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**Single universal allowance**

A distributional analysis of the recent Italian child benefit reform

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## **Introduction**

The article 2 of the United Nations Convention on the right of the child states “All children have all these rights, no matter who they are, where they live, what language they speak, what their religion is, what they think, what they look like, if they are a boy or girl, if they have a disability, if they are rich or poor, and no matter who their parents or families are or what their parents or families believe or do. No child should be treated unfairly for any reason”. 196 states ratified the convention, but still now not all children have access to the same possibilities. Being a child is a right and the state must give children the opportunity to be who they are and must help parents to raise them with adequate care and means. In Italy, many couples choose to not have children as they do not feel they have the right state support and the means to grow them. Moreover, despite the fact that Italy is a developed country, many children live in poverty conditions and cannot benefit from opportunities that others give for granted. Italy for too long has left aside policies for children and young people, choosing to invest in other sectors of welfare.

A child's formation cycle is a dynamic process in which the inputs of a first period influence the output of tomorrow. The formation of an individual depends on an interaction between genetics and life experiences and there are stages of growth in which a human's neurological system is much more receptive and malleable to external events. The most important moments in a child's life are identified by scientific literature as the prenatal phase and early childhood from 0 to 5 years old. During these stages, children need to live in an environment that provides them with adequate medical care, food and assistance. (Heckman & James, 2006)

Unfortunately, due to poverty, not all children have access to them, and this generates inequalities between children who have access to certain resources and those who have not. State intervention is needed to bridge this gap.

A large part of public spending is devoted to the elderly population, while only a small part is devoted to families and minors, forgetting that helping children represents an investment in human capital, as today's young people will be the adults of tomorrow.

It is essential to intervene in the first years of life, as during adolescence it is expensive and difficult to remedy deviant behavior and social disadvantages.

Studies have shown that providing adequate food and medical care in early life reduces neonatal mortality and hospitalization in the short term and improves health and economic status in adulthood. Naturally, this result is also affected by private services such as parental care time, which however must be supported by state services and parental leave.

The first years of life also shape a person's behavior and personality traits. (Akee, 2015) Those who live in conditions of poverty are often subjected to future cognitive problems and to the so-called toxic stress, that is, the overreaction to threats, that negatively affect cognitive performance, social interactions and work performance. (Kristin, 2017)

Studies have shown that those who have adequate resources and care in early childhood, have a better chance of finishing high school, graduating and getting good jobs and higher salaries. This means more taxes paid for the community, greater productivity for the market and a reduction in deviant behavior and criminal activities. In addition, children who have adequate early childhood medical care live longer and are less prone to health problems and chronic illnesses over the long term, leading to savings in medical and hospital costs for society. (Almond, 2017)

In this context, state transfers for families prove to be fundamental. There are many studies documenting the link between transfers and the results of human capital. (Hoynes & Schanzenbach, 2018)

Transfers can be of two types: in cash and in kind. The choice of which one to use deal with many issues, among that there are division of labor and the division of responsibility between men and women.

Direct transfers are often criticized for negatively affecting female employment and pushing families to change their behaviors to maintain eligibility. Furthermore, there is the potential risk that the market will choose which services to offer and to whom offer them, basing its choice on risk and profitability, thus excluding the poorest segments of the population. The availability of transfers may not be sufficient to

overcome market selectivity. However, administration costs of direct transfers are lower than those of services and the possibility of receiving money offer families a choice on how to use it, even if this may run counter to the intent of the legislator. (Saraceno, 2021)

On the other hand, in kind transfers, especially in care and education, have a more equalizing effect and relieve women from the duties of care in the family, leading to defamiliarization.

As for the reduction of poverty in kind and in cash transfers pursue two different effects. Cash transfers follow the traditional family policy, which sees the male as the person that seek to obtain the income (male breadwinner) and the female, as the caretaker of the family. This approach aims at reducing poverty through the horizontal and vertical redistribution of income. While in-kind transfers follow the dual earner policy, families save from services provided by the state, family income increases and thus poverty decreases. (Nygård et al, 2019)

In Europe, is used a combination of the two transfers, as both are needed for a system to work. However, the Nordic countries, which pursue the dual earner regime and favor services, show higher female participation in work and lower levels of poverty than continental European states that rely on cash transfers.

In my master's degree thesis, I decided to tackle the single allowance reform, with the aim of comparing the previous system based on tax credits, family allowances and a series of other untantum bonuses, with the current current child benefit system. The old Italian child benefit system was a set of inhomogeneous policies that did not allow those who had less opportunity to support their children. This is the reason why Italy was and still is among the countries with the oldest population in Europe. The new system introduced by the single allowance, on the other hand, rationalizes and simplifies the previous one and gives space to a selective universalistic social policy, which represents the most conspicuous social investment after pensions in Italy. The goal of my thesis is to compare the pre and post reform system, paying particular attention to the aspects of equity and efficiency. The thesis will be structured as follows. The first chapter is a chapter introducing family welfare, in which I explain in general what are

the objectives and criteria for attributing transfers to children. Then I will focus on the Italian reform and I will describe in detail the attribution mechanisms in the new and in the old child benefit system. Subsequently, I dedicate second chapter to the empirical analysis, illustrating the assumptions made, the material and the methodology used to carry out the microsimulation. Finally, in the third chapter I deal with the description of the results of the empirical analysis and I try to identify who are the winners and losers of this reform, how the general amount of child benefits changed, and which income groups of the population had the major benefits, also through the help of external sources.



## **Chapter I Italian family welfare before and after the reform**

Welfare for family assistance has always been one of the cornerstones of public interventions. The state contributes to the expenses incurred in raising children to show that the choice of having children is worthy of attention. Depending on the measures taken, different objectives can be achieved, ranging from fighting poverty, supporting the birth rate and reducing inequalities between families with and without children.

The main instruments that the State has at disposal are direct (allowances) and indirect (tax credits) transfers. These are part of a welfare package that also includes health care, early childhood services, schools and parental leave.

The Italian welfare system of family aid has long been a set of direct and indirect transfers and a series of one-off bonuses linked to specific events, such as childbirth or adoption. This fragmented and uneven policy has led Italy to have one of the lowest birth rates in Europe and has accentuated inequalities. (Rosina, 2021)

To simplify and strengthen child support measures, Legislative Decree n. 230 of 29<sup>th</sup> December 2021 introduced the single universal allowance from March 2022.

