9	7.8%	100,6	7.3%	68,4	7.7%
<i>Environmental protection</i>	32,4	1.9%	23,2	1.7%	16,2	1.8%
<i>Sport and recreation</i>	23,2	1.4%	19,9	1.4%	12,1	1,4%
<i>Family and connected values</i>	14,8	0.9%	14,6	1.1%	10,5	1.2%
<i>Religion and spiritual development</i>	3,2	0.2%	2,1	0.2%	0,2	0.0%
<i>Civil rights</i>	3,9	0.2%	2,2	0.2%	0,5	0.1%
<i>Crime prevention and public safety</i>	1,7	0.1%	0.3	0,0%	0,2	0.0%
<b>Total</b>	<b>1.717,1</b>	<b>100%</b>	<b>1.386,5</b>	<b>100%</b>	<b>884,8</b>	<b>100.%</b>

Source: Acri (2013; 2014).

Company-based welfare mainly caters to the needs related to work-life balance: paid leaves (more generous and/or longer than the statutory scheme), flexible working hours, nursery care (often on-site), grants and vouchers earmarked for certain expenditures (e.g. school fees, student grants, training courses). Welfare services are now implemented in a fair number of large Italian companies. Some of these benefits are older (implemented in 1990s and early 2000) while others – like childcare services and extra leaves – have been introduced (or re-introduced) in recent years and in connection with the 2008 social and economic crisis. In the framework of contractual agreements, individual companies or whole business sectors offer supplementary insurance packages organized and managed by private insurers, typically in the field of pensions and health care, but also, increasingly, for long-term care. This is the well-known area of “occupational welfare”, which can be exemplified by the case of Luxottica.

Following the 2008 economic downturn, Luxottica, in February 2009, signed an agreement with trade unions that created a Joint Governance Committee in charge of meeting

periodically to study the introduction of a welfare system for the over 7,000 white and blue-collar workers: the welfare system has been tailored upon the needs of the blue-collar population in the different plants and it has been extended to cover also white-collars, while middle and top managers are almost always excluded. After the 2009 “grocery pack”, the year 2010 witnessed the introduction of supplementary health insurance for workers and their families that covers all white and blue-collar employees on a permanent contract in Italy, including the office in Milano. For the year 2011 the Joint Governance Committee introduced the provision of scholarships for employees’ children, adding up to the reimbursement of books expenses for children as well as for workers who are still studying up to university, since the year 2009/2010. The 2011 agreement also focuses on flexibility in working hours and shifts, setting new rules to meet company requirements for continued production in the plants for enhancing performance. The innovative element in the case of Luxottica regards the type of benefits provided as well as the fact that the joint labour-management board is responsible for studying and selecting benefits financed with cost savings, calculated through quality indicators that were estimated back in 2009 between 2.3 and 2.6 million Euro. In December 2009, the Joint Governance Committee agreed on the identification of an “Internal Quality Cost” index that allows to measure and reallocate to welfare projects all savings (or cost reductions) gained through higher quality of the production. Luxottica agreed to invest in the start-up phase of the project, but what is crucial is the self-sustainability of the system, which has to be capable to finance its programs through avoiding “non-quality” related costs measured by an index updated every year by the same Committee (cf. Mallone 2013).

As mentioned above, personal insurance plans purchased directly by individuals or households are still underdeveloped compared to the potential market. There is, however, an interesting development: starved by the central governments, regions and municipalities have begun to use private insurances, third sector cooperatives and mutual societies to offer affordable coverage of some new risks to their residents. Liguria has launched a mutual regional plan for long term care; a number of other regions have established supplementary pension schemes. Some municipalities are experimenting with Swedish type income-insurance plans<sup>5</sup>.

