



Working conditions and sustainable work
Keeping older workers engaged
Country report: Italy

Keeping older workers in the labour force

Authors: Ewelina Wołosik and Inga Sobierajska (Ecorys Poland)

Research manager: Franz Ferdinand Eiffe

Contributors: Alessandro Smilari (Fondazione Giacomo Brodolini) and Marco Pompili (Ecorys)

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European Foundation for the Improvement of Living and Working Conditions

Telephone: (+353 1) 204 31 00

Email: information@eurofound.europa.eu

Web: www.eurofound.europa.eu

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Background

This country report is based on a series of Eurofound expert interviews with government officials, social partner organisations, and academic experts carried out in the first half of 2024. It further taps into a consultation with the Eurofound Correspondent for Italy and a review of national-level academic literature.

Context and trends

In 2023, 31.1% of Italy's population was aged 60 and above, exceeding the EU average of 28% (Eurostat, 2024). This proportion has consistently risen over the past decade. The old-age dependency ratio in Italy was 37.8 in 2023, notably higher than the EU average of 33.4, ranking among the highest in Europe. Additionally, Italy has one of the lowest fertility rates in the EU (Eurostat, 2023). Interviewed stakeholders unanimously expressed concern that the issue of an ageing population is growing more significant and serious.

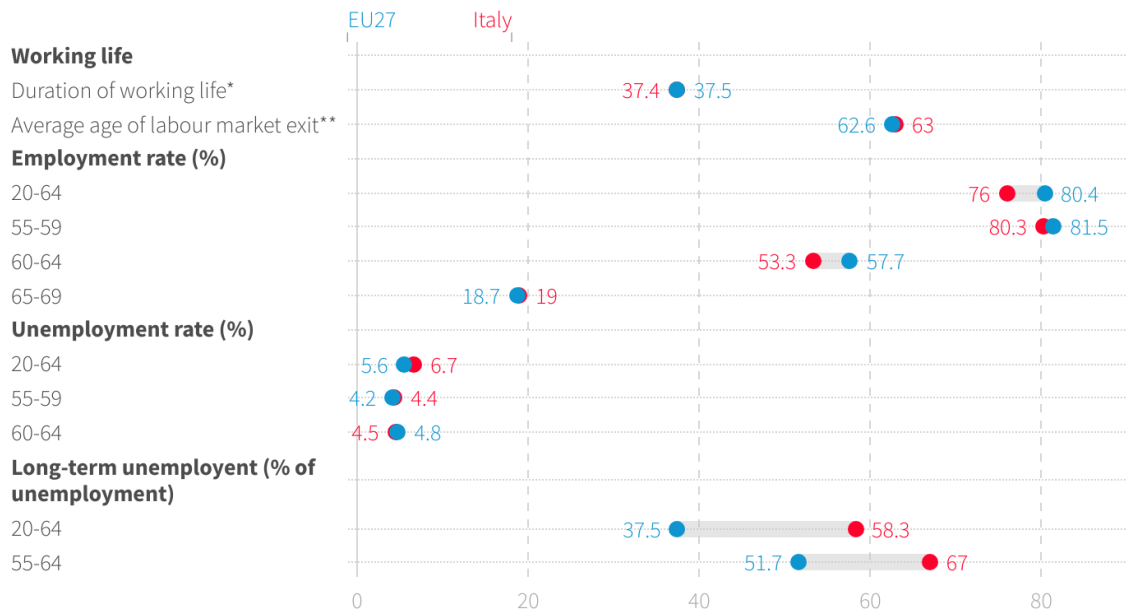
Compared to the EU27, Italy's employment rates for men in the 55-59, 60-64, and 65-69 age groups fall below the EU average (Table 1). Specifically, the employment rate for men aged 55-59 in Italy is 80.3%, compared to the EU27 average of 81.5%. For the 60-64 age group, the employment rate stands at 53.3%, which is significantly below the EU27 average of 57.7%. Among the oldest group, however, there is a slightly better situation where the employment rate in Italy is 19%, while the EU27 average is 18.7%, showcasing a positive trend.

