

## **2021-2022 Guidelines**

### **The Fund for Charitable, Social and Cultural Initiatives**

#### **The international context**

The spread of Covid-19 has created an economic and social catastrophe of extraordinary proportions. The International Monetary Fund has predicted that global GDP will shrink by 3.5% in 2020. The Eurozone is the worst affected area in the world (- 7.2%), with Spain and Italy hit hardest. This is the worst recession since World War II, and far exceeds the damage caused by the 2008 global financial crisis. In certain parts of the world, such as Sub-Saharan Africa, the impact will be even more severe. According to the International Labour Organisation, income from paid employment fell by 10.7% globally in the first three quarters of 2020, compared to the same period in 2019: this is the equivalent of \$3.500 trillion. It is estimated that 12.1% of work hours have been lost, which equates to 345 million full-time jobs.

Before the outbreak of the pandemic, conditions of extreme poverty were decreasing<sup>1</sup>. This trend is now expected to reverse due to Coronavirus: it is estimated that between 119 and 124 million people<sup>2</sup> were living on the poverty line in 2020 (60% of them in South Asia), while 143-163 million more people are expected to fall into that category in 2021. By 2030, it is thought that 6.7% of the world's population will be living below the poverty line: this is a long way off the 3% target set by the UN Sustainable Development Goals. It is an increase in poverty levels that will set the planet back at least two decades. Women are more commonly counted among the new poor, as their employment is often casual (this is true for 92% of working women in the poorest countries), or they have precarious jobs or unpaid care roles. The lockdown has also exposed women to more violence, which has been reported in various countries around the world, including Italy.

The United Nations Development Programme is talking of a human development crisis. On certain levels, the current conditions are the same as the levels of deprivation seen in the mid-1980s. The crisis is severely impacting incomes, health and education, with primary school drop-out rates back to the levels of thirty years ago.

Prolonged school closures have exacerbated inequalities, and there is a risk that many children - especially girls - will not return to school. Distance learning has been one solution to the school closures, but it is not accessible to everyone in the same way. In addition, girls forced to stay at home during the lockdown are more likely to be victims of violence and sexual abuse. Many children are

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<sup>1</sup> According to the World Bank, extreme poverty has fallen by 1% per year since 1990, but that rate has slowed to 0.6% since 2013, with a further reduction to 0.5% between 2015 and 2017. This slowdown is due to poverty falling at a slower rate in Sub-Saharan Africa, while it is increasing in the Middle East and North Africa due to the wars in Syria and Yemen.

<sup>2</sup> The poverty threshold is set at \$1.90 per day (World Bank).

also at risk of malnutrition as they no longer have access to school lunch, which is their only meal of the day (according to the World Food Programme, this is the case for 25 million children in Europe alone). Overall, the number of malnourished people worldwide could rise to 80 million.

Finally, with all energies being focused on managing the pandemic, the needs of the most vulnerable or marginalised groups in society have been neglected: migrants, refugees, ethnic minorities, prisoners, the elderly, women, young workers, people with disabilities, the homeless and people in poor health. Overall, the crisis has amplified the inequalities and fragilities that were already present in society.

### **The Italian context**

According to 2019 ISTAT estimates, the number of people living in absolute poverty in Italy before the pandemic was 4.6 million (7.7% of the population), which equates to approximately 1.7 million households. The impact of poverty rises significantly as the number of children increases, and it affects the under 34s, job seekers, foreign families and those with lower academic qualifications in particular. More than one in 10 children - that means more than 1.1 million children and young people - are living in absolute poverty. The phenomenon is more pronounced in the South of Italy; between 2011 and 2019 the number of households living in absolute poverty rose by 38% from 511,000 to 706,000; among the provincial capital cities, the percentage of households in potential economic distress is highest in Naples (9.5%), Catania (7.8%), Palermo (7.3%) and Crotone (7%).

On the jobs front, the percentage of unemployed people in the total working population (9% in 2020) has remained high, at around 2.3 million people, 44% of them under the age of 34. In 2019, the proportion of the so-called 'working poor' or low-wage earners rose to 12.2%. In Italy there are also gender, age and regional pay gaps<sup>3</sup>: women earn 7.4% less than men, 15-29-year-olds earn 11% less, and the North-South pay gap stands at 13.1%.

ISTAT's preliminary estimate is that Italy's GDP will fall by 8.9% in 2020. According to the Governor of the Bank of Italy, we will need to wait until the second half of 2023 before returning to the pre-pandemic level. The Bank of Italy's latest survey of Italian households, conducted between August and September 2020, found that 23% of families expect things to get worse over the next twelve months, with greater pessimism expressed by households where the main earner is self-employed. Almost 30% of mortgage-paying households and more than 40% of tenants are struggling to meet their monthly payments. 30% of households have seen their income drop below the pre-crisis level (that figure rises to 50% for households whose main earner is self-employed or unemployed), and they

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<sup>3</sup> Average hourly wage in 2017 (ISTAT).

do not even have sufficient funds to cover essential expenses for one month.

These difficulties are reflected in the data collected by the Caritas centres, which are predicting a worrying rise in poverty: in 2020 there was an increase of almost 13% in the number of people asking for help compared to the previous year, while the percentage of new poor rose from 31% to 45%; this means that almost half of those turning to the Caritas centres had never done so before. The people now seeking assistance are families with children, women, young people in the 18-34 age group, Italian families, and those on zero-hours contracts or in precarious or temporary employment. Economic poverty manifests itself first and foremost in food poverty: between March and June 2020, both Caritas and the Banco Alimentare food bank network reported an increase of 153,000 requests for soup kitchens and food banks, with a 40% increase in the distribution of food parcels<sup>4</sup>. According to analysis from the Censis-Confcooperative presented at the end of July 2020, an estimated 2.1 million families are newly living in poverty since the crisis. Half of them are making ends meet purely through work on the black market (44.2% in the South), and more than one in three of those families are foreign nationals. Another indicator of the difficulties faced by the less affluent is the number of beneficiaries applying for the Emergency Income measure, which was introduced with the 'Relaunch' decree in May 2020. By July, almost 700,000 people had applied for emergency income support. According to Censis, from March to September 2020, about 580,000 more people were living in households receiving minimum income support, an increase of 22.8% during the months covered by the survey.

The public health emergency did not have an immediate impact on the unemployment rate<sup>5</sup>, but it is expected to rise substantially in 2021, partly due to the ending of the freeze on redundancies and the Covid wage guarantee scheme. Among those in work, the most affected are workers in small businesses, those on fixed-term contracts, the self-employed and workers in private 'non-essential' services (tourism, culture, restaurants, bars, retail and personal care) who have been particularly hard-hit by the lockdown and social distancing measures. These sectors employ a high concentration of young people and women, who are further penalised by the unpaid childcare they have had to take on due to schools closures, which have led many of them to leave the labour market<sup>6</sup>.