The single allowance has a strong universalistic component, as it affects workers of any type and provides for a minimum payment regardless of income. This measure brings us closer to the universalistic welfare system for dependent children of the Scandinavian countries. (Saraceno, 2020)

In this chapter I will outline a summary picture of family welfare and I will analyse the pre and post single allowance situation, in particular I will describe tax credits, family allowances and bonus linked to new births and large families that were present in the old system. Finally, I will outline the features of the new single allowance and explain how it works and what benefits it entails.

## **1.1 Family welfare**

The origin of the welfare state is traced back to the introduction of compulsory social insurance for health, disability, accidents and old age, in Germany, in 1880. But actually, the welfare state began to develop already in the first half of 1800 and its birth is linked to family policies. It was in fact during the first industrial revolution that the first measures were taken to protect widows, orphans, mothers and children. (Neyer, 2021)

Despite this, social policies for families have had a late and uneven development and for a long time have not been considered in the study of the welfare state. Feminist scholars have shifted the focus of welfare research to family policies, focusing primarily on independence from husbands and their role as housewives. Furthermore, in the West, especially in Europe, two other factors, the increase in female employment and the decline in the birth rate, have made it necessary for the state to intervene in this sector. (Saraceno, 2021)

Beyond the macroeconomic foundations, it must be taken into account that children constitute one of the groups of the population at the highest risk of social exclusion. They are more susceptible to poverty risk than other population groups and run potential long-term risks from exposure to poverty. While it can be argued that adults are to a greater extent responsible for the material condition they experience, children have little control over the circumstances of their birth. (UNICEF, 2020) When the market creates inequalities and families cannot make up for them, it is up to the state intervening through active welfare policies.

### *1.1.1 Objectives of family policies*

When we talk about the welfare state, we are referring to a systematic taking of responsibility by the state for the satisfaction of the basic needs of citizens and protection from the risks associated with the functioning of the market.

In general, policies for families with children aim to achieve one or more of the following objectives:

- favour the birth rate;

- reduce inequalities between those who have children and those who do not;
- prevent the large number of children from producing poverty;
- reduce inequalities between fathers and mothers.

Concern about the risk of poverty is usually the main motivation for direct money transfers. In fact, there is often a link between poverty and family numbers. Children represent a double economic cost for parents, as consumers of goods and services and as consumers of time, which cannot be used by parents to generate income.

Increasing fertility is the other big reason for state intervention. To support the births, the costs of child support must be reduced.

### *1.1.2 Types of transfers and eligibility*

In most European countries, support for the cost of children takes place through a series of direct and indirect economic transfers. The five main ones are:

- periodic allowances, which compensate for the costs of raising a child;
- birth grants, which compensate for initial expenses;
- other allowances or allowances related to the presence of the child's special needs, such as disability;
- indirect financial transfers through the tax system (tax credits);
- allowances related to maternity, paternity and parental leave, which compensate for the loss of income resulting from the temporary suspension of paid work to carry on a pregnancy and take care of a new-born. They are aimed more at mothers than fathers.

In some countries there is also basic maternity, independent or alternative to that for working mothers, in recognition of the additional costs associated with maternity. Also in Italy there is this kind of maternity and it is granted to unemployed mothers, if their household's income does not exceed a certain ISEE threshold.

Access to family allowances can be selective or universal. When we talk about universal allowance for dependent children, we refer to payments or tax transfers made regularly to children, regardless of their socio-economic conditions. Eligibility may vary based on

age and residence and citizenship restrictions. In the Nordic countries, periodic allowances tend to be universal. In other countries, however, periodic allowances are assigned on the basis of a means-test, which may be the type of employment or family income, or allowances may be assigned only to specific geographical areas.

Finally, the receipt of family allowances can be subject to specific conditions that the family must follow.

In Italy, before the single allowance came into force, the family allowance system was one of the most selective in Europe, in fact it was doubly linked to income and type of work. Now the single allowance combines universalism and selectivity. The allowance, in fact, is paid to all families with dependent children, but additional aid is granted to the lower-middle income classes. Furthermore, for children over 18, the aid is conditional on compliance with particular conditions, which will be examined later. (UNICEF, 2020)

The allowances are granted until the children reached a maximum age, which in Europe ranges from 18 years in Belgium to 27 years in Luxembourg. This threshold is not considered in case of a child's disability.

The increase in the allowance can vary depending on the number of children, to help and favour large families. (Saraceno, 2021)

In any case, monetary transfers are only a part of the support package that can be offered to families. The other large part is made up of services such as: school, health and early childhood care and education services. Economists tend to prefer direct monetary transfers, because they argue that in this way families can spend money to meet the needs they think are most important. However, this freedom of choice hides a potential negative effect, as the grants awarded can be used for purposes other than those envisaged by the legislator. Furthermore, direct transfers often prompt parents to change their behaviour with respect to marriage, work and fertility in order to maintain or obtain eligibility. (Aizer et al, 2022)

Despite the negative effects, money transfers generally benefit economies by enabling productive investment and increasing the demand for local products and are central to

determining children's present and future life opportunities, but they must be accompanied by quality services. (UNICEF, 2020)

The services have the task of moving some of the time out of the responsibility of the family, relieving the tasks of care especially for mothers.

For some time, education, understood as a form of social investment in human capital and as a tool to fight inequalities deriving from family origin, has been the service in which states have invested the most.

But the responsibility for providing the necessary services to children lies not only with the state, but is divided between family, state and market and varies between countries. This division generates inequality between men and women, between women who can count on a care service and women who cannot and between children who are born in families with different monetary and cultural resources. In Italy, as in many other countries, paternity does not have the same role as maternity, the mother is still seen as the sole caretaker of the children and the father as the source of income. The aftermath of a patriarchal politics that has no longer reason to exist. Sweden understood this, by choosing to give fathers a paternity leave with the same number of days of the maternity leave. Scandinavian countries are often praised for their welfare model and you can't blame those who do it. In these countries, parenting is experienced differently than in Italy, families do not have a single income but have a double income, also mothers work, because they can count on a set of integrated services that has led to the de-familiarization of the system.

It is not right to force mothers to choose between family and work, nor to deny some children the opportunities that are taken for granted by others. The task of social policies is precisely that of exploiting the tools available, to ensure that all children have the same opportunities and to increase de-familiarization, that is, to ensure that the services offered reduce the dependence of individuals on the family.