***Innovative instruments for social investment.*** An interesting feature of second welfare is its capacity to devise and experiment with new financial instruments. Among the main protagonists of instrumental innovation we find, again, the FOBs. These operate not only as grant-makers or direct suppliers of benefits and services, but also as brokers for the

---

<sup>5</sup> Back in 2009-2010 the administration of Sogliano al Rubicone, a Municipality of 3.200 inhabitants in the Emilia-Romagna region, spent over 30.000 Euro in order to purchase unemployment insurances for around 400 workers. Four unemployment insurances worth 400 euro monthly - additional to public unemployment payments - have been paid out over the year. Unfortunately, after the first year the administration has not been able to continue providing the coverage, due to the difficulty to find insurance companies available to renew the insurance policy. After the first experiment in Sogliano, other Italian municipalities picked up the idea and requested similar unemployment insurances (cfr. Bandera, Maino and Mallone, 2013).

creation of local partnerships involving public and private entities, institutional and non-profit organizations, national and local (Bandera 2013). Some FOBs have also begun testing the so-called Mission Related Investments, namely the use of part of their assets in transactions that, in the face of returns which are certain even if lower than those normally obtained, directly support the economic and social development of local communities. A further aim of these operations is to aggregate financial resources coming also from other entities (banks, chambers of commerce, private companies), creating an interesting multiplier effect. In 2011 Mission Related Investments totaled 3,5 billion Euros (ca. 0.2% of Italy's GDP). Another new instrument promoted by a few major banks is the issue of "social bonds" which, besides paying an interest to subscribers close to the rate of return of state bonds, transfer a small percentage (up to 1%) to third sector organizations engaged in social assistance. Banca Prossima has recently created an online platform aimed at connecting potential investors and "social venture capitals" with non-profit organizations and social NGOs. The Cariplo Foundation (Italy's largest FOBs) and Borsa Italiana serve as mediators for those companies that decide to go public and are willing to support NGOs in the IPO phase. Some Community Foundations have started to experiment with micro-credit schemes for vulnerable families and individuals.

The *secondo welfare* often serves as a stage for experimenting with new modes of governance and networking. In Lombardy, a Framework Agreement has been signed by the social partners with a view to facilitating inter-company welfare schemes among small and medium sized enterprises, through the involvement of third sector organizations. Second welfare measures are moreover increasingly negotiated by the social partners in the so-called "second level bargaining rounds", that supplement national sectoral agreements at the regional or plant level. The *secondo welfare* is, in other words, becoming an increasingly salient element in the Italian system of industrial relations.

As mentioned above, public actors have not been entirely displaced by these new developments. The State (at both central and decentralized levels) oversees, coordinates, monitors, provides incentives and often parts of the funds – especially in the take off phase of innovative initiatives. We can illustrate the role of State actors through a sketchy case study at regional level.

### **Lombardy's experience in work-life balance**

With 12 Provinces and 1.546 Municipalities, Lombardy has a population of 9,6 million, a labour force of 4,5 million and a per capita GDP of 29,000 Euros. It is one of the most developed and industrialized regions in the EU, and it is a member of the network "Four Motors for Europe", together with Baden-Württemberg, Catalonia, and Rhône-Alpes.

Despite its high degree of socio-economic development, female employment is still fraught in Lombardy with the problems typical of the Southern European model (Naldini, 2003). About 20% of employed women leave the job market during the first year of maternity, while 30,5% of them is "forced" to work part-time. In recent years, the issue of work/family conciliation has gained new salience in the regional debate. In particular, the

regional government's agenda has paid increasing attention to work/life balance policies since 2009, when it stressed their crucial role in the region's socio-economic development<sup>6</sup>. In November 2010, a public consultation process launched with *Lombardia 2020 - Libro Verde sulla Conciliazione Famiglia-Lavoro* was a first concrete step towards developing and promoting a Lombard model for work-life balance. A few months later, in September 2011, the Region's strategy for conciliation was set out in the *Libro bianco - Lombardia 2020*, a document which stated the Region's approach and its programme. The document envisaged the creation of a system of "regional multi-level and multi-actor governance".

One of the most innovative actions that followed the White Paper was the creation of territorial networks for conciliation. The main aim of the networks is "to support the construction and the development of a coherent system of policies and actions for family/work conciliation, with particular regard to the demands expressed by the community and to the available resources, and to support the maximum integration among the three areas of work, training, and services to the person/family". The creation of networks for conciliation is based on "Programme agreements" (*Accordi di programma*) signed by public and private partners that decide to join the network, and which define objectives, priorities, and forms of participation. The concrete actions necessary to achieve the objectives are then specified in Territorial Action Plans (*Piani d'azione territoriali*), which are therefore the operational programmes defining the projects and how they are to be implemented in compliance with the principles stated in the agreement.