The lockdown has highlighted the disparities in education and housing in Italy. 12.3% of children aged 6-17 do not have access to a computer or tablet (19% in the South), while 39.7% have to share

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<sup>4</sup> According to Coldiretti, 2.7 million people received food aid in 2017. In 2019, the Banco Alimentare network provided assistance to almost 1.5 million people.

<sup>5</sup> The latest available ISTAT data (provisional) relate to November 2020: the unemployment rate stands at 8.9%, compared to an average of 10% in 2019. The European Commission's estimates for 2020 put the unemployment rate at 9.9%, which is broadly in line with 2019, although it is expected to rise to 11.6% in 2021.

<sup>6</sup> Due to the type of jobs they have, only 12% of women can choose to work flexible hours - as opposed to one-fifth of men - and working hours are very inflexible for more than 26% of women.

devices with other children or adults and 22.1% do not have broadband; overall, about half of all students aged 6-17 - more than 3 million children - have experienced problems with distance learning due to a lack of computer equipment at home. 41.9% of children are living in overcrowded homes, which is a problem that affects the 12-17 age group in particular; that percentage rises to 52.4% for children from families at risk of poverty, compared to an EU average of 21.9%.

90.2% of Italians believe that the coronavirus emergency and the lockdown have affected the most vulnerable people the most and that the existing social inequalities have widened.

**In light of the above context, the Charity Fund intends to offer support to the most vulnerable people through the 2021-2022 Guidelines**, financing small and medium-sized projects undertaken by non-profit organisations dedicated to responding to the serious problems that are afflicting the country.

For the 2021-2022 period, the aim of the Charity Fund is to **contribute to the social objectives of the Bank's Business Plan** and to **help achieve the Sustainable Development Goals set out in the United Nations 2030 Agenda**.

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### **National projects**

The Charity Fund has traditionally concentrated most of its resources in Italy, supporting the communities where Intesa Sanpaolo is present and operates through its network of branches.

Our work is geared towards assuring **the fair, adequate distribution of resources** across the country. Every effort is made to ensure the **geographical diversification** of donations.

#### **1. Social Area**

Over the 2021-2022 period, the Charity Fund intends to allocate a significant portion (around 25%) of its resources on the following **three focus issues**, which the context analysis shows to be of particular importance and urgency:

- i. Mental health support for Covid sufferers and those most affected by the pandemic**
- ii. Training and jobs for vulnerable people, with a focus on the new poor**
- iii. Support for teens and young people in vulnerable situations**

**i. Mental health support for Covid sufferers and those most affected by the pandemic**

Among the many risks associated with the Covid-19 pandemic, one of the World Health Organisation's warnings relates to pandemic fatigue: a combination of demotivation and fatigue in following the protective behaviours needed to cope with the health emergency. Fatigue tends to occur in individuals who have to deal with adverse events that have long-lasting consequences on their lives.

Three main factors can contribute to this kind of emotional exhaustion:

- the misperception of the danger that arises as the pandemic spreads: although the data might show that the risk of infection is rising, the continuing restrictions are generating a misperception that the spread of the infection is falling and, consequently, that it is less dangerous<sup>7</sup>;
- a loss of a sense of self-efficacy: restrictions can generate a sense of loss of control over a person's life and a feeling that their actions are ineffective; causing a breakdown of confidence in their own cautious behaviour and its monitoring;
- habit<sup>8</sup>: when unusual, dangerous conditions last for a long time, they become normalised and this leads to a gradual loss of resilience to the initially exceptional events.

Research on quarantines shows that a high, prolonged level of stress produces psychological and social consequences that can have long-term effects on mental health. Recent studies on the impact of lockdown in Italy found that social isolation had detrimental effects on human cognitive skills, such as executive functions and memory. Women, the under-45 age group, the unemployed, and remote workers have been identified as the population groups who have been most affected by this deterioration in mental health. Women have reported a more pronounced deterioration than men, finding it harder to perform everyday tasks that require concentration and attention. They have also reported an increase in anxiety and symptoms of depression (+35.2%). Studies presented at the 2021 World Economic Forum on various mental factors such as loneliness, anxiety and infection-related concerns show that the impact has been greater on young people up to the age of 30, and on people with pre-existing mental health conditions. Excessive exposure to mass media to find out about the pandemic or living in areas with high infection rates were also found to increase the risk of suffering from mental health disorders.

All the evidence suggests that the most common pandemic-related mental health symptoms are anxiety, depression, and post-traumatic stress disorder. It is important to remember that low socio-

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<sup>7</sup> This misconception is often linked to an individual feeling of loss caused by significant lifestyle changes, which for some people may be so burdensome that they underestimate the real danger.

<sup>8</sup> A gradual decrease in an organism's attention and response to a stimulus, following repetition of the stimulus.

economic status and social isolation can be predisposing factors for the development of these symptoms, even in normal times.

This leads to the conclusion that mental health is an urgent problem on a significant scale, and one that needs to be addressed just as much as the need to contain the virus.

### **Healthcare workers**

The pandemic has challenged the psychological and physical wellbeing of all healthcare workers, including doctors, nurses, rehabilitation workers, specialist staff and social workers.

International studies have shown that the secondary psychological impact of Covid-19 is similar to that of other coronavirus infections (SARS and MERS), and that the main effects on workers are anxiety, depression, fear, insomnia, post-traumatic stress disorder, panic attacks and a reduction in general wellbeing. These conditions are more prevalent among hospital staff working in direct contact with infected patients, as confirmed by data collected in Italy in the latter months of 2020, and among those whose relatives have been affected by the disease, particularly young women. Regarding the statistical incidence of symptoms among healthcare professionals, anxiety was found to be one of the most frequent, with a prevalence of up to 33%, followed by depression (32%). For anxiety, stress and post-traumatic stress disorder, the overall prevalence was 35%.

The Italian National Institute of Health (ISS) has published a document on "*Interim guidelines for the management of work-related stress in health and social care workers during the SARS-COV-2 emergency*", to provide guidance and support for all healthcare personnel involved in managing the pandemic. The document lists some of the key factors that cause stress in healthcare workers, such as exposure to biological risks, a lack of PPE, an excessive workload, having to deal with difficult patients, a lack of effective treatments and increased responsibility. The ISS report makes it clear that the most common feelings are vulnerability, loss of control, fear for their own health and that of family members, isolation, a difficulty or inability to talk about work-related feelings and emotions, and anger.