The Barcelona agreements established that by 2010 the states of the European Union had to reach certain levels of coverage of services, equal to:

- 30% coverage for children under 3 years old
- 90% coverage for children between 3 and 5 years

To date, many European countries have not achieved the goal, including Italy. (Saraceno, 2021)

It is important to consider not only the short-term effects of social policies, but also the long-term ones. (Aizer et al, 2022)

Not only families benefit from a good family aid system, but society as well. A child who studies and who has access to decent living conditions generates positive externalities for the community. In fact, in the future, the same children will participate in the labour market, become taxpayers and producers of goods and services. (Penn, T. et al, 2020)

It has been shown that children who receive adequate help and services have a better chance of completing high school, obtaining a bachelor's degree and earning more in the labour market. Furthermore, greater social inclusion, fostered by cash transfers and services, removes children from criminal activities. In fact, children subject to social exclusion often end up in the hands of criminal organizations, because that is the only future they can see. In Italy just think about mafia and how many young boys it attracts into its clutches, pretending to be benevolent and trying to replace an absent state, with the difference that its help is also paid for with life. However, when children and young people are helped, they are able to see a different future, also far removed from the family context in which they were born and raised. Services, education and cash transfers are all important aids to their future life chances. (Bäckman & Ferrarini, 2010).

## **1.2 The old system of public support for families with children**

The single and universal allowance substitutes several inconsistent interventions that the Italian government put on place throughout the years. Among these, there are tax credit and family allowance. Both present fairness problems.

Tax credits for minor children decrease as the taxable income increases, but they do not reach uncapacious subjects that do not pay taxes and cannot benefit from this welfare measure integrated in the fiscal system.

Instead, family allowance can be paid also for uncapacious people present in the household, but the unique beneficiaries are recipients of employee work and pension.

Self-employed workers and unemployed from a long period were excluded from the intervention. To these two measures must be added bonuses linked to events, such as birth and adoption, which were absorbed by the single allowance. (Pacifico, 2021)

### *1.2.1 Tax credit for dependent children*

Tax credit is a welfare measure integrated in the fiscal system, in simple term a sort of discount on taxes, that a taxpayer can obtain only if he pays taxes, namely the beneficiaries are subjects who pay personal income tax (IRPEF) and have a gross tax higher than the tax credit for work or pension. This means, that self-employed workers subject to the minimum tax system (called “regime forfettario”) and uncapacious<sup>1</sup> subjects are excluded from this welfare measure, because the first pay a substitutive tax and the second do not have enough gross income to take advantage of this measure. This measure has been abolished from 28<sup>th</sup> February 2022 for dependent children till 20 years and now it remains only for dependent spouse, children over 20 years and other relatives, as provided by the rule.

The calculation criteria of tax credit is based on a formula that take into account the number of children, disabilities, the type and the amount of total income and the presence of children minor that 3 years old.

Tax credits decrease as the total income increase. To calculate the amount of tax credit effectively due for one dependent children, it is necessary to divide 95.000 euros, decreased of the total income for 95.000 euros and multiply the result for what is called “theoretical tax credit”. The theoretical tax credit is 1220 for a dependent child minor than 3 years and 950 for a dependent child major than 3 years. **(Table 1)** These theoretical tax credits are increased of 400 euros in case of disability<sup>2</sup> of the children and of 200 euros when the number of dependent children is major than three. The theoretical tax credit must be divided for the months of the year in which the children have been effectively dependent, this happened only in case of birth, death, marriage

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<sup>1</sup> Uncapacious subject: taxpayer whose gross income is lower that the tax credit from work or retirement

<sup>2</sup> Children are considered disable for the tax credit proposes if they possess the law 104 article 3 comma 1 or 3, that certify the disability status.

and separation or divorce of the parent. The dependence of the child for at least one day in the month, entitles the parent to benefit of the tax credit for the whole month. In the same way, the amount of theoretical tax credit must be divided for the months of the year, in case of changes that entitles to a higher or a lower tax credit, like age that becomes greater than three years and recognition of the disability status. (Piazzo, 2019)

**Table 1: theoretical tax credit per children’s age and disability status**

Theoretical tax credit		
Dependent child younger than 3 years		€ 1.220
Dependent child older than 3 years		€ 950
Disable dependent child	younger than 3 years	€ 1.620
	older than 3 years	€ 1.350

Source: Piazzo (2019)

In the case of more than one dependent children, the amount of 95.000 euros must be increased of 15.000 euros for each child after the first. If the result of the formula  $[(95.000 - TI^3)/95.000]$  is 1 or less than one, the tax credit is not due. Total income must include the income from rent subject to flat tax on rent (“cedolare secca”) and exclude the income from principal residence and adjacent buildings not subjected to IMU (single municipal tax). **Table 2**

**Table 2: Formulas to compute tax credits per number dependent children**

Tax credit for one dependent child	
<i>theoretical tax credit</i>	$\cdot \frac{[95000 - (TI + RENT INCOME - PRINCIPAL RESIDENCE AND ADJACENT INCOME)]}{95000}$
Tax credit for two dependent children	
<i>theoretical tax credit</i>	$\cdot \frac{[(95000 + 15000) - (TI + RENT INCOME - PRINCIPAL RESIDENCE AND ADJACENT INCOME)]}{(95000 + 15000)}$

<sup>3</sup> TI= total income



<b>Tax credit for three dependent children</b>	
<i>theoretical tax credit</i>	$\frac{[(95000 + 30000) - (TI + RENT INCOME - PRINCIPAL RESIDENCE AND ADJACENT INCOME)]}{(95000 + 30000)}$
<b>Tax credit for four dependent children</b>	
<i>theoretical tax credit</i>	$\frac{[(95000 + 45000) - (TI + RENT INCOME - PRINCIPAL RESIDENCE AND ADJACENT INCOME)]}{(95000 + 45000)}$

Source: Piazzo (2019)

If one parent is missing because he died or has not recognized his children and the other parent has not remarried or is legally and effectively separated, for the first child it is possible to recognize the tax credit for spouse if more convenient than that for dependent child. The tax credit for spouse is € 690 if the total income is between € 15.001 and € 29.000 and between € 35.201 and € 40.000, instead over 80.000 it is not due. Till 15.000 the tax credit for spouse is calculated with the formula €800-[110\*(TI/15000)] and between € 40.001 and € 80.000 with this formula €690\*[(80.000-TI)/40.000]. Between €29.001 and € 35.200 the basic tax credit of €690 is increased of 10, 20 or 30 euros, as described in table 3.

**Table 3: Increase in spouse tax credit per classes of income**

<b>TOTAL INCOME</b>	<b>INCREASE OF TAX CREDIT</b>
From €29.001 to €29.200	€10
From €29.201 to € 34.700	€20
From €34.701 to €35.000	€30
From €35.001 to €35.100	€20
From €35.101 to €35.200	€10

Source: Piazzo (2019)

If the number of dependent children is major or equal to 4, it is due a further tax credit of €1200, that must be divided at 50% between the two parents and become of 100% if one parent is dependent from the other. In the case uncapacious taxpayer, the residual tax credit is recognised anyway. (Piazzo, 2019)

The share of the tax credit is 50% between the two parents or 100% to that with the highest income. The legislator made this kind of choice to not penalize uncapacious people. In the case of exclusive custody of minor children, the tax credit is due at 100% to the custodial parent and 50% between the parents in the case of joint custody. Whenever the parents decide to modify this percentage, they must possess a written agreement to show to the financial administration.