Between 2010 and 2011, thirteen territorial conciliation networks were created in the region, with the signing of the relative program agreements. Areas that activated a TCN were the following provinces: Bergamo, Brescia, Como, Cremona, Lecco, Lodi, Mantova, Milano, Monza and Brianza, Pavia, Sondrio, Varese, Valle Camonica. The agreements were later followed by thirteen action plans signed between May and September 2011.

How do the networks actually work? The coordinating actor is the Region itself, through an interdepartmental unit comprising the Family, Education and Employment, and Industry Directorates. Projects are supervised through three types of activity: the monitoring of social "demand" with surveys and analysis of conciliation needs in the region; training (guidance and tutoring); the monitoring and assessment of the process and of the initiatives. The Region contacts a wide number of potential partners (some candidate themselves spontaneously); those who are interested join a Strategic Committee (*Comitato Strategico Conciliazione Donna Famiglia Lavoro*), with steering functions.

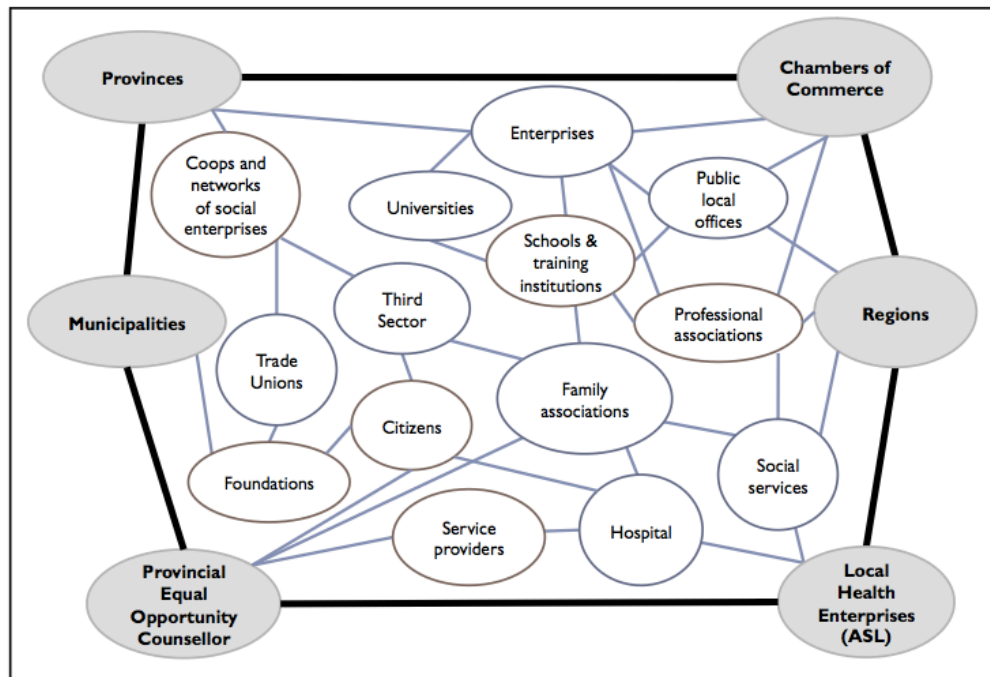
At the end of September 2012 there were 443 participants, who can be broken down into two general categories: the "promoters" (138) and the "adherents" (305, equal to 69% of the stakeholders involved). The former (white ovals in Figure 4) are those that have launched a network (*Territorial Network for Conciliation - TNC*) in a specific area. The "adherents" vary according to the territorial context, but mainly consist of trade unions, employers' associations, third-sector and non-profit organizations, educational institutions, social insurance offices, public and private enterprises, FOBs and Community Foundations,

---

<sup>6</sup> This section draws mainly from Madama and Maino (2013).

local school boards, universities, and dioceses. The networks vary also in size from a minimum of 11 members (TNC Milano) to a maximum of 87 (TNC Mantova). In almost all cases, the number of adherents was larger than that of the promoters, which is indicative of a certain receptiveness by civil society to the theme of conciliation.

**Figure 4. TNC as multi-stakeholder territorial networks: actors and main relationships**



Source: Madama and Maino (2013).