### **Covid-19 patients**

Although the course of Covid-19 is similar to that of other coronavirus infections (SARS and MERS), people infected with the new virus are more likely to experience depression, anxiety, fatigue, post-traumatic stress disorder and neuropsychiatric conditions.

With regard to the mental health disorders seen in patients who have been hospitalised due to Covid-19, “post-traumatic stress disorder may be a complication of delirium<sup>9</sup>” which has a high prevalence among patients treated in hospital.

A study of patients who were hospitalised due to the infection found that during the first wave (February-June 2020), the sudden hospitalisation and total separation from family members was abrupt and destabilising. During the second wave (September-December 2020), there was a kind of resignation to the loneliness of being in hospital and the impossibility of being with loved ones during their last moments. At the same time, anger and preemptive resignation were more evident.

Even people who did not develop a severe form of Covid-19 and who were not hospitalised could display mental health problems in the days or weeks following the end of the illness. An international study published in *The Lancet Psychiatry* revealed that at least one in five people develop a mental health condition within three months of testing positive.

### **Family members and bereavement**

The pandemic has highlighted the lack of hospital bereavement and acceptance programmes for families, outside of palliative care and hospices.

Being unable to see a family member during the last days of their life, the physical barriers created by screens or PPE and the suspension of funeral rituals have made the mourning process even more difficult, particularly in cases where a family was grieving for the loss of several members.

### **The elderly**

The disconnection from families and not having access to the usual opportunities for social contact has created a sense of uselessness, loneliness and loss of belonging in many elderly people. A study published in August 2020 showed that prolonged social isolation can have major consequences for the health of older people, including emotional distress, cognitive and sensory motor impairment and even premature death. For the elderly, a stressful lifestyle leads to difficulties in adapting and has been associated with several adverse psychiatric outcomes such as anxiety, depression, sleep disorders and frequent suicide attempts.

### **Caregivers**

According to ISTAT, there are approximately 3.5 million caregivers in Italy, (people who look after someone who is not self-sufficient or who suffers from a chronic, disabling disease); 85% of carers are women, with an average age of 57. The caregiver's job is full-time and takes a heavy psychological

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<sup>9</sup> An acute state of confusion affecting people in hospital, especially in intensive care. The patient has difficulty concentrating and may suffer from hallucinations, disorientation, altered consciousness, disturbed sleep-wake rhythms, and emotional, cognitive and speech disturbances.

and emotional toll. It is also often associated with stress. Scientific literature contains several reports of the potential effect of caregiving on mental and physical health, and has identified several illnesses that are potentially caused by long-term caregiving: chronic stress, anxiety, depression, irritable bowel syndrome, gastrointestinal disorders, cardiovascular diseases, sleep disorders and social isolation.

The situation for carers worsened during lockdown: the public health emergency increased the burden for 45% of them.

### **Children and teenagers**

Children and teenagers are among the groups most exposed to the indirect psychological and social consequences of the pandemic.

A survey conducted by the IRCCS Gaslini Institute in Genoa highlighted that isolation has led to stress, which has had repercussions on children's physical health, and also on their emotional and mental health. 65% of the children in the survey experienced behavioural problems and symptoms of regression. For children under the age of six, the most frequent complaints were increased irritability, sleep disturbances and anxiety disorders. In the 6-18 age group, in addition to sleep disturbances, somatic disorders such as anxiety have emerged, as well as somatoform disorders such as a feeling of breathlessness. Among the older children, significant alterations in sleep patterns and increased emotional instability were also seen, along with irritability and mood swings. The severity of the dysfunctional behaviour in children and teens was correlated to the degree of parental distress about the situation. The frequent onset of these symptoms has been confirmed both by the Doxa research commissioned by the children's helpline Telefono Azzurro, and by a survey on the life of children and parents during lockdown conducted by the Italian Society of Paediatric Primary Care (SICuPP), which also highlighted eating disorders (reduced appetite, increased consumption of snacks etc.). The survey also highlighted a considerable increase in television viewing and the extensive use of digital technologies.

Studies conducted up until the beginning of 2021 have shown that the pandemic has impacted children's health due to various factors: social distancing, the lack of routine, anxiety and uncertainty about the disease, parental fears and the problems of distance learning.

### **Teens with mental health conditions**

The pandemic has also had negative effects on adolescents who were already suffering from psychiatric disorders, due to stress and forced isolation.

Several studies have documented that the lockdown resulted in a sudden interruption or postponement of their treatment until an unspecified future date. The presence of a mental health



condition in children who are still developing also has an impact on brain formation and may contribute to a greater reaction to threats and weaker emotional control.

In a study published in *The Lancet Child & Adolescent Health*, it was found that adolescents with ADHD had greater difficulty adapting to the lockdown and they displayed more behavioural issues.

For those on the autism spectrum, the pandemic, disruption of care and isolation could also have negative impacts, exacerbating behaviours, habits and rituals typical of the condition.

Increased levels of anxiety have been seen among patients suffering from eating disorders such as anorexia nervosa or bulimia. The fears and uncertainties caused by the pandemic can also make it harder to control eating behaviours.

To help tackle this problem, the Charity Fund intends to support projects aimed at the most vulnerable, by:

- providing help and mental health support to anyone in the categories identified above, through actions designed and planned on a needs mapping basis; creating a virtuous circle to consolidate and enhance the resilience of individuals, groups and the local community;
- using structured content and interactive methods to guarantee ongoing support for the most vulnerable, offering the opportunity for advice and intervention by qualified psychologists;
- strengthening individual and group attitudes to facilitate the positive, effective management and reorganisation of family, social and working life in the light of the difficulties created by the pandemic;
- supporting carers and healthcare personnel with preventive and restorative pathways; providing support during the care pathway to facilitate and monitor the recovery from emotional distress;
- improving the care pathways for Covid survivors, to understand and heal the fears and trauma of the experience; offering pathways for rehabilitation and regaining independence; designing grief processing and acceptance pathways;
- creating care pathways for the elderly, to help them overcome the psychological distress caused by isolation, feelings of worthlessness and to recover under-used skills;
- creating more opportunities for children and teens to access age-specific support services; structuring pathways for repairing trauma caused or aggravated by the pandemic; supporting a collaborative, direct, digital network of stakeholders (parents, psychiatrists, psychologists, paediatricians, community volunteers and the Third Sector);

- providing care pathways for children and teens to help with resocialisation, reintegration and providing peer support; providing support for the transition from distance learning to face-to-face teaching;
- raising awareness among the parents of the most vulnerable individuals about the importance of contact with peers and of talking about common feelings and problems; encouraging parents to pay attention to their own mental health and that of their children, and encouraging early intervention to prevent long-term consequences.