The individuals that are not resident in Italy can benefit from tax credit, if the income produced in Italy is at least 75% of the total income and if the subject doesn't benefit from similar treatment in the residence state.

Children can be dependent wherever they reside, but they must have an Italian tax code and if they reside outside the European union, the individual to who they are dependent must possess a document certifying the status of family member. This document can consist, alternatively, in:

- Original documents issued by the consular authority of the country of origin, translated into Italian and certified by the competent prefect of the territory;
- Documentation with the affixing of the apostille, for people coming from countries that have signed the Hague Convention of 5 October 1961;<sup>4</sup>
- Documentation issued in the country of origin, translated into Italian and certified as compliant by the Italian consulate of the country of origin. (Piazzo, 2020)

The validity period of tax credits is the calendar year, and these are paid monthly in the pay slip or through the individual income tax return.

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<sup>4</sup>The Hague convention is an international treaty that specifies the ways in which a document issued in one of the signatory countries can be certified for legal purposes in all the other signatory states.

To be dependent a child must possess a total income lower than 4000 euros till 24 years and lower than 2840.51 euros if it is older than 24 years old.

### *1.2.2 Family allowances*

The legislative decree n. 69 of 1988 introduced the family allowance or ANF (“assegno al nucleo familiare”), a benefit that the National Institute for Social security (INPS) recognize to certain dependent workers, retired people and other individuals specified in the legislation.

The potential beneficiaries and applicants of the family allowance are:

- Employees
- Pensioners whose pensions derive from employment
- Domestic workers
- Temporary workers
- Self-employed workers enrolled in the separate INPS management
- Workers of companies that went bankrupt or closed
- State and public entities’ workers and pensioners
- Workers supported by tuberculosis insurance
- Recipients of payroll subsidies and unemployment benefit
- Pensioners of special funds, ex ENPALS<sup>5</sup>

To establish the amount of the family allowance we must consider three key elements: the kind of household, people composing it and the total income produced by it. These elements allow to identify the right family allowance table between those that every year are revalued based on the ISTAT index and issued from INPS. These table are valid from the 1<sup>st</sup> July of each year, till the 30<sup>th</sup> June of the next year.

The family allowance is provided in an inversely proportional manner to income and is differentiated by brackets. Instead, it is directly proportionate to the number of members which make up the household.

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<sup>5</sup> ENPAL: pension fund for entertainment workers and professional footballers, later incorporated into INPS

The legislation provide that the household can benefit from only one family allowance and the latter is incompatible with any other family treatment provided.

The household of the applicant for ANF purposes can be composed of:

- The workers or the pensioners who the family allowance refers to
- The spouse <sup>6</sup>
- Children minor than 18 years and without limit of age if considered unable to work
- Brothers, sisters, and grandchildren if minor or adult but considered unable to work, only if they are orphans and do not receive a survivor's pension. (These components must be approved by INPS)
- Grandchildren minor than 18 years, that are dependent from the applicant. (These components must be approved by INPS)

People unable to work for family allowance purposes are individuals that have psycho-physical difficulties, which do not allow them to carry out profitable jobs, namely a job that guarantees a significant profit. The presence of an unable person in the household gives right to access an increased amount of family allowance.

If INPS authorized it, also children of age that are student or do apprenticeship can be part of the household, as long as:

- They have an age between 18 and 21 years;
- The household is composed at least of four children minor than 26 years.

Regarding the income, to determine the income of the household, we must consider all incomes subjected to IRPEF and any other income, also those exempted and subjected to substitutive tax, if major than 1032.91 euros. The total income of the household must come at least for 70 % from employee work, assimilated or pension.

The disbursement of family allowances is subjected to the number of hours worked and a distinction is made between workers and employees. In the case of monthly pay, the

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<sup>6</sup> The de facto cohabitant is assimilated to the spouse in the event that the cohabitation has been registered, while civil unions are equivalent to marriage

allowances are due if the workers have worked more than 104 hours and the employees more than 130 hours.

Before the entry into force of the single allowance, the spouse and the children who were not resident in Italy were not part of the household for family allowance purposes, except in the case of family members living in a country linked to Italy by a bilateral social security agreement or in a country interested by a reciprocity agreement. Moreover, the inclusion of non-resident children and spouse in the household had to be approved by INPS. Now this is changed and I will discuss it later.

To obtain the family allowance the applicant must fill a claim directly in the web site of INPS or he can apply through employee organisation and tax assistance centres.

The ANF for subordinate workers is paid in advance in the pay slip by the employer, that after will be refund by INPS. Instead, for all other categories it is paid directly by INPS through bank transfer.

In the case of separation or divorce, the family allowance is due to the custodial parent, who apply for the household he is part of and for his children. The other spouse cannot obtain ANF because he is not in the household.

If the custodial parent cannot apply for ANF because he or she does not respect the necessary conditions described above, he or she can apply for ANF according to the position accrued by other parent.

If the custody is joint, instead, the parents can decide who apply for ANF through an agreement, otherwise it goes to the parent with who the children are resident.

Usually, in the sentence of separation or divorce it is specified, who can apply for family allowance. (Papeo, 2020)

When we have identified the tree key elements: kind of household, people composing it and the total income and it is clear who can apply, it is sufficient to consult the reference table to find the amount due for the household.

If the application is not made within the reference year, it is possible to recover the arrears of family allowances up to five years back. From 28<sup>th</sup> of February ANF have been abolished for minor children and disabled, but, even now, those who had not requested family allowances in previous years have the possibility of recovering them. (INPS, 2022e)

### *1.2.3 Additional bonuses*

Together with tax credits and family allowances, the old system was made of additional bonuses linked with new births and large families. These are:

- The birth allowance (or baby bonus)
- Local authority allowance for three minor children
- Local authority allowance for housewife mothers
- Bonus mom tomorrow
- Fund for birth rate
- Kindergarten bonus

All these bonuses have been abolished except the kindergarten bonus and the local authority allowance for housewife mothers.

The birth allowance, also called baby bonus, was a monthly allowance for each child born, adopted or in pre-adoptive custody. This allowance was paid until the first year of age or the first year of permanence in the household. It was given to Italian and European Union citizens, and to non-EU citizens with a suitable residence permit<sup>7</sup>, that have residence in Italy and cohabit with the children.