As illustrated by lines in Figure 4, numerous linkages emerged among all the stakeholders involved in the networks. Projects and initiatives were started on the basis of a high involvement of different actors. In some cases, the collaboration among the different stakeholders occurred at the first stage, when the initiatives were co-designed but coordination did not go beyond this stage and implementation was left to individual actors. In other TNC, on the contrary, the collaboration continued during the subsequent stages of the process as well, through a direct involvement of all the stakeholders taking part to the project.

The actions undertaken by the networks are highly diversified. By the end of September 2012, each network had activated between 3 (Brescia TNC) and 26 (Milano TNC) projects on conciliation, for a total of 127 actions (Table 3). Some of them had a general aim, related to awareness-raising, training and/or simple information. Others launched



initiatives more closely targeted to the community, firms, firms' networks, and/or local authorities.

**Table 3. Projects launched by TNC, total number of projects (Sept. 2012) and examples**

Territorial Network for Conciliation (TNC)	Total number of projects	Examples of projects
1. Bergamo	8	Promotion of work-life balance policies for public administration employees
2. Brescia	3	Firms networks: flexible working schedules (part-time and tele-working)
3. Como	7	After school services for young pupils
4. Cremona	7	Creation of a baby sitter registers
5. Lecco	6	Services for kids below 3 years of age
6. Lodi	6	Promotion of work-life balance policies for public administration employees
7. Mantova	6	Promotion of firms' networks to enhance work-life balance measures
8. Milano	26	Project "Io concilio" ("I am able to reconcile")
9. Monza e Brianza	9	<i>Ticket family</i> pilot project
10. Pavia	12	Promotion of firms' networks to enhance work-life balance measures
11. Sondrio	7	Mobility services and flexible time schedules
12. Valle Camonica-Sebino	4	Project "Nonni di giorno", aimed at integrating public day-care services for underage children
13. Varese	7	Counselling desk for firms in the field of work-life balance policies
<b>Total</b>	<b>127</b>	

Source: Madama and Maino (2013).

Good examples of inter-company-based conciliation measures are the experiences of the *Consortium Consolida* and of the *Consortium Lariano*, both part of the Lecco TNC. These two consortia of small and medium firms received regional funds to finance projects aimed at facilitating the implementation of work-life balance measures in SMEs (which have higher difficulties in moving on this front) by offering family services, from "time-saving" services to after-school program for employees of local firms. The initiatives of the *Consortium Consolida* are considered positive, as for workers they have meant: introduction of child care services, consulting and training through a "reconciliation desk" (*Sportello conciliazione*), measures of regulation of working time such as tele-working and the "bank of hours". Concerning the industrial relations side, moreover, the agreement signed by the numerous companies which are part of the Consortium made possible a second-level bargaining (normally quite difficult to be adopted in individual SME), which will contribute to standardize the reconciliation interventions reducing inequalities of opportunity among workers within the same sector.

Another interesting initiative is the *Dote conciliazione* (conciliation dowry), launched in six territorial areas – Bergamo, Brescia, Cremona, Lecco, Mantova, and Monza and Brianza. This scheme includes two kinds of grant: one targeted on families (*Dote servizi alla persona*) and one on firms (*Dote servizi all'impresa*). The former supports parents returning to work after compulsory or optional parental leave. The second is a voucher awarded to firms, which hire mothers excluded from the labour market or in precarious employment.

The recipients of the personal services grant are parents employed by SMEs and micro-firms returning to work within the child's first year of life after compulsory or optional leave, and who do not switch to part-time work. The grant consists in reimbursement, to a maximum of 200 Euros a month for a maximum of eight months, for the use of traditional or innovative early childhood services (crèches, early childhood centres, family nurseries, babysitting, baby parking, playschools, etc.). The hiring grant consists of a voucher of 1,000 Euros awarded to micro, small, and medium-sized firms located in one of the areas involved in the experimental scheme and which notify the hiring – on a contract of not less than 6 months' duration or an open-ended contract – of mothers with children aged up to five years old excluded from the labour market or in precarious employment.