## **ii. Training and jobs for vulnerable people, with a focus on the new poor**

Italy's job market has been stagnant for many years and this has been further aggravated by the impact of the pandemic on employment and social inequalities. Two extraordinary surveys conducted by the Bank of Italy in the spring and late summer of 2020 have provided a snapshot of the economic situation for Italian households. In the first survey, more than half of the interviewees were facing a severe reduction in income (almost 40% of the sample said they did not have sufficient financial reserves for more than three months). An improvement in conditions was noted in the summer survey, although the pessimism remained: the number of family members in employment fell for just over a fifth of households; for more than 20% of families with children under 14, the need to care for their children had led to reduced working hours or having to give up work.

At the end of 2020, a total of 444,000 jobs had been lost compared to 2019, of which 235,000 were full-time employees. During the months of the strict lockdown, 15 out of 100 Italians saw their household income fall by more than 50%, while a further 18 out of 100 experienced a drop in income of between 25 and 50%, which meant that 33 out of 100 Italians saw a reduction of income of at least a quarter.

According to OECD estimates, the effects of the second wave will take the unemployment rate in Italy to 11.5% by the end of 2021, close to the peak recorded during the 2008 crisis and two and a half percentage points higher than at the end of 2020. For Italy, such an increase would mean about 600,000 more unemployed.

The reduction in the number of people in work includes both men and women, employees (-235,000), the self-employed (-209,000) and has affected all age groups. The number of people looking for work has also decreased over the last twelve months (-8.9% or -222,000), leading to an increase in the inactivity rate among 15-64-year-olds. In terms of trends, the sharpest decline in employment has been seen among 15-34-year-olds (-6.3%). The unexpected worsening of the economic situation has affected 41 out of every 100 people.

The crisis caused by the pandemic is also having an impact on the dynamics of social inequality, both because the risk exposure depends on the type of job held and also because of the ability to take advantage of the available treatment. As a result, the negative effects are likely to be unevenly distributed and will be more common among the lower classes than in the upper classes. Groups that are known to have difficulty in finding a job will be marginalised (such as people with physical disabilities or mental health conditions,<sup>10</sup> and prisoners).

The danger is that post-Covid, the world of work will become increasingly polarised, with a majority of people lacking the tools to withstand economic crises and an increasingly advantaged minority. Social class is also continuing to influence people's chances of finding work and is creating unequal opportunities.

The pandemic has disrupted an already precarious balance within families. This is often at the expense of women who are unable to seek high-quality employment because they deal with family commitments. They are often forced either to delay looking for a job until they have had children, to abandon their careers or choose less rewarding paths. The reasons for this may be cultural, be due to a lack of family support services, the inflexible organisation of many companies and the distribution of caring roles in a country that is still skewed against women.

Various studies have found that in Italy, the less educated, those engaged in manual labour and those on lower incomes have suffered the most from the health crisis in terms of inability to work, reduced income, lower expectations and mental stress. The cost of the pandemic has weighed most heavily on the less educated sections of the labour market. Graduates and those on higher incomes are over-represented among the people who have been able to continue working from home (61% of people in this category), while only 33% of those with high school diplomas have continued to work remotely.

Looking at the geographical distribution of these trends, the fall in employment has affected the Centre and the North to a greater extent (-2.3 points and -1.7 points respectively) than the South (-0.6 points). Living in the South of Italy is also an additional obstacle for people with disabilities, considering that the percentage of those looking for a job (26.2%) is higher than the percentage of those who are working (22.9%). Not to mention that 51% are unemployed and it is to be expected that within this group there will be a significant proportion of discouraged people. On the other hand, Northern and Central Italy have a higher percentage of employed people (41.8% and 45.7% respectively), while inactivity and unemployment are lower.

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<sup>10</sup> According to the data for 2018, people with disabilities account for almost 360,000 jobholders in Italy, mainly men (58.7% compared to 41.3% of women), and mostly living in Northern Italy (56.3%).

The core age group of the labour market (the 25-49 age group) has stalled: people in this age group are unable to find a job and have often stopped looking, this can be seen from the increase in the number of “inactive” people. Currently, the effects of the pandemic are being mitigated by emergency measures (the Wage Guarantee Fund, the ordinary wage subsidy and solidarity funds, unemployment benefits, citizenship income, emergency income and support measures for the self-employed and professionals), without which the share of the Italian working poor would have increased by more than 16%. This means it is extremely important to continue supporting projects and actions which are designed to counteract the unfairness of inequality.

In this context, the Charity Fund is committed to working to support the weakest groups and those at risk of exclusion from the world of work. The actions to be supported by the Charity Fund include:

- the employability of the vulnerable and those most affected by the crisis: projects to support people who have lost their jobs because of Covid-19; training and jobs for women, with a particular focus on single women, those with care responsibilities and victims of domestic violence; programmes for the rehabilitation of the long-term unemployed and those with low levels of education; finding jobs for people with disabilities, facilitating the financial factors and the social and mental health considerations; training and work schemes in prisons, with a particular focus on rehabilitating prisoners back into mainstream life;
- the upgrading and certification of transferable skills needed by employers;
- work orientation programmes (skills assessments, guidance and job placements, mentoring); innovative training and jobseekers' programmes; on-the-job training, internships and scholarships;
- collaboration with employers with a view to long-term placements;
- the setting-up of cooperation networks between institutions, trade associations, third sector organisations, businesses and the general public, to find jobs for the most vulnerable;
- holistic support programmes to allow vulnerable workers to gain autonomy (for example by tackling housing problems and providing access to conciliation services and medical care etc.);
- activities aimed at facilitating the transition of disadvantaged people from 'sheltered' employment in social enterprises to jobs with companies in the mainstream labour market;
- social farming projects, fighting against intimidatory and illegal recruitment and the exploitation of labour in the agricultural industry.

### **iii. Support for teens and young people in vulnerable situations**

In Italy, the world of adolescents and young people tends to be sidelined. This applies both to public policies to support them and to the information available about their position. Italy has always performed below the European average on most aspects of public investment for the younger

generations, from training and employment through to providing support for housing and independent living. A number of measures have been implemented, such as the school-to-work scheme, the Youth Guarantee and the national minimum wage, but almost always there is no real framework within which each of these measures would contribute to a single design with clear, well-defined objectives. Italy is now approaching its third decade - which also corresponds to the discontinuity created by Covid-19 - with one of the worst combinations of a low proportion of young people in the population and few opportunities for them to participate in society and the economy.