For children after the second was due an increase of the amount of 20%. The application should be presented within 90 days of birth or entry into the household, directly in the web site of INPS or through employee organisation and tax assistance centre. The sum was paid by INPS through bank transfer.

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<sup>7</sup> The long-term residence permit or residence card for family member of a citizen of the European Union are considered suitable. Refugees and holders of international protection are treated as Italian citizens.

The application could be submitted with or without ISEE. If there was a valid ISEE, the monthly amount of the allowance varied according to the ISEE indicator, from a maximum amount of 160 euros per month, with an ISEE of less than 7000 euros, up to a minimum of 80 euros per month, with an ISEE exceeding 40,000 euros. If ISEE was not presented, was paid the minimum amount of 80 euros per month. The aforementioned amounts were increased by 20% for children after the first. In the case of erroneous ISEE, the minimum amount was paid and any difference was integrated, once the ISEE was remedied. (INPS, 2021c)

The local authority allowance was an aid that was granted from municipalities and paid by INPS. This allowance was given to families with at least three minor children and that had an ISEE indicator minor than 8955.98 for year 2022.

This allowance was paid to Italian and European Union citizens, and to non-EU citizens with a suitable residence permit.

The allowance was paid for 13 months in two rates, within 15th July and 15th January of each year. For year 2022, the amount of the aid was of 147.90 euros and it has been given only for January and February, as from 28th of February the allowance is abolished. (INPS,2022a)

Local authorities also grant the maternity allowance if the mother is unemployed and has no social security coverage. This measure has not been abolished. (INPS, 2021b)

The bonus mom tomorrow was aid of 800 euros that was paid only once, in the event of a new birth or adoption. The application could be submitted from the 7th month of pregnancy or after the childbirth or the adoption. (INPS, 2021a)

The fund for the birth rate was a loan that was granted by certain banks that had joined the initiative and in which the state acted as guarantor for 50% of the capital. It could be requested until the child reached the age of 3 years or until the adoptive child reached 3 years of permanence in the household. (Gazzetta ufficiale, 2017)

The Kindergarten bonus is an aid that is given for the payment of public and private nursery fees, from a minimum amount of 1500 euros up to a maximum of 3000 euros

per year. The benefit is based on a valid ISEE. With an ISEE of up to 25,000 euros, the maximum amount payable is 3000 euros, from 25001 up to 40000 the maximum payable amount is 2000 and the maximum beyond 40001 is 1500. If the ISEE has not been presented or this is not valid, the benefit will be equal to a maximum of 1500 euros. The applicant must provide proof of incurring the expense and cannot combine this bonus with tax credits for school expenses. (INPS, 2022f)

### **1.3 The single allowance reform**

The legislative decree n. 29 of 2021 established from 1st March 2022 the single universal allowance for dependent children.

The single allowance is made up of a basic component that goes to everyone, and a variable component linked to income. The variable part of the grant is provided on the basis of the ISEE indicator, which makes this measure progressive.

It differs from the old welfare regime that wanted aid to families linked to the employment situation and it is universal. Therefore, the single allowance represents both an instrument to fight poverty, given its progressive component, and a promoter of the birth rate given its universalistic component, which makes it perceive as important even by the middle class. (Saraceno, 2020)

#### *1.3.1 Description of the reform*

As I wrote previously, the single allowance substitutes tax credit, family allowance together with the other bonuses linked to new births.

This allowance is paid monthly, and the application validity period goes from 1st March of each year till 28th February of the following year.

The single allowance's beneficiaries are subjects that exercise parental responsibility towards minor children, adults up 21 years and children with disabilities without age limits. In the case of new births, the allowance is due from the seventh month of pregnancy.



For dependent children, it is meant children part of the household for ISEE purposes. The benefit is granted regardless of the working condition, unlike family allowance and tax credits, and it can be extended to grandparents in the case of legal provision of custody.

The application can be made with or without ISEE. If it is made without ISEE, the amount due is equal to that paid with an ISEE indicator over 40,000 euros and it is the minimum. For minor dependent children the amount is 50 euros and for adults till 21 years is 25 euros. If the application is made with ISEE, the sum paid goes from a maximum of 175 euros to a minimum of 50 for minor children and from a maximum of 85 euros to minimum of 25 for adults till 21 years.

Adults till 21 years can choose to make the application for themselves or let the parents do it. To benefit of the allowance adults till 21 years must respect one of these four conditions:

- be enrolled in a course of study, degree or equivalent
- carry out civil and universal service
- work and have a gross income of less than 8000 euros for the current year
- be unemployed and registered with the employment centre

Once the age of 21 is reached, the single allowance stops automatically.

In the case of dependent children with disabilities, the amounts due and the conditions change.

The disabilities are divided in three kinds according to the severity: medium disability, severe disability, and non-self-sufficiency.

For minor children non-self-sufficient there is a surcharge of 105 euros on the basic amount paid to minors, for severe disability the amount decreases to 95 euros and for medium disability the sum paid in excess is 85 euros. In the case of disabled adults under 21 years, the sum paid for adults is increased of 80 euros. These surcharges do not decrease according to the ISEE indicator but are fixed.

Disabled adults over 21 years benefit of a single allowance of 85 euros monthly with an ISEE lower than 15,000 and this sum decreases according to ISEE indicator till reaching a minimum amount of 25 euros. Without ISEE the amount paid is the minimum. It is important to note that disabled over 21 years can continue to benefit of tax credits and at same time, receive the single allowance. Only for year 2022, the decree simplifications state that disabled children of age will benefit of an allowance equal to that provided to minors and disabled children between 18 and 21 years will benefit also of the same surcharge granted to minors in based on the grade of disability, only if the ISEE indicator is lower than 25,000. In 2023 the sums paid will turn to level I described above. (INPS, 2022f)

The single allowance provides for a series of increases.

The first consists in 20 euros fixed for each child, when the mother is less than 21 years old.

Then there are increases regarding the number of children in the household to promote birth rate. For each child after the second, it is paid an extra sum of 85 euros that reduces gradually according to the ISEE indicator. Instead, families with four or more children are entitled to a lump sum of 100 euros per month.