More than 3,7 million Euros have been invested by the Lombardy Region for the various measures. Given the support of public funds, the *Reti per la Conciliazione* experience is not a “pure”, but rather a mixed form of *second welfare*. On top of regional funds, significant additional resources have been mobilized coming from foundations, chambers of commerce, professional associations, individual enterprises and the EU. According to an evaluation exercise carried out by the Region in 2013, the dote schemes, and more generally the whole TNC experiment has been highly successful. Also for this reason the new President of Lombardy Region, Roberto Maroni, at the end of 2013 decided to further support and promote territorial policies of reconciliation and welfare. The novelty of the new project is the creation of new local reconciliation alliances within the existing TNCs. The local alliances have to be established through partnership agreements between public and private entities operating at the local level and have the main scope to launch new initiatives and projects of work-family reconciliation, including as much as possible companies and trade unions.

Lombardy's experience is just a drop in a wider general trend clearly visible in Italy in the direction of a new “plural” service State. The experience gives a good idea of those grass root developments, which are transforming the landscape of social protection in innovative ways and yet remain quite “invisible” in the national and international debate on the welfare state and its future.

### **Problems and prospects**

Despite the promising picture just outlined, social innovation “from below” beyond the State raises a number of issues, which must be carefully considered. We said above that the development of the second welfare must be viewed favourably to the extent that it able to create synergies with the first welfare, in a logic of integration and complementation.

However, the actual materialization of these synergies cannot be taken for granted. Moreover, by its nature second welfare is exposed to the risk of generating adverse effects that may be partially neutralized and partly not. In this latter case, it is essential to have cognizance of such effects, so as not to generate excessive expectations. Five potential risks can be identified: a “distorted nesting” between the first and second welfare; organizational incoherence; the generation (of intensification) of territorial disparities; inadequate mechanisms for monitoring and evaluation; insufficient emphasis on social investment. Let us briefly discuss them in turn.

First, there is the risk of a distorted and opportunistic interlocking between *primo* and *secondo* welfare, with negative implications in terms of efficiency and equity. *Secondo* welfare initiatives often take the form of one-off, “demonstration” or pilot projects and in any case remain highly localized. Politicians and policy-makers may however develop the perception (or sell it “tactically” to voters) that “everything has already been done” to respond to the new social demands, thus weakening their commitments and efforts at recalibration of first-level, welfare state programs, thereby reinforcing the tendency to preserve the status quo. This is of course an undesirable dynamics. There are still wide margins of manoeuvre for rebalancing, rationalizing and improving the efficiency of public social spending (especially in a country such as Italy), so as to liberate resources in order to fund more ambitious and inclusive first welfare responses to the new social risks. The challenges of long term care, on the one hand, and of family policies, on the other, stemming from rapid population aging, cannot be met by the *secondo* welfare alone – however important its efforts are and even considering its further growth potential. Moreover, the State cannot eschew the task of defining the essential levels of service delivery, and to monitor and evaluate their actual compliance. There is moreover the risk that the second welfare may exacerbate labour market segmentation, in a context of changing employment structure that already tends to generate “dualization” (Emmenegger, Palier and Seeleib-Keiser, 2012). This is especially the case for company-based and corporate welfare. We mentioned above that the latter has been developing primarily within large companies. Small and medium enterprises often lack the financial and organizational resources to introduce company schemes and even if they do, they do not reach the critical mass, which is necessary to negotiate favourable conditions *vis-à-vis* providers (e.g. insurance companies). Small and medium sized enterprises employ more than half of the labour force in the EU (almost 80% in Italy). Large companies may thus turn into “islands” of relative comfort for their employees, increasingly distant from the vast majority of the remaining workforce. There are means to help SMEs to access the second welfare sphere through joint initiatives and incentives<sup>7</sup>, but facilitating and organising access on a large scale is far from obvious and easy.

---

<sup>7</sup> In 2009 a new legislation defined the possibility to create business networks among SMEs through formal agreements. A strategic element resulting from the creation of these business networks is the ability to share benefits that go beyond the individual business realities involved, which include not only development and growth of products but also social benefits and services for SME’s employees. The instrument of the SMEs’ networks, therefore, has a great potential even in terms of welfare (cf. Maino 2014).

The second risk is organizational incoherence. The proliferation of initiatives scattered in different territories and initiated by a plurality of diverse actors can give rise to an incomplete and messy configuration, unable to appreciate, valorise and bring about the necessary complementarities and synergies between social protection spheres; inefficient duplications and inequitable voids can thus be generated—for example in certain deprived local areas.