Many issues still need to be addressed:

- the school drop-out rate among 18-24-year-olds is still significantly higher than the European average (in 2019 it was 13.5%, compared to a European average of 10.2%). Early school leaving is usually observed in the transition between adolescence and youth, but it is important to stress that the preconditions for dropping out of school start to appear at an earlier age and are associated with worrying levels of educational poverty. As the data from the Pisa-OECD survey show, Italian 15-year-olds are far below the average of developed countries in terms of their basic skills and knowledge. Inequalities among schools, classes and children/teens have widened the gap between the most vulnerable students and those with greater resilience or from more sheltered backgrounds. The digital divide is extremely broad: in 2019, just 76.1% of households had access to the internet and 74.7% had a broadband connection. In large cities, that figure rises to 78.1%, while in towns with fewer than two thousand inhabitants it drops to 68%. During the first weeks of school closures, 67% of schools offered distance learning (using online platforms and phone chat applications) and nine out of ten of these were open to pupils with disabilities. 6.7 million students were reached through various forms of distance learning, but 1.6 million were excluded. As for teachers, most of them had only used the Internet to consult digital sources and content before; less than one-fifth had used digital platforms to collaborate with other teachers or to share materials;
- Italy continues to have a high percentage of NEETS (young people not in education, employment or training);
- among under-35 graduates, the employment rate in Italy is about ten points lower than the European average: in 2019 the figure was 78.9%, compared to a European average of 87.7%;
- in Italy, the risk of absolute poverty among the under-35s with their own families and children is steadily increasing and is double that of the over-65s. In 2019, the poverty rate rose in proportion to the presence of children (especially those under 18) living with the family, from 6.5% in families with one child under 18 to 20.2% in those with three or more young children. Family poverty shows a decreasing trend as the age of the person increases: young households have lower spending capacity as they have lower average incomes, lower savings and fewer inherited assets.

This scenario is likely to deteriorate due to the indirect consequences of the public health emergency. During the coronavirus pandemic, the amount of time children have spent in front of screens and online has increased significantly. This is partly due to remote learning and also because much of their social life has been transferred to the Internet, via social networks and instant messaging platforms. Several studies have shown that the use of social networks can lead to feelings of isolation and loneliness in adolescents. A survey soon to be published in *The Lancet Regional Health* shows that among young Europeans, those with a history of mental illness showed the highest levels of loneliness, while other reports confirm that the pandemic and its restrictions have worsened the obsessions, compulsive behaviours, anxiety and depression in adolescents suffering from OCD.

During this period, the lack of face-to-face socialisation with peers has meant that young people have no way of mediating their impulses and thoughts. A report by the Bambin Gesù Hospital in Rome points to an increasing number of adolescent children who have crossed the threshold of self-harm and have attempted suicide, especially during the second wave. The number of teens remaining isolated in their bedrooms is also on the increase. The impact of the pandemic on the phenomenon of *hikikomori* (young people aged between 14 and 30 who decide to withdraw from social life for long periods) is likely to be very negative, with a substantial increase in the number of cases and a worsening of existing ones. If the social isolation induced by the pandemic continues for much longer, problems similar to those of *hikikomori* could be seen among the large number of teens who are forced to stay at home.

Substance and mobile phone addictions, online gaming and eating disorders have already increased. One of the most serious and prolonged effects of the lockdown has been the increase in alcohol consumption among the population most at risk, particularly those with a history of addiction and minors. During the first period of lockdown, online sales of alcohol increased dramatically (local wine sellers' e-commerce sites saw sales rise by +425% and retail industry e-commerce +143.59%); since then, calls to the addiction hotline have also increased in parallel with alcohol consumption. In 2018, before the health crisis, the figures for binge drinking among 18-24-year-olds were already significant, involving 17.2% of people in this age group.

As a result of the increased time spent online, incidents of cyberbullying have tripled during the lockdown period. 121 cases were recorded where the victims were teenagers and 89 cases where the victims were teachers; there were 9 cases of sexting<sup>11</sup> and 4 cases of revenge porn<sup>12</sup>; 23 groups shared illegal pictures of children on one of the most popular instant messaging platforms and there was also one instance of grooming.

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<sup>11</sup> The term sexting is a neologism used to describe the sending of sexually explicit messages, texts and/or images, mainly via mobile phones or the Internet.

<sup>12</sup> Revenge porn refers to the public sharing of intimate images or videos over the Internet without the consent of the people shown in the images.

According to ISTAT data, the number of NEETs in Italy rose by a couple of percentage points during the coronavirus crisis, with the absolute figure being slightly higher among women. High NEET rates indicate a disruption in the transition from school to work, or from school to higher education, which has a long-term cost for both individuals and society. The data collected in 2019, prior to the pandemic, already indicated a very worrying situation. 2 million young people in the 15-29 age group were not at school, in training or employment and that figure had risen to 2.13 million by the end of the third quarter of 2020. Italy is still in first place among European countries for the number of NEETs with 22.2% (2019 data), followed at some distance by Greece (17.7%), Romania (16.8%) and Bulgaria (16.7%).

Care leavers, a term used to refer to young people who have no family support, accounted for 2.7 per thousand of the reference population in 2016. The term "care leavers" refers to girls and boys who are removed from their families at a young age, mostly due to serious safety and protection issues (domestic violence, parental abuse or addiction). According to data collected in 2016, 56% of the care leavers aged 18-21 are finishing high school or are enrolled on job training schemes, this percentage rises to 74.1% for those placed in residential care homes for children. Only 8% of the care leavers in family foster care said they were enrolled at university, while there are no girls or boys from care homes who continue their education after high school. In addition to the problems in continuing their studies, care leavers have to deal with the prejudices surrounding their situation and the lack of schemes or programmes available to them. A survey carried out in 2017 highlighted the difficulty of finding a rented flat due to not having a family that could act as guarantor. This is compounded by the problems involved in obtaining social security benefits as an adult living separately from their family, even if that family provides no financial support at all. This is a major problem, especially if the young person is working to support herself/himself and her/his income is cumulated with that of the household of origin for ISEE purposes.

"Unaccompanied Minors" are even more vulnerable. As of 30 June 2020, there were 5,016 foreign children with no family support in Italy. Once they reach the age of 18, they lose access to the protection afforded to children. Suddenly, they are unable to rely on the protection of social services. They have to deal with the difficulty of not having a family to support them and also with the complications of applying for a residence permit. As shown by the latest data from the Monitoring Report of the Ministry of Labour and Social Policies, there is a growing number of young migrants who have just turned 18 or are in transition to adulthood, who find themselves without prospects, a stable home or a job; they also have nobody who can support them on their path to autonomy and are completely unaware of their rights.