Another additional supplement regards the employment situation of the parents, if both parents are holders of employee work and similar, unemployment subsidy, pension, or business income, at the time of submitting the application, they are entitled to a supplement that varies according to the ISEE indicator from a maximum of 30 euros to a minimum of zero. (INPS, 2022c)

This increase is desired because the progressivity of the allowance, despite pursuing an aim of equity, can discourage the second parent from looking for a job, in most cases the mother. This happens because a higher household income would mean a reduction in aid. Through this increase, therefore, the legislator aims to incentivize employment and therefore make the single allowance efficient as well as fair. (Curci and Sevegnano, 2021)

Finally, if the household received family allowance (ANF) in 2021 and the ISEE indicator is less than 25,000 euros, for the first year the household is entitled to a compensatory increase, calculated on the basis of the subsidy that would have been taken through tax credit and family allowance. The increase is of transitory nature and is provided for 2022 in full, for 2023 for an amount equal to two thirds and for 2024 and the first two months of 2025 for an amount equal to one third. This increase is intended to facilitate the gradual transition to the new measure. Specifically, INPS will add up the monthly amount of the family allowance and the tax credit that would have been due. The monthly single allowance amount will then be subtracted from this sum. If the result is negative, the increase is not due, if it is positive, the single allowance will be integrated with the difference. This allowance, as specified in the simplification decree, is increased of 120 euros if in the household there is at least one disabled dependent child. (INPS, 2022f)

The application can be presented independently on the INPS website or through the aid employee organisation and tax assistance centre and the payment is made the month following that of submitting the application.

The application can be submitted from one of the parents at 100% or from both at 50% and the single allowance is paid directly by INPS through bank transfer or cash at the postal office. The applicant can decide to submit the application only for himself or to indicate also the IBAN of the other parent. In the case of exclusive custody, the application must be submitted from the custodial parent at 100% and it is important to underline, that the single allowance is always paid based on the ISEE of the household where the children have the residence. The percentage of the application can be modified later, but the application must be only one. So, if one parent applied for single allowance and did not insert the data of other parent, the latter must access to the INPS reserved area and modified the application already presented, otherwise if he presents another application, both applications are blocked from INPS.

For protected people the application must be submitted by the guardian or the support administrator.

Fundamental, it is who is the header of the IBAN chosen for the payment of the single allowance. The applicant must be the holder or joint holder of the current account chosen, otherwise also in this case the application is blocked. For protected people, the IBAN can be in the name of the protected person or of the guardian. If the current account is not opened with one of the SEPA area credit institutions agreed for the payment of pensions, the applicant must attach to the application the financial identification model required by the European Union. In the absence of this form, the application is blocked. (INPS, 2022c)

Another fundamental requirement to be able to apply is to be an Italian, EU or third country citizen in possession of an adequate residence permit. The accepted residence permits are as follows:

- long-term EU residence permit
- single job residence permit that authorizes to carry out an activity for a period exceeding 6 months or a residence permit for research purposes exceeding 6 months.
- for family reunification
- for subordinate, seasonal and self-employed work
- for assistance to minors special protection (issued when there is danger of persecution in the country of origin) and special cases (issued to individuals who have suffered violence and exploitation)

Stateless foreigners, political refugees and holders of international protection are equated with Italian citizens.

Furthermore, holders of the blue card "highly skilled workers" and workers from Morocco, Algeria, and Tunisia for which the euro Mediterranean agreements establish equal treatment with EU citizens, are considered eligible for the application. (INPS, 2022d)

The absence of residence permit was, together with erroneous IBAN, the reason for which INPS blocked the highest number of single allowances.

The application can be presented for the children resident in Italy and the applicant must be subjected to the payment of taxes Italy.

The reference law provides that if the application was submitted by 30th June 2022, you were also entitled to arrears, otherwise the arrears are lost, and payment is made only from the month of submission of the application. Also, ISEE had to be presented within 30th of June, otherwise it was paid the minimum amount and only for the months after the presentation of ISEE the sum was integrated according to the indicator. Regarding new births, instead, the application should be presented within 90 days from the birth, only once the child has the fiscal code and the arrears start from the 7<sup>th</sup> month of pregnancy. (INPS, 2022c)

### *1.3.2 Single allowance for earners of citizenship income*

For the earners of citizenship income, the situation is more complex. The citizenship income is a monthly allowance to contrast poverty, granted according to ISEE. To obtain it, it is necessary to have resided in Italy for at least 12 years, two of which continuously and if you do not have Italian citizenship, you must have a long-term residence permit. For this reason, the conditions to be respected to obtain the single allowance are absorbed by the more rigorous ones of the citizenship income and the single allowance is provided ex officio, without the necessity of application. Families with children are more at risk of poverty than those without children. To avoid falling into the poverty trap, the amount of the allowance is calculated with a partial additivity, by subtracting from the theoretical amount of the single allowance the part of citizenship income relating to the children.

In the major part of the cases the earner of citizenship income have to submit another model called RDC-COM/AU. This model is used to communicate all relevant details, that INPS cannot deduce from ISEE, the application of citizenship income and through controls with the civil registry. Families with both parents in the household and with minors or disabled adults are not required to submit the aforementioned model. Instead, if the parents are not living in the same household, the dependent children are aged between 18 and 21, or the mother is under the age of 21, it will be necessary to fill in the form RDC-COM/AU. In particular, for children aged between 18 and 21

years, the applicant must self-certify if they are enrolled in a course of study, degree or equivalent, if they carry out civil and universal service, if they work and have a gross income of less than 8000 euros for the current year or if they are unemployed and registered with the employment centre. The form was made available late, around the end of May, and for this reason the recipients of citizenship income had to wait longer than due for the payment of the single allowance. Exceptionally, the limit for collecting arrears, only for this category has been postponed allowing everyone to fill in the RDC-COM / AU form. (INPS, 2022b)

### *1.3.3 What is left of the old system?*

Some of the key measures of the old family welfare system have remained in place, but changes have been made to them.

The most important changes concern family allowances, which can no longer be requested for minors and children with disabilities, but only by households formed by spouses or other dependent family members, as required by law. The law provides for total incompatibility between single allowance and family allowance, even if the two aid do not concern the same person. For example, if a household, with both the parents and two children, earns single allowance for the children and wife does not work, the husband cannot apply for the family allowance for the wife and from now on he will benefit only from tax credit for her.

The other big news for family allowances concerns the possibility of requesting them for family members residing in third countries. As I explained earlier, until 2<sup>nd</sup> August 2022, when an INPS circular announced the possibility, the allowances could not be requested for family members residing abroad, with the exemption of residence in countries with which reciprocity agreements had been stipulated. Now, holders of long-term residence permit or single work permit can apply for allowances also for family members residing abroad. The documents to certify family status are the same as those required for family members residing in non-EU countries. This measure is aimed at not penalizing those who have minor and disabled children residing abroad and had been excluded from both the single allowance and tax credits. (INPS, 2022e)

As regards tax credits, since February 28th these have been abolished for minors under the age of 21, who will only benefit from the single allowance. While they remain for dependent children over the age of 21 and for the disabled children, who will benefit from both the single allowance and tax credits, but not from the family allowances. Conditions remain unchanged for other dependent relatives.