With this we come to the third issue: territorial disparities. The Italian context is of course particularly exposed to such risk, given the historical gap between North and South and, more generally, marked territorial fragmentations. If the economic and social fabric of the Centre-North allows the mobilization of actors and resources within a relatively vibrant civil society, characterized by the presence of philanthropic bodies and by greater institutional capacity on the part of the public administration, in the South economic stagnation, the weakness of intermediary associations, gaps and lack of activism and efficiency of public services are certainly not a breeding ground for bottom up social innovation. To be sure, a number of efforts to foster innovation have been made. With reference to corporate welfare, the state agency *Italia Lavoro* has recently launched a promising initiative (called La.Fem.Me: *Lavoro Femminile nel Mezzogiorno*), aimed at promoting work-life balance measure for working women of Southern regions. The FOBs have in their turned created the *Fondazione con il Sud*. Its aim is twofold: funding second welfare and growth promoting projects, but also orchestrating the development of a modern philanthropic sector and “vitalizing” Southern local civil societies. *Fondazione con il Sud* decided to invest on community foundations, identified as optimal tools to develop its vision. Until now four community foundations have been set up in different area of the South of the country.

It is too early to gauge the impact of these seminal experiments. A far-sighted use of the forthcoming round of EU cohesion funds (2014-2019) will provide precious financial resources, which will however require strategic and comprehensive steering from the national government.

The fourth risk has to do with monitoring and evaluation. Bottom up innovation tends to take place though spontaneous and “entrepreneurial” dynamics which are highly sensitive to contingencies: a minor change in the actor constellation may abort an experiment, delay or distort its implementation, deprive it of the necessary resource-basis. Only a sub-set of projects succeed in taking solid roots and thus consolidate financially and organisationally, achieving institutional stability. How can we make sure that these are the most efficient and effective within the universe of experimentations at a given point in time? Conversely, how can we make sure that those, which are indeed efficient and effective, do not die away? These questions raise a triple challenge: 1) to monitor and evaluate the various initiatives that arise and develop; 2) to identify those initiatives that can be transformed from experiments and pilot projects into stable programs relying on a sufficient flow of resources; 3) to leverage on monitoring and evaluation in order to elicit “system building”, i.e. turning haphazard and incremental transformations springing off at the grass root level into a cumulative process, based on benchmarking, dissemination, policy learning. The

absence of appropriate forms of coordination and benchmarking can prevent the spread of good practices, raise the cost of innovation, lead to the disappearance of positive experiences and the maintenance of negative ones, thus hindering potential synergies. Take, for example, company-based welfare. The number of (large) companies that offer packages is growing rapidly. There are few attempts to export single models, which are efficient and effective on a larger scale, and it often seems that to achieve the same goals each firm starts again from scratch without capitalizing on existing good practices. What is missing is a system of coordination, some sort of “experimental governance architecture” that can facilitate not only innovation but also learning. Under the so-called Social Investment Package adopted in the Spring of 2013, the European Union has placed renewed emphasis on social innovation and provides resources and expertise to track developments, including through the use of analysis and peer reviews (European Commission, 2013). It remains to be seen if national and sub-national actors will be capable of taking real advantage from this opportunity.

Fifth, the development of the second welfare should be seen as a challenge on the ideational level, a stimulus to adhere more firmly to the paradigm of social investment. To some extent, this is already happening: work-life balance is a key area of experimentation within the *second welfare*. But attention to early childhood education and care, child poverty, educational deprivation, school-work transitions, lifelong learning is still low. The Great Recession has of course brought back on the (Italian) social agenda the classical issues of material deprivation, impoverishment and vulnerability, even within the lower middle class. As it is often repeated, however, the key idea of the social investment perspective is the combination of “repairing” and “preparing”. Given its organizational flexibility, its problem-solving logic, its potential for mobilizing expertise and anticipating needs, as well as its capacity to deploy novel financial and operational instruments, the *secondo* welfare sphere should offer fertile ground for the elaboration of that “preparing” agenda that is so badly needed in order to embark upon a new trajectory of inclusive growth.