The activities of the Charity Fund include providing support for:

- workshops to encourage children who have dropped out of school or decided not to continue, to return to their education; services to improve digital skills and provide individual support for online study; the implementation of social assistance measures (including online) for the age group between adolescence and young adulthood, to prevent school drop-out and problems caused by loneliness or family problems; vocational training and support for the most vulnerable high school leavers so they can continue their education;
- career guidance and training schemes, apprenticeships and digital and language skills for young people who encounter difficulties in finding work; reorientation and skills enhancement programmes for those excluded from the labour market; programmes to promote the integration of the most vulnerable (care leavers and unaccompanied minors) into society and the world of work, and language and literacy courses for young people from a migrant background and foreign children approaching the age of 18;
- youth support projects to help young people overcome substance addictions (drugs and alcohol) or addiction to online gaming, electronic devices and social media, and to beat symptoms of depression, anxiety, loneliness and disorders caused by social isolation, which have been particularly exacerbated by the Covid-19 emergency;
- a full range of schemes to combat bullying and cyberbullying, including preventive measures, education on legal issues, the rights of children and their right to privacy, and the conscious and respectful use of the Internet and new technologies; projects to support victims of bullying and re-educate the perpetrators with a focus on making amends for their behaviour using social utility projects.

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While allocating a considerable amount of resources to these three focus issues, the Charity Fund also remains open to useful projects in **other areas**. Specifically:

- **Educational poverty:** support from the Charity Fund will mainly focus on schemes for children and young people up to the age of 14. The aims of these projects include strengthening, expanding and complementing the educational offer, including setting up specific courses to respond to individual needs and requirements; offering extracurricular activities; promoting children's health and early cognitive development; organising remedial courses for the most vulnerable students; designing pathways for the development of self-esteem, personal skills and resilience; designing programmes for children from a migrant background, SEN pupils and unaccompanied minors; organising guidance meetings for teachers; involving families in school life, by providing parenting support and educational empowerment.



- **Family violence:** support from the Charity Fund will be allocated for projects that promote and support the prevention of violence in all its forms (support for victims and witnesses of domestic violence or harassment). The measures will include the provision of support for refugees, shelters and domestic violence centres; informing victims, protecting them and then referring them to specialised personnel; providing psychological and legal assistance; risk assessments and prevention pathways for vulnerable households.
- **Health poverty and disease:** support in this field will include setting up schemes for the collection and distribution of medicines; providing support to clinics that offer free or subsidised health care; providing assistance to patients in particular situations of distress, either in hospitals or at home; recreational activities and mental health support on hospital wards; support groups and counselling for patients' families; training, support and coaching of carers.
- **Physical and intellectual disabilities:** in this area, the Charity Fund aims to promote full accessibility to the physical, social, economic and cultural environment for people with disabilities, and to provide support for their families and carers with rehabilitation projects that promote independent living and mobility; educational support programmes; creative workshops and recreational activities; building support networks and providing tools to guide and facilitate people's access to services; supporting training for professionals working with people with disabilities; organising discussion, support and training groups for family members and carers.
- **Inclusive amateur sport: this can only be supported through local donations**<sup>13</sup> (requests over €5,000 are not accepted). The Charity Fund aims to support small projects where sport is used as a means of promoting tolerance and respect, and of fostering the social inclusion of vulnerable, marginalised or disadvantaged people. Support is not provided for sporting activities aimed at the physical well-being of children and adults in general.
- **Social projects that also have cultural benefits,** through activities that directly involve the beneficiaries. Examples include art courses for children and young people who are unaccompanied or from disadvantaged areas; theatrical and musical activities involving prisoners and the disabled; art workshops, to promote social inclusion through the participation of multi-cultural groups and people with different abilities; vocational training in artistic disciplines, for vulnerable people.

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<sup>13</sup> For details of the types of donations, please refer to the "Types of donations" section of the Charity Fund Regulations.

## 2. Religion

The recipients of Charity Fund contributions in this area are **religious** organisations of any creed or faith.

The programmes supported by the Charity Fund are mainly **charitable projects based on a vision of solidarity and the centrality of the individual, in which the social element prevails**. The support is targeted at initiatives to **combat poverty and social exclusion**, for the benefit of the disadvantaged and those on the margins of society. Examples include providing help with paying rent, utilities and medical care; the distribution of food parcels and other basic necessities; soup kitchens; temporary accommodation for homeless people; social support centres; counselling centres; social and employment integration pathways; projects aimed at promoting school attendance among children from low-income or marginalised backgrounds.

## 3. Research

Compared to the Europe 2020 strategy, which seeks to increase public and private investment in research and development to 3% of GDP, Italy has set itself the target of achieving R&D expenditure of 1.53% of GDP.

The share of GDP allocated to research and development expenditure in Italy is still **far below the EU average**. According to ISTAT and Eurostat data, Italy spent 1.45% of GDP on research and development in 2019.

The Charity Fund aims to focus on **medical research projects that seek to improve people's lives** by looking for answers to serious problems or emerging needs. Initiatives with a predominantly social footprint are not eligible and must be submitted in the relevant Area.

The Research Area is supported **exclusively through Central Donations**<sup>14</sup> (requests over € 5,000). Projects can only be submitted by the organisers of the research project; fundraising on behalf of third parties is not permitted.

For this Area only, the **deadline for submitting** applications online is **30 May** of the reference year. The projects will be **evaluated by external experts (referees)**. If there are still funds available to support other projects after this phase, an additional evaluation phase may be opened, for which projects submitted after 30 May will be eligible.

**Support** from the Charity Fund is normally for **one year**. If the beneficiary organisations are interested in applying for additional support, they will have to re-submit their application online and send in the

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<sup>14</sup> For details of the types of donations, please refer to the "Types of donations" section of the Charity Fund Regulations.

accounts for the year in which they already received funding at the same time. To be able to apply for support for the following year, the organisation must not have any funds left over from the previous grant. Contracts or bonds must be put in place, which expire at the same time as the funded activities.

The form must be completed **in full, and only in Italian**. Material in **English (detailed abstract with budget)** can also be uploaded to the platform, in addition to the information entered in the form.

Applications for projects to the value of more than EUR 100,000 do not include external monitoring and evaluation by a university.

At the end of the project, the research organisations must also submit a report, prepared in line with the "Reporting Guide", which is available on the Charity Fund's website. No exemptions to the required documentation are allowed for public and/or education and research bodies.

### **International projects**

While the Charity Fund focuses on projects based in Italy, it also recognises the importance of **maintaining international solidarity** and contributing to the efforts of other countries and civil society to **alleviate world poverty and ensure the growth of all people**.