## **Chapter II Empirical analysis of the reform**

In this chapter I will explain all the steps of the microsimulation in detail. The first paragraph will describe data and the sample used to carry out the microsimulation, which aims to compare the previous system with the current one. The second paragraph will explain the procedure and the assumption adopted to compute the variable of my simulation: ISEE and single allowance, tax credits and family allowances and equivalent disposable income. For the elaboration of data, I used the statistical software STATA and I carried out a descriptive statistical analysis, through the use of graphs.

### **2.1 Description and selection of data**

In the microsimulation, I used the databases of the Bank of Italy of 2016 survey of household income and wealth. In this paragraph I will give information about the survey and I will explain which variables and subset of the sample I used to perform the simulation and which variable I generate through data elaboration.

#### *2.1.1 Information about the survey*

The survey of household income and wealth is carried out since 1960 to collect information about earnings and savings of Italians.

The target population is that officially resident in Italy. People living in institutions or illegally in Italy are not taken into consideration. The sample under investigation in the household income and wealth survey 2016 corresponds to 7,420 families, made up of 16,462 individuals.

The sample of the survey is selected into two steps. First the reference population is divided in stratum, based on the region and population size. Within each stratum, are then selected the municipalities with more than 40,000 residents and smaller town that are self-representative. After that, the household to be interviewed are selected randomly from civil register. The names are selected from ISTAT and then sent to Bank of Italy for the survey.



The questionnaire is composed from a general part that provide general information of the household and from additional sections that provide information regarding specific subset of households' individuals.

Data are gathered using the computer-assisted personal interviewing program (CAPI) or paper-based questionnaires, whose answers are then imported in the computer using CAPI.

The questionnaire is subjected to a quality control and interviews in which large part of questions are left unanswered or that are filled by a household different from that invited to take part in the survey are eliminated. After that, missing answers are imputed, using a regression model to estimate the values. The amount of imputed data is very small and concerns data that the interviewed person is reticent or find it difficult to provide, such as fringe benefits or financial assets value. Finally, interviewers are asked to give an assessment of the reliability of the provided information, comparing them with the objective evidence available. The reliability of responses is also tested by comparing the survey's results with figures from the national account. (Bank of Italy, 2018)

### *2.1.2 Sample and variables*

The dataset of Bank of Italy provided me all the variables I needed to perform the microsimulation. I used external sources only to impute the values of real estate properties and to find the gross income. The most important variables are those that identifies the dataset at household level ("nquest") and at individual level ("nord"). Besides these, in my microsimulation I used quantitative variables concerning the characteristics and the income of the individuals and variables concerning debts and expenses of the household. The most important variables among those used are: age, net disposable income, payroll income, pensions and transfer, net self-employed income, property income, financial assets and debts for principle residence, employment status, number of working hours and rent per month. The values of the variables have not only been the basis of the calculation, but they have also been useful in skimming the observations to create my reference sample. Particularly important has

been the variable “parent” that identify the role of the individual in the household and the number of household’s components, that allowed me to take the reference person of the family and his children as a starting point to create my subsample.

For the calculation of the equivalent disposable income and the decile to which families with children belong to, I kept the initial sample, while in the calculation of family allowances I excluded families without children and I restricted the sample to families with at least one dependent child with an age range that varies according to the type of transfer. Specifically, for tax credits and family allowances, dependent children are aged between 0 and 21 years and for family allowances between 0 and 18 years.

The variables that I generated through the simulation and that I used to create graphs are: the number of children, the amount of the single allowance, family allowances and tax credits, tax credits actually used and finally ISP and equivalent disposable income.

## **2.2 Assumptions and methodology**

In this section I will examine the methodology used and the assumption made to perform the microsimulation. In particular, each paragraph will be dedicated respectively to the detailed explanation of the data processing to obtain: ISEE and single allowance, family allowances and tax credits and equivalent disposable income.

The most important results obtained through the microsimulation were validated and compared with the data reported in the statistical analyzes relating to the individual income tax return 2017 (tax year 2016) and with the annual expenses report of the MEF. To do this, I used the weights that the questionnaire provides me (variable “PESOFIT”) and applied them to the values of the variables under study. The simulated equivalent disposable income presents values that are very close to those provided by the national accounts and the validation therefore had a good outcome. As regards tax credits for family members and family allowances, there is a slight variance between what is simulated and what is actually reported in the national accounts. This deviation is justified by the fact that in my microsimulation I excluded those subjects that were not dependent children and national accounts include them. Furthermore, I did not consider

the disability conditions of the children and I restricted the sample for the calculation of tax credits for children up to 21 years of age. As regards the single allowance, I compared the average amount with what was provided by the written memory of ISTAT 2021 which simulated the average amount of a single allowance, and the result of the validation was positive.

### 2.2.1 ISEE and single allowance

The ISEE was the most laborious part and the first element I needed to simulate the single allowance. For the calculation of the ISEE, I took families with at least one dependent child between 0 and 21 years as a subsample. To count the number of children in the family unit, I took the children of the head of the family as a reference.

The calculation of this indicator is given by this formula:

$$ISEE = \frac{ISE}{N} = \frac{ISR + (20\% \cdot ISP)}{N}$$

The ISR is the indicator of the income situation and to calculate it we need the income from work and pension. An individual deductible must then be subtracted from these, which corresponds to 20 per cent of income up to a maximum of 3000 euros for employee work and 1000 euros for pension. There are no deductibles for self-employment income. The first problem that arises is that the survey shows me the net income for retirement, self-employment and employee work, so I used the BETAMOD<sup>8</sup> ratio to transform the income from net to gross. (Table 5)

**Table 5: BETAMOD RATIO to convert income from net to gross**

n. income classes	lower limit (net)	Upper limit (net)	Gross income	Net income	Ratio
1	0	5.000	10.319.973.784	9.623.979.788	1,07231873
2	5.000	10.000	59.420.351.279	56.886.733.153	1,044537944
3	10.000	15.000	115.721.371.959	102.048.415.890	1,133984991
4	15.000	20.000	176.593.653.227	148.096.177.113	1,192425467
5	20.000	25.000	149.200.307.116	121.119.140.468	1,231847473
6	25.000	30.000	87.254.138.800	68.861.470.526	1,267096653
7	30.000	35.000	60.920.473.055	46.704.431.371	1,304383145
8	35.000	40.000	41.284.755.776	31.278.291.594	1,319917223

<sup>8</sup> BETAMOD: static microsimulation model that reproduces the Italian personal income tax

9	40.000	45.000	31.698.072.554	23.859.455.113	1,328532961
10	45.000	50.000	25.472.496.787	18.792.008.855	1,35549621
11	50.000	55.000	15.277.920.095	10.978.148.586	1,391666361
12	55.000	60.000	19.089.957.871	13.372.818.076	1,427519447
13	60.000	65.000	12.231.587.376	8.599.963.735	1,422283599
14	65.000	70.000	12.470.946.955	8.488.546.984	1,469149782
15	70.000	75.000	9.376.921.259	6.270.581.907	1,495382948
16	75.000	80.000	8.516.981.879	5.674.062.890	1,501037624
17	80.000	85.000	6.323.967.615	4.187.020.315	1,510374237
18	85.000	90.000	4.144.129.422	2.758.612.358	1,502251453
19	90.000	95.000	4.597.842.022	3.084.254.967	1,490746411
20	95.000	100.000	2.469.241.938	1.654.541.711	1,49240235
21	oltre 100000		44.659.938.847	29.311.744.093	1,523619294
	<b>TOTALE</b>		<b>897.045.029.615</b>	<b>721.650.399.494</b>	<b>1,243046536</b>

Source: BETAMOD

This table, for specific income classes, showed me the gross / net ratio, which was then multiplied by the net income values provided by the Bank of Italy.

After this step, I had to transform the dataset from individual to household level and remove the household deductibles, i.e. the rent. Then I had to add up the figurative heritage of the household's real estate assets, i.e. shares, certificates of deposit and other forms of savings and investment that are part of the FCII section of the ISEE and must then be revalued to the average annual rate of return of the Coupons of the 10-years Treasury bonds or, if lower, the interest rate in effect on 1<sup>st</sup> January, plus one percentage point. In this case the 2016 reference rate was 1.3.

Once the ISR has been obtained, all that remains is to calculate the ISP, the indicator of the household assets.

To calculate the ISP, it is necessary to add up the value of the real estate and movable assets of each individual member of the household and once the sum of these two values has been obtained, the deductible of the movable property must be removed.

The real estate assets of the single family member are calculated by adding the value for IMU purposes and removing the residual debt of the loan for the purchase or

construction of the house on 31<sup>st</sup> December of the referent year of the DSU<sup>9</sup>. The value of the main residence, on the other hand, is not relevant if it is less than € 52500, increased by € 2500 for each cohabiting child after the second, otherwise if the value exceeds this sum it counts for 2/3.

To calculate the value for IMU purposes, I relied on the 2017 Report on real estate in Italy, drawn up by the MEF (Ministry of Economy and Finance) and the Revenue Agency, which provided the ratio between the estimated market value (VSM) and the potential taxable value (VIP), that in 2016 was 2.08 for the main house and 2.14 for the houses other than the main one. I then divided the estimated market value provided by the Bank of Italy for the aforementioned ratios and obtained the value for IMU purposes of the properties.

The value of the movable assets of the family unit, on the other hand, is given by the greater of the balance and the average storage on 31/12/2016, of all the forms of savings present in the FCI section of the DSU. In my microsimulation I only considered the balance. Then, once the movable and immovable property was added up, I removed the deductible for movable property equal to 6000 euros, to which are added 2000 euros for each member of the family unit following the first up to a maximum of 10,000 euros. This threshold is increased by 1000 euros for each child of the household following the second.

By adding the ISR with the 20 percent of the ISP, you obtain the ISE, which must then be divided by the equivalence scale N to obtain the ISEE.

The equivalence scale was calculated with reference to the amounts in table 4, the following increases were subsequently applied: 0.35 for each component subsequent to the fifth, 0.2 for the number of children equal to three, 0.35 if the number of children equal to 4 and 0.5 in the case of at least 5 children.

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<sup>9</sup> The Single Substitute Declaration (DSU) is the document that contains all the personal information, assets and income of a family unit and which is essential to apply for the ISEE.

**Table 4: ISEE equivalence scale**

<b>Number of components</b>	<b>Equivalence scale</b>
1	1
2	1.57
3	2.04
4	2.46
5	2.85

Source: Toccaceli (2021)

Then I charged the single allowance value on the basis of the ISEE obtained and referring to the tables issued in the official gazette. (Appendix)

I then applied to the AUUF the surcharge for additional children after the second and the flat rate surcharge of 100 euros for families with at least four children. I was unable to apply the supplement for a mother under the age of 21 and if both parents are working. This is because I used the children of the head of the household as sample, but it was not possible to obtain information about the other parent if he or she was not part of the household. Therefore, as a simplification hypothesis, these increases have not been applied.

I did not consider pregnant mothers from the seventh month to calculate the single allowance, because this information was not available. I calculated the full-year benefit for all children under the age of 21 and I assumed that the adult children in question met one of the three conditions specified in the first chapter.

### *2.2.2 Tax credits and family allowances*

In simulating tax credits and family allowances I assumed that the applicant was the head of the family at 100%, since he is the one who financially supports the family, I assumed that he had a higher income than the other parent.

I calculated tax credits for children up to 21 years of age, in order to be able to make a comparison with the single allowance and I assumed that the children had an annual income of less than 4000 euros and that they were still dependent.

In calculating tax credits, I applied the increase for children under the age of 3 years and for children after the second. Once I obtain the tax credit, I simulated the gross tax and the tax credit for work and pension and I found the capacity, in order to obtain the amount of the tax credits effectively used.

For the calculation of family allowances, instead, I took a sample of families with children up to 18 years, as they are generally not provided for adults. I calculated 70% of the total income and I verified that the employee work and pension income was at least equal to this threshold.

Regarding the minimum working hours to be respected, I took advantage of the weekly working hours provided by the survey. The minimum weekly threshold to be respected is 24 hours for workers and 30 for employees, so I excluded the observations that did not meet this criterion.

### *2.2.3 Equivalent disposable income*

The equivalent disposable income is the total income of a family, net of taxes and other deductions, divided by the number of family members, who are made equivalent by weighting each according to their age. To calculate the equivalent disposable income, I took the sample in its entirety, and I calculated the OECD equivalence scale. It assigns a value of: 1 for the first family member aged 14 or older; 0.7 for each additional family member aged 14 or older and a value of 0.5 for each child under 14 years. Then I divided the overall income by the equivalence scale and I obtained the equivalent disposable income. Finally, I divided it into deciles to understand in which decile fell the major beneficiaries of the single allowance reform.

## **Chapter III Results and discussion**

This chapter will be devoted to the