## Conclusion

Permanent austerity and the Great Recession have pushed the European social models into a new phase of development, whose main challenge is not only a reconfiguration of the boundaries between State, market, civil society and individual responsibilities in social protection, but also the redefinition of the role played by social policy as such. As the data and examples illustrated in this paper indicate, bottom up innovative experiments are already ongoing on both fronts. We need to collect sound empirical evidence and undertake systematic analysis if we want to align our established insights about social protection to the new reality which surrounds us and offer the light of knowledge not only to the greater debate over the welfare state and the challenges with which it is now faced, but also to social actors and policy makers that in their daily practice craft our collective future.

## References

- Acri (2013), *Diciottesimo rapporto sulle fondazioni di origine bancaria, anno 2012*, Roma.
- Acri (2014), *Diciannovesimo rapporto sulle fondazioni di origine bancaria, anno 2013*, Roma.
- Ascoli, U., Mirabile, M.L. and Pavolini, E. (2012), *Dal welfare di cittadinanza al welfare nel lavoro? Contrattazione collettiva e iniziativa d'impresa in Italia*, «La rivista delle politiche sociali», no. 3, pp. 53-76.
- Bandera L. (2013), *Le Fondazioni di origine bancaria: sperimentazione e sostegno alle reti*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro di Ricerca e Documentazione Luigi Einaudi, pp. 109-145.
- Bandera, L., Maino, F. and Mallone, G. (2013), *Le assicurazioni: nessi e sinergie possibili*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro di Ricerca e Documentazione Luigi Einaudi, pp. 82-108.
- Bonoli, G. and Natali, D. (Eds.) (2012), *The Politics of the New Welfare State*, Oxford, Oxford University Press.
- Brauer, S. (2014), *The Development of Social Entrepreneurs in Germany. Stepping Stone for understanding their role in creating social inclusion*, Paper for the Conference “Towards Inclusive Employment and Welfare Systems: Challenges for a Social Europe”, Berlin, 9-10 October 2014.
- Davidsson, J.B. (2011), *Unions in Hard Times. Labour Market Politics in Western Europe: Two Patterns of Reform*, PhD Thesis, European University Institute, Florence, Italy.
- Educational, Audiovisual & Culture Executive Agency (EAC-EA) (2010), *Volunteering in the European Union, final report 2010*, London.
- Emmenegger, P., Hausermann, S., Palier, B. and Seeleib-Kaiser, M. (Eds.) (2012), *The Age of Dualization*, Oxford, Oxford University Press.
- European Commission (2013), *Towards Social Investment for Growth and Cohesion – Including implementing the European Social Fund 2014-2020*, COM (2013) 83 final.
- Evers, A. and Guillenard, A. (Eds.) (2012), *Social Policy and Citizenship. The Changing Landscape*, Oxford, Oxford University Press.
- Fagnani, J. (2011), *OECD/IFP Project on the “Future of Families to 2030”, Work/Family Life Balance: Future Trends and Challenges*, OECD (download: [http://hal.archives-ouvertes.fr/docs/00/66/38/49/PDF/FAGNANI\\_Work\\_Life\\_Balance\\_Jan\\_2011.pdf](http://hal.archives-ouvertes.fr/docs/00/66/38/49/PDF/FAGNANI_Work_Life_Balance_Jan_2011.pdf))
- Ferrera, M. and Maino, F. (2012), *Quali prospettive per il Secondo Welfare?*, in M. Bray and M. Granata (Eds.), *L'economia sociale: una risposta alla crisi*, Roma, Solaris, pp. 125-134.
- Hardt, A. (2013), *Wie Vereine von Ganztagschulen profitieren*, in “Hamburger Abendblatt”, 4 October.
- Hemerijck, A. (2012), *Changing Welfare States*, Oxford, Oxford University Press.
- Henriksen, L.S., and Bundesen, P. (2004), *The moving frontier in Denmark: Voluntary-state relationships since 1850*, in “Journal of Social Policy”, Vol. 33, no. 4, pp. 601–621.

- Huijbers, P. (2011), *Neighbourhood care: better home care at reduced cost* (download: [http://interlinks.euro.centre.org/model/example/NeighbourhoodCareBetterHomeCareAtReduced Cost](http://interlinks.euro.centre.org/model/example/NeighbourhoodCareBetterHomeCareAtReducedCost)).
- Jenson, J. (2014), *Modernising paradigms. Social investments via social innovation*, Paper for the Conference “Towards Inclusive Employment and Welfare Systems: Challenges for a Social Europe”, Berlin, 9-10 October 2014.
- Klenk, T. (2014), *Redefining subsidiarity – a chance or a challenge for third sector organizations?*, Paper for the Conference “Towards Inclusive Employment and Welfare Systems: Challenges for a Social Europe”, Berlin, 9-10 October 2014.
- KPMG International (2014), *Netherlands: Buurtzorg empowered nurses focus on patient value*, in KPMG International (Ed.), *Value walks. Successful habits for improving workforce motivation and productivity*, pp. 20-24 (download: [www.kpmg.com/healthcare](http://www.kpmg.com/healthcare)).
- Istat (2013), *9° Censimento dell'industria e dei servizi e censimento delle istituzioni non profit. Primi risultati*, Roma.
- Lodi Rizzini C. (2013), *I Comuni: le risposte dei territori alla crisi*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro di Ricerca e Documentazione Luigi Einaudi, pp. 179-212.
- Madama, I. and Maino, F. (2013), *La conciliazione famiglia-lavoro: le Reti territoriali in Lombardia*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro Ricerca e Documentazione Ricerca Luigi Einaudi, pp. 295-311.
- Maino, F. (2013), *Tra nuovi bisogni e vincoli di bilancio: protagonisti, risorse, innovazione sociale*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro Ricerca e Documentazione Ricerca Luigi Einaudi, pp. 17-46.
- Maino, F. (2014), *Le reti di impresa per fare welfare: esperienze a confronto*, in “Quaderni di Economia Sociale”, no. 2, pp. 48-56.
- Maino, F. and Ferrera, M. (Eds.) (2013), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro Ricerca e Documentazione Ricerca Luigi Einaudi (download: [www.secondowelfare.it](http://www.secondowelfare.it)).
- Mallone G. (2013), *Imprese e lavoratori: il welfare aziendale e quello contrattuale*, in F. Maino and M. Ferrera (Eds.), *Primo rapporto sul secondo welfare in Italia 2013*, Torino, Centro di Ricerca e Documentazione Luigi Einaudi, pp. 49-81.
- Morel, N., Palier, B. and Palme, J. (Eds.) (2011), *Towards a Social Investment Welfare State?: Ideas, Policies and Challenges*, Bristol, The Policy Press.
- Naldini, M. (2003), *The Family in the Mediterranean Welfare State*, London, Cass.
- Natali, D. and Pavolini, E. (2014), *Prowelfare. Providing welfare through social dialogue: A new role for social partners? Executive Summary. Results of the comparative analysis of Voluntary Occupational Welfare* (download: <http://www.ose.be/prowelfare/files/ProWelfare%20Executive%20Summary.pdf>).
- Pavolini, E., Ascoli, U. and Mirabile, M.L. (2013), *Tempi moderni*, Bologna, Il Mulino.

- Pierson, P. (2001), *The New Politics of the Welfare State*, Oxford, Oxford University Press.
- Rizzi, F., Marracino, R. and Toia, L. (2013), *Il welfare sussidiario: un vantaggio per aziende e dipendenti*, McKinsey & Company per Valore D.
- Sivesind, K.H. (2014), *The changing role of private and nonprofit welfare provision in Norway, Sweden and Denmark, and consequences for the Scandinavian model*, Paper for the 12th Annual ESPAnet Conference, Oslo, 4-6 September 2014.
- Sivesind, K.H. and Selle, P. (2009), *Does public spending “crowd out” nonprofit welfare?*, in “Comparative Social Research. A Research Annual”, no. 26, pp. 105-134.
- Taylor-Gooby, P. (2004), *New Risks, New Welfare: The Transformation of the European Welfare State*, Oxford, Oxford University Press.
- Trampusch, C. (2006), *Industrial relations and welfare states: The different dynamics of retrenchment in Germany and the Netherlands*, in “European Journal of Industrial Relations”, no. 2, pp. 121-133.
- Unicredit Foundation (2012), *Ricerca sul valore economico del Terzo settore in Italia*.
- Zeitlin, J. and Heidenreich, M. (Eds.) (2009), *Changing European Employment and Welfare Regimes: The Influence of the Open Method of Coordination on National Reforms*, London, Routledge.