International projects are supported **exclusively through Central Donations**<sup>15</sup> (requests over € 5,000). Proposals may only relate to the Social Area, but they may also include applications submitted by religious bodies.

Priority will be given to:

- projects aimed at the development of the **communities and territories where the Intesa Sanpaolo Group operates through its foreign subsidiaries**<sup>16</sup>, including through partnerships set up by the International Subsidiary Banks Division. At least 50% of the funds allocated internationally are used for this type of measure, which is considered a priority;
- projects in **countries with a low or medium Human Development Index**<sup>17</sup>, with a particular focus on the following issues:
  - **economic development and vocational training;**
  - **educational poverty;**

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<sup>15</sup>For details of the types of donations, please refer to the "Types of donations" section of the Charity Fund Regulations.

<sup>16</sup> <https://group.intesasanpaolo.com/en/about-us>

<sup>17</sup> <http://hdr.undp.org/en/content/human-development-index-hdi>

- **food poverty;**
  - **medical poverty;**
  - **empowerment of women and young people.**
- **projects in poor or emerging countries hit by natural disasters** (earthquakes, floods, droughts etc.). For this type of project, the permitted share of durable goods and equipment is increased up to a maximum of 40%.

Efforts will be made to **diversify donations geographically**, ensuring fair coverage of the different areas of the world and, preferably, a **rotation of selected countries** compared to previous years.

**General characteristics of donations**

The Charity Fund Guidelines are a **guide for the selection of funding applications** from potential beneficiaries over a two-year period (2021-2022).

All funding decisions are made in line with the general objective of the Charity Fund, which is to **maintain a high incidence of contributions to projects that make a significant social impact in favour of the most vulnerable**. In line with this approach, the distribution of annual resources among the areas of intervention gives priority to the Social Area, to which most of the available funds are allocated.

Applications for funding are **assessed from January** onwards, and payments are made throughout the year until all the available funding has been used up. As the funds are limited, prospective beneficiaries are advised to submit their applications as soon as possible, to allow adequate time for the assessment process. A specific exception is made for projects in the Research Area, which must be submitted by the May deadline. Please refer to the section on this type of contribution for all relevant details.

With regard to the Central Donations<sup>18</sup>, the Charity Fund prefers not to make retroactive payments. With reference to the timing of the project, **the applicant must give due consideration to the start-up date** included in the application, as the **project selection and analysis process takes at least two months** from receipt of the application.

Irrespective of the field of activity, the **selection of projects is guided by the content of the applications** and their social impact; the applications are assessed on an ex-ante basis, by collecting information about the organisations' track record and their capacity to achieve the stated results. The selection of applications **follows no chronological order**, but priority is given to those with the **best structure, the most significant results, the biggest social impact, and the most careful and effective use of resources**. To ensure fairness and transparency during the selection process, the Charity Fund does not carry out any prior assessment of the projects. For this reason, no analysis will be carried out on projects that have not yet been officially submitted via the online platform.

**Projects are assessed at the sole discretion of the donor organisation and their contents are not made public. This means that we are unable to provide detailed explanations as to why a proposal was declined.**

A **rotation mechanism** is applied to the use of funding, to ensure the broadest, most flexible and diverse use of resources. In terms of time commitment, **funding is usually based on the provision of support for one year**. In the case of multi-year projects which are only supported for the first year, the

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<sup>18</sup>For details of the types of donations, please refer to the "Types of donations" section of the Charity Fund Regulations.

**beneficiary must re-submit the application for the following year, and submit reports for the year in which they received funding at the same time.** The project will undergo the same procedure of assessment and approval as it did in previous years. The **maximum time for which the same project can receive funding is three consecutive years**, irrespective of its duration. In this way, more opportunities to access resources are provided for the widest number of initiatives.

There is also an overall commitment to **diversifying the beneficiaries year on year**. Because of the rotation system, beneficiaries can submit more than one project in the same calendar year (local/central or same level), but this duplication will be taken into account. In order to ensure access to resources for as many organisations as possible, only one application from those submitted can be funded.

With regard to the types of eligible projects, **only project activities are considered. Funding for the applicants' ordinary activities is excluded.**

With regard to **Central Donations**, at the end of the project (or of the funding period, in the case of multi-year projects), the beneficiaries must complete and return "Form C" (which is available online), with details of their activities, the results achieved, and a summary of the costs and expenses<sup>19</sup>. The form is sent out by the donor when the funding is confirmed. For details of the reporting rules, please refer to the Guide<sup>20</sup>. For **Local Donations**, **a sample of beneficiaries are asked to submit a final report** including details of their activities, with copies of proof of expenditures.

The reports may be examined some time after they are submitted. For this reason, **the organisation must keep the final project report available for at least three years after the end of the project.**

**The following costs are excluded:**

- costs relating to the construction, renovation, restoration or upgrading of assets and property, including property protected or listed by the Superintendency;
- commercial development projects, even if related to social activities (e.g. setting up and launching cooperatives and social enterprises, franchising, brand/packaging/merchandising development);
- equity interests in any form of company or venture (start-ups, cooperatives);
- projects under which actions and services are arranged for payment or not at controlled rates;
- the creation of apps and web platforms, even if they are instrumental to the project;
- the organisation of events, concerts, festivals and folk events, promotional, tourist or commercial events;
- the organisation of competitions and awards;

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<sup>19</sup> <https://group.intesasanpaolo.com/en/social/charity-fund/how-to-apply-for-assistance>

<sup>20</sup> <https://group.intesasanpaolo.com/en/social/charity-fund/how-to-apply-for-assistance>

- the publication of music, books or educational publications;
- fundraising activities;
- foreign exchange losses (for international projects).

**The following purchases are allowed, but only up to a certain percentage of the cost:**

- **the purchase of equipment and durable goods (including vehicles):** these items may be included in the project budget for an amount **not exceeding 30% of the amount requested from the Charity Fund**. Even if this percentage is respected, the donor may decide to reduce it when evaluating the proposal, depending on the characteristics of the project;
- **communication and visibility activities:** these items may be included in the project budget for an amount **not exceeding 5% of the amount requested from the Charity Fund**. Even if this percentage is respected, the donor may decide to reduce it when evaluating the proposal, depending on the characteristics of the project;
- **ancillary costs:** are allowed for **Central Donations only**, and up to a **maximum of 7% of the amount requested from the Charity Fund**.

The resources of the Charity Fund are traditionally allocated to **development** projects. The Charity Fund will consider supporting aid projects in the case of disasters, calamities or extraordinary events that Intesa Sanpaolo or the banking system decide to intervene in specifically.