The situation is even more pronounced for female employment (Table 1). In the 55-59 age group, the employment rate for women in Italy is 56.5%, lagging behind the EU27 average of 70.2%. This positions Italy among the lowest performers in this age group, ahead of only Malta and Greece. For women aged 60-64, the employment rate in Italy is 35.4%, significantly lower than the EU27 average of 44.6%. Among the oldest female age group of 65-69, Italy's employment rate is 10.8%, which is considerably below the EU27 average of 12.2%.

The employment rate in Italy is below the EU27 average, except for the oldest male employment group, which is 0.3% higher than the EU27 average. This trend suggests that older Italian workers, both men and women, face more challenges maintaining employment than their EU27 counterparts.

Table 1 Labour market related indicators

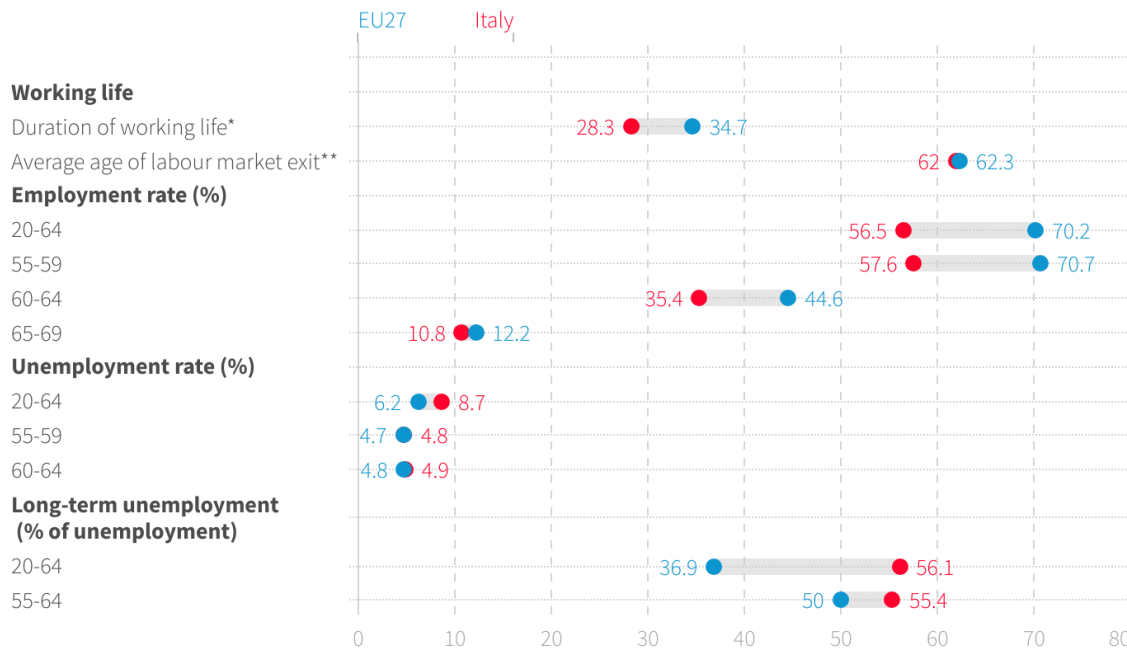
Males



Source: Eurostat, EU-LFS & OECD data base



Females



Source: Eurostat, EU-LFS & OECD data base



Notes: ¹⁾ OECD indicator shown for five-year period 2017-22. ²⁾ estimation of the number of years a person, currently aged 15 years, is expected to be in the labour force (i.e. to be employed or unemployed) throughout his or her life.

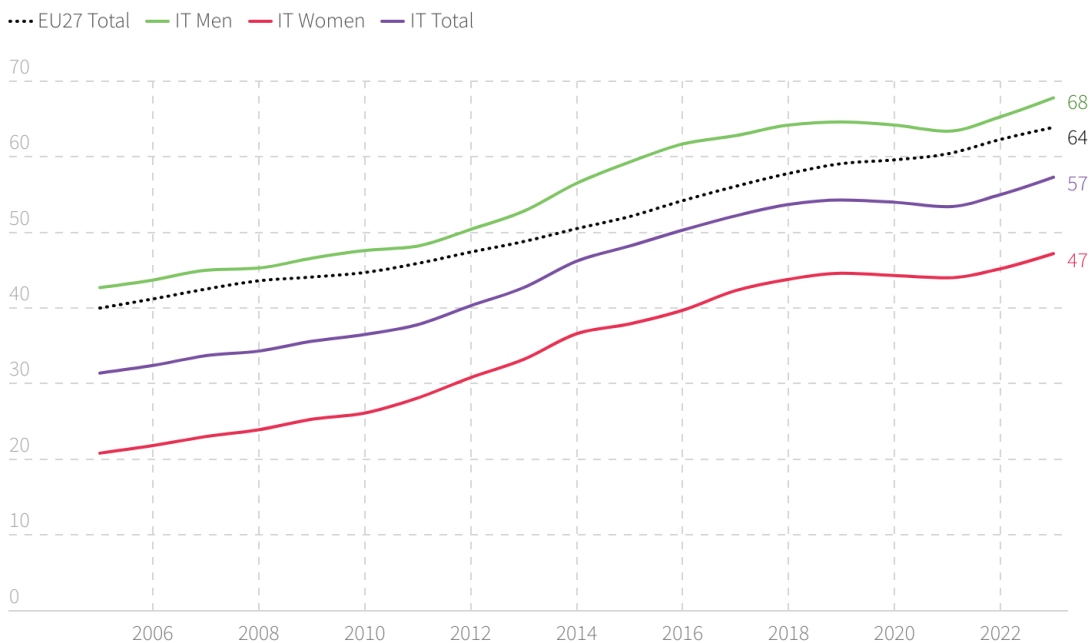
Disclaimer: This working paper has not been subject to the full Eurofound evaluation, editorial and publication process.

Unemployment rates among individuals aged 55-59 are not as severe, with 4.4% for men and 4.8% for women, compared to the EU27 averages of 4.2% for men and 4.7% for women. However, relatively high long-term unemployment rates for older job-seekers aged 55-64 are observed, with 55.7% for women and 67% for Italian men, compared to EU27 for 50% and 51.7%, respectively. This issue is largely attributed to an inflexible pension system, gender disparities, a lack of relevant skills and digital literacy, and, significantly, the stigma surrounding the effectiveness of older workers. These aspects will be further elaborated upon in this report.

A study by the Italian Statistical Institute (ISTAT, 2013) found that most workers (62%) aged 50-69 plan to stop working once they reach their statutory retirement age, with women more likely to do so than men. Self-employed workers are more inclined (28.7%) to continue working than employees (10.1%). Decisions to work after retirement vary according to education level, with economic reasons being a primary driver for those with lower education levels (12.6%). Conversely, university graduates are likelier to continue working for non-economic reasons (10.3%). These findings indicate that higher education levels are associated with a greater likelihood of remaining in the labour market beyond retirement age but for different motivations. In contrast, more educated individuals, such as university graduates, tend to remain in the workforce for non-economic reasons, such as personal fulfilment, engagement, or the pursuit of professional interests. Therefore, more educated individuals are more likely to earn higher incomes and are more incentivized to stay in the labour market due to non-economic factors.

Figure 1 Development of employment rates age group 55-64 across gender, % of total population

Italy, Employment Rate (55-64)



Source: Eurostat, EU-LFS



The demographic landscape in Italy has undergone significant changes over the past two decades, marked by a notable increase in the proportion of older adults within the population. This shift has implications for the employment rates among older workers, particularly those aged 55-64. Overall,

despite a general upward trend in employment rates for individuals aged 55-64 in Italy, the country's total employment rate for this age group remains below the EU27 average, particularly for women. From 2005 to 2023, the employment rate for men aged 55-64 increased from 42.7% to 67.8%, while for women, it rose from 20.8% to 47.2% (Figure 1) This suggests that while there have been gains, particularly among men, there is still considerable room for improvement, especially in addressing the gender gap in employment among older adults.

Main factors for exiting the labour market

Pension system

The pension system reform **214/2011 (Legge Fornero)** sped up a process that was initiated through previous legislation **law 335/1995 (Dini-Treu)**. Eligibility for early retirement gradually increased, requiring workers to be 57 years old with 35 years of contributions or to have made 37 years of contributions by 2002. By 2008, the retirement age was raised to 58 years with 35 years of contributions or to have made 40 years of contributions. The 2011 reform set stricter requirements for retirement access, linking the retirement age to average life expectancy. In 2024, the retirement age is set at 67 for both men and women with at least 20 years of working experience.

The Italian system provides access to early retirement for groups that meet specific criteria established by the following regulations: **law 26/2019 (Quota 100, Opzione donna)** **law 234/2021 (Quota 102)** and **law 197/2022 (Quota 103)**, which lower the retirement age to 62 or 64 years for specific groups with at least 38 or 42 years of work experience, or 35 years for women meeting certain criteria.

According to interview stakeholders, the current pension system creates a "stuck or stay" situation where many workers, despite preferring to retire¹, are compelled to continue working. ISTAT (2013) indicates that this scenario represents the majority of cases and that represents the majority of the cases². It is possible for individuals who meet the requirements to receive a pension while also working; however, since for this to happen, the worker must first exit the labour market before re-entering it, it is extremely difficult for a person to be employed by the same employer at the same conditions.

The immigrant naturalised population faces inherent disincentives to retire early because the Italian pension system does not allow for the accumulation of social security contributions paid in the non-eu country of origin. This is the case for many workers in the care sector, mainly women, who come from extra-EU countries and have paid significant social security contributions in their country of origin. However, given the current regulation, they cannot accumulate it. These groups also face intrinsic disadvantages in retiring early, considering that discontinuity, low-wage jobs, and precarious and irregular working conditions often mark their careers.

Considering the uncertainty created by the frequent changes regarding the retirement age legislation, the older population tends to be less productive (Gabriele et al., 2017) and exit the

¹ ISTAT, 2013

² This is the case for workers who cannot benefit from the above mentioned special legislation for early retirement (e.g. Quota 100, Opzione Donna)

labour market (Trentini, 2020) as soon as it becomes eligible thus highlighting the structure of a system that doesn't take advantage of a workforce that could still potentially be productive.

Gender

Gender is a primary factor in exiting the labour market and leading to career disadvantages that extend into retirement, as women are more involved in care work out of the labour market than their male counterparts. These disadvantages result in significant gender disparities among older workers and those not in the workforce, culminating in a pay gap that carries into retirement.

Women face numerous challenges balancing work and family care responsibilities throughout their careers. Studies show that care work and job instability, such as difficulties in finding employment after maternity leave, disproportionately affect women. For instance, research by Worldbank (2024) indicates that women in Italy are more likely to be engaged in unpaid care work, leading to interruptions in their careers and lower lifetime earnings compared to men. This situation often forces women into early retirement options like *Opzione Donna*, which, while formally voluntary, are driven by the actual conditions created by gender disparities.

Furthermore, evidence suggests that women often opt for early retirement due to the cumulative disadvantages they face over their careers. According to a report by the EIGE (2022), women in Italy bear a higher burden of care responsibilities compared to men and rank last among all EU countries in terms of work domain. This early exit from the labour market is not always a choice but a necessity driven by the lack of supportive policies for working mothers and caregivers.

Financial factors

The National Collective Labour Agreements generally envisage **higher salaries for older workers**, considering the years of working experience. This is not the case for younger workers, who are deemed more dynamic and flexible while being more advantageous for the employer given their lower salaries. Subsequently, reskilling initiatives³ for older workers are disincentivised as they are more costly. This phenomenon has been addressed through second-level agreements⁴ agreed upon by some large private enterprises and trade unions. Primarily, these agreements include voluntary separation packages and reskilling initiatives, while less common have been initiatives that provide for part-time work arrangements for both older and younger workers in order to support on the one hand the integration of younger workers in the labour market and on the other hand to allow for a gradual exit of the older workforce from the market.

The enterprises that agree upon this type of contractualisation are usually already big and significantly more productive than smaller enterprises (which account for 94,8% of all active enterprises in Italy) (ISTAT, 2022) thus contributing to widen the already existing gap between small and large enterprises.

Technological transformations

The impact of digitalisation on the labour market, particularly concerning the elderly population in Italy, is a topic of growing concern. In 2021, internet usage among people aged 55-64 and 65-74 was

³ Mostly adopted by a few large enterprises.

⁴ In Italy, the labour contract system is structured into two levels. The first level is a centralised system known as "erga omnes," which means that the agreements made apply to all workers and employers across the country. The second level involves agreements between trade unions and employers within individual companies or sectors.

81% and 56%, respectively, compared to the EU averages of 86% and 68%. However, basic digital skills were only 28% among those aged 55-64 and 18% among the oldest group, compared to 42% and 25% in the EU (Eurostat, 2022). This indicates that it is challenging for older individuals to compete in a job market where digital skills are essential.

Priorities and policies

Labour law

The **Fornero reform (law 92/2012)** provides tax benefits for employers hiring unemployed people over 50 years of age. Specifically, employers can benefit from a reduction of 50% of the contributions paid for the employee for 12 months. A recent budget law (**law 178/2020**) set up a specific incentive for the employment of older women (who have been unemployed for over 12 months) that provides for a reduction of 100% of the contributions paid by the employer.

Long term care

The **recent Non-Self-Sufficiency plan (law 33/2023)** represents the first framework law regarding active population aging in Italy. Its primary focus is on health and safety with much attention placed on vulnerability prevention and promotion of self-sufficiency for the elderly since this issue is becoming a national priority. However, according to stakeholders, the reform focuses on long-term care and overlooks the employment dimension of active aging population; it neglects employment initiatives and only superficially tackles training activities and other activation strategies.

Promoting employment

One of the key initiatives is the **GOL Programme (Workers Employability Guarantee)**, which is part of [Italy's Recovery and Resilience Plan](#). This programme is designed to support individuals in their job search, providing tools and measures to facilitate their entry or re-entry into the labour market or to embark on reskilling paths. GOL Programme offers tailored employment services, creating specific pathways for disadvantaged groups, including workers aged 55 and above.

Since early 2019, **National Coordinated Multilevel Participatory Coordination of Active Aging Policies** has promoted national coordination for active aging in Italy. This coordination involves stakeholders from various ministries, regional administrations, civil society, and the third sector. The project focuses on three elements: analyzing active aging policies, developing national recommendations, and defining intervention areas in each region/province based on national recommendations. The project emphasizes employment as a key aspect of active aging and recommends age management policies and active employment initiatives for older and disadvantaged workers. The project is a joint effort of the Department for Family Policies of the Presidency of the Council of Ministers, the National Institute of Rest and Care for the Elderly, the Ministry of Labor and Social Policies, and the National Institute for the Analysis of Public Policies.

At the regional level, several initiatives on active aging have been implemented, often within the programmes financed by the European funds – especially the European Social Fund. For example, the following have been mentioned during the interviews conducted as regions who adopted laws and programmes for active aging: **Friuli-Venezia Giulia** (Di Matteo, 2020), **Umbria** (Socci & Principi, 2020), **Liguria** (Cela, 2020), **Veneto** (Barbabella, 2020).

Lifelong Learning

The New Skills Fund ([Fondo Nuove Competenze](#)) is a measure that has been implemented to support lifelong learning, especially by enterprises. It supports companies in upgrading worker's skills by allocating part of their working hours to training. The salary hours of the workers who are benefiting from the training are paid by the fund (for a maximum of 200 hours for each worker involved), thanks to contributions from the State and the European Social Fund. The training primarily focuses on digital and green competencies and provides a certificate of the skills acquired that has legal value, given that the training programs follow specific qualification standards.

Trainings

The National Strategy for Digital Skills (2020-2025) emphasizes on developing digital skills among citizens, particularly elderly people with low levels of education and digital literacy. This strategy includes several key actions.

Action 7 of the National Strategic Plan for **the Development of Adult Skills** encourages adults to enhance their qualifications by focusing on language, digital, and financial skills. **Action 9**, ACCEDI (Environment for Conscious Citizenship through Digital Education), offers a user-friendly platform for self-assessment and learning. This platform provides users with recommendations for further training, both online and in-person, aiming to improve their digital expertise. **Action 10**, Pathways to "Skilling – Reskilling," targets disadvantaged groups, including adults over 55, to bridge the digital divide. This action focuses on professional readjustment and advancing digital skills needed in the workforce.

In addition to the national strategy, regional programs such as **"[Garanzia-Piano over/Pacchetto adulti](#)"** in Abruzzo and Umbria support the integration of older workers into the workforce or encourage their participation in training. These programs provide personalized pathways through public-private collaboration, combining various services and measures to facilitate employment or re-employment. The initial stage involves orientation and training to equip individuals with the necessary skills aligned with job market demands. This is followed by practical work experiences that enhance employability and allow potential employers to see their skills in action (Regione Umbria, 2024).

Sustainable work

Indicators

Sustainable work indicators (Table 2) provide critical insights into the well-being and employability of older workers. In Italy, older workers exhibit a generally positive outlook on their health. For instance, 74.3% of men and 76% of women aged 55-64 perceive their health as very good or good. Additionally, the healthy life year expectation at age 65 is higher in Italy, with men expecting 10.8 healthy years and women expecting 11.7 years, compared to 9.5 and 9.9 years for men and women in the EU27. However, the WHO-5 mental wellbeing scores reveals a less favourable picture. Italian men have a mental wellbeing score of 68, and women score 64.2, which is somewhat lower than the EU27 average of 70.6 for men and 65.8 for women.

Table 2 Sustainable work indicators, workers aged 55+

	Italy		EU-27	
	Men	Women	Men	Women
Health and wellbeing				
Self-perceived health (very good/good, % of employees) 55-64	74.3	76	67.6	66.9
Healthy life year expectation at 65 ¹	10.8	11.7	9.5	9.9
WHO-5 mental wellbeing score, employees (0-100, mean), 55+ ²	68.0	64.2	70.6	65.8
Employability (% of employees 55+)				
Participation in education or training	10.1	12	7.5	10.2
Job insecurity	16.0	10.0	12.9	10.4
Job quality				
Paid appropriately	57.6	58.5	64.7	54.9
High job quality	36.0	40.1	51.0	45.6

Source: Eurofound, EWCT 2021, Eurostat, EU-SILC

Notes: ¹) Life expectancy at age 65 is the unweighted average of the life expectancy at age 65 of women and men. ²) The World Health Organisation- Five Well-Being Index (WHO-5) is a short self-reported measure of current mental wellbeing. The figure in the table is based on the EWCTS 2021

When examining employability, Italy shows mixed results. Participation in education or training is relatively high, with 10.1% of male and 12% of female employees aged 55+ engaging in lifelong learning. However, job insecurity is a notable concern, particularly for older male workers. In Italy, 16% of men and 10% of women aged 55+ feel insecure about their jobs, which is higher than the EU27 averages of 12.9% for men and 10.4% for women. In terms of job quality, only 57.6% of older men and 58.5% of older women in Italy feel they are paid appropriately. Additionally, high job quality is reported by 36% of older men and 40.1% of older women in Italy, compared to 51% of men and 45.6% of women in the EU27.

The role of social partners

Representatives of social partners reported that the primary focus of social actors remains on retirement and active aging is currently not a relevant topic within negotiations with trade unions in Italy. Indeed, empirical data also highlights the scarcity of active policy strategies towards ageing in Italian companies (Bozzao, 2022).

Collective agreements

One significant initiative supporting older workers is the '[Contratto di espansione](#)'. According to a 2021 circular from INPS (National Social Security Institute), this contract is designed for companies with over 1,000 employees and for 2021, for those once with at least 500 employees, with a specific consideration for workers closer to retirement age at 250 employees. This initiative allows companies to establish a 'Contratto di espansione' with the Ministry of Labor and trade unions.

This contract includes provisions for workers close to retirement, allowing them to receive a monthly allowance until they reach retirement age if they leave their jobs. This financial support facilitates a smoother transition for older workers exiting the workforce. Companies benefit from reduced early retirement costs, which are partially covered by the state, if they commit to hiring a new worker for every three who retire.

A notable example is the agreement between En te nazionale idrocarburi (ENI S.p.A), an energy company, and trade unions (lavoro.gov.it, 2021) in 2021. This agreement aimed to hire 500 new employees by the end of 2021, promoting generational turnover and introducing new skills into the labour market. ENI focused on three main goals: supporting company transformation, training and retraining staff, and improving employability. They implemented a hiring program, professional training sessions, and an early retirement plan for older workers. This initiative is relevant for the sustainable employment of older workers as it provides a structured pathway for their retirement while ensuring their roles are filled by new employees.

Vodafone Italy also implemented a 'Contratto di espansione' in 2021, including 150 new permanent hires (corrierecomunicazion.it, 2021). This agreement focused on training and generational turnover across various business areas, such as technology, sales, and support roles. Vodafone aimed to introduce new skills, support new business projects and manage generational turnover. Training was a key part of Vodafone's contract. They aimed to modernise their workforce by updating existing skills, replacing outdated ones, and developing new skills. Vodafone encouraged continuous training through online courses and other formats. They also involved call centre staff in skill development for new or updated roles. The agreement used available funding for training and professional development, such as funds from Fondimpresa. This initiative is crucial for the employment and sustainable work of older workers as it supports their transition out of the workforce, while simultaneously upskilling remaining ones.

Policy pointers

- Support **flexible forms of work** such as part-time work, easier shifts, hybrid working arrangements for more vulnerable groups such as older workers and caregivers to keep them longer in the labour market. More generally, provide for **financially larger investments** required for programmes that aim at keeping older workers in the labour market.
- Promote a national strategy for quality **lifelong learning, health prevention and reskilling** initiatives for older workers.
- When designing policies that target older workers, focus should be put on employment initiatives that **address specific needs rather than purely demographic characteristics**. The challenges faced by a 50-year-old can differ significantly from those of a 64-year-old. Targeting groups of older people based on needs rather than age demographics could lead to more effective and relevant policies.

- Provide for more **advanced digital training** that go beyond the International Certification of Digital Literacy (ICDL), for example: artificial intelligence, virtual reality, booking and profiling systems within tourism sector.
- **Invest in infrastructure** needed for remote training (network infrastructure, hardware devices).
- **Implement regulatory and legislative provisions** for complementary insurance and pension schemes **for immigrant workers** to ensure job stability and safety, enabling them to sustain their careers and contribute to the pension system until reaching older ages.
- Encourage the initiation of **second-level contractual negotiations** among small and medium-sized enterprises to promote tailored reskilling initiatives.
- **Promote campaigns against ageism** in order to encourage sensitivity towards age discrimination, fight age stereotypes and promote inclusivity.

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- Francesca Carrera, Giuseppe De Sario, Giuliano Ferrucci, Nicola Cicala, Researchers - Fondazione Giuseppe di Vittorio
- Corrado Bottio, Founder and Member of the Steering Committee of the “Osservatorio Senior” - Osservatorio Senior
- Claudio Vitali, Supervisor for the implementation of the European Agenda for Adult Learning in Italy, National Institute for Public Policy Analysis (INAPP) for the Ministry of labour

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