Donations are divided into two types:

1. **Central Donations** - in excess of EUR 5,000: these donations are for projects which are important in terms of their topic area and use of resources, have a significant social impact and which preferably cover large areas (a whole country, several regions or an entire region). They are managed by the Chairman's Technical Secretariat;
2. **Local Donations** - up to a maximum of EUR 5,000: these donations are aimed at supporting small projects with a direct impact on local communities. They are managed and authorised locally by the Banca dei Territori Division, through its Regional Offices.

Organisations submitting **requests** for an amount **close to or greater than EUR 100,000** in the "Social" or "Religious" Areas must arrange for the external **monitoring and evaluation** of their activities and results by one of the universities identified by the donor. The list of external evaluators is available at:

<https://group.intesasanpaolo.com/en/social/charity-fund/monitoring-and-assessment>. The applicant is free to choose their own external evaluator from the proposed list, and the cost of monitoring and evaluation will be negotiated directly between the applicant and the chosen institution. **This cost must be included in the project budget at the time of submission of the application** and supported by an estimate sent to the donor; **the Charity Fund will meet up to 50% of this cost**. The applicants should **contact the evaluator when the project is at the planning stage**, to agree on the appropriate indicators about the expected results and activities in advance, to identify the project baselines, and monitor them during the project and at the end for verification purposes. External monitoring and evaluation is not required for projects in the "Research" area.

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### **Characteristics of eligible projects, and who can apply**

The organisations which are eligible to apply for support are **non-profit-making bodies** based in Italy and legally formed under Italian law, with adequate accounting procedures and **registered in at least one public register**. The applicant organisations must have been **operational for at least two years** at the time of application and must have at least two sets of annual accounts and a project track record. For international projects, the applicant must have a dual location (Italy and country of implementation), or have an operational partner in the foreign country where the project will take place. Please see the Charity Fund Regulations for details of the types of organisations that are eligible to apply.

**Applications for funding can only be submitted through the online platform** which can be found on the Charity Fund website<sup>21</sup>. Applications received by any means other than the official platform (e-mail, ordinary mail etc.) will not be considered.

Applicants are asked to use the same login credentials for each application (this means that previously entered details can be retrieved without having to enter them again). They must also check that they are using the same name for the applicant organisation (unless the name has actually changed).

**The application form** is available online and must be **filled in fully and carefully, in Italian**; internal cross-references or references to other attached documents are not allowed. Requests for donations

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<sup>21</sup> <https://group.intesasanpaolo.com/en/social/charity-fund/how-to-apply-for-assistance>



must be presented in the third person singular ("*the Organisation*"). Acronyms and abbreviations are not accepted within the text unless they have been explained beforehand. **The project will also be assessed on the basis of the completeness of the documentation, the quality and accuracy of the presentation and its adherence to the standards set out in these Guidelines.**

Applications may be submitted by a single implementing body, or in partnership with other bodies (project partners<sup>22</sup>). In such a case, **a formal partnership agreement** (a letter of intent is not sufficient) must be drawn up between the applicant (lead partner) and the other partners. If the agreements are amended in more detail after the funding has been received, a copy of the amended versions must be submitted for the final reporting, together with proof of the transfer of funds from the lead partner to the project partners, if they are directly responsible for certain budget lines. If the project is implemented as a partnership, **the Lead Partner remains responsible for the use of the funds and the implementation of the activities.**

The amount requested on the form submitted online corresponds to the contribution requested from the Charity Fund. **The organisation must commit itself financially to the project by paying a share of the co-funding**, even a limited amount. This share must be clearly stated in the budget, with a distinction made between own funds and any third-party funds.

**The donor may confirm or vary the amount requested by the applicant;** the budget proposed in the application may thus be reduced. These changes will be formalised when the notification of authorisation and funding is given. Appropriate indications will also be given with regard to the budget lines and amount of funding.

100% of the funding amount will be transferred after approval by the relevant bodies; the full amount will be credited when the funding is authorised. **Payments will only be made by bank transfer into a current account held in the name of the applicant organisation.**

**If the sum allocated is not used in full**, due to variations or problems with the progression of the project, and there is some funding left over, **the beneficiary must contact the Charity Fund as soon** as possible to report this and to suggest a **proposal for** the use of the leftover funds, which can only be used for the continuation or extension of the approved project. Residual funds cannot be used for any project other than the authorised one. The organisation must send in a project history and a revised budget as supporting documents for the change of use. The agreed revisions should also be included in the final report.

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<sup>22</sup> Project partners are the organisations who are working on the design and implementation of the project and who deal with specific activities defined in the partnership agreement, sometimes administering the project budget together with the lead partner. Project partners should not be confused with service providers (suppliers of goods, consultants or staff), whose activities are paid for by issuing a regular tax document (invoice, receipt, etc.). Individuals whose sole contribution to the project is through financial support (such as the Charity Fund) are considered co-funders. A project partner may also be a co-funder if it provides its own funds for the implementation of the project.

During the project, it may be necessary to implement changes to what was agreed at the time of approval (changes to budget lines, timing of the implementation, method of development etc.); **any such changes must be agreed with the Charity Fund in good time** before implementation.

### **Communication with the Charity Fund**

The applicant organisation can contact the donor at the e-mail address [fondobeneficenza@intesasanpaolo.com](mailto:fondobeneficenza@intesasanpaolo.com). The email header must **always** include the project identification code and/or the subject of the question. **Applicants are invited to read the Regulations and Guidelines carefully, before requesting further information.**

During the **application process, the Charity Fund may contact the applicant** to request clarifications or additions to the submitted content: applicants are asked to reply promptly to any requests for further information.

**Applicants will always be informed of the outcome** of the evaluation process, whether positive or negative. Notifications will be sent to the e-mail address entered when registering on the platform (login credentials). **Applicants are kindly asked not to contact the Charity Fund repeatedly for updates on projects:** following receipt of an e-mail confirming that the application has been successfully received on the online platform, the project will remain under analysis for as long as necessary, and until notification of approval or rejection.

The Charity Fund does not ask for visibility or the use of the Bank's logo, in the event that it provides funding for a project. If the organisation wishes to carry out external communications (at its own discretion), it must contact the offices of the donor for authorisation. The wording to be used in connection with donations is as follows: **"Thanks to the Intesa Sanpaolo Fund for charitable, social and cultural initiatives"**.

Links and further information:

- [Charity Fund Regulations](#);
- [Platform for uploading applications](#);
- [Model budget](#);
- [Form C \(reporting form\)](#);
- [Guide to reporting](#);
- [Webinars and publications](#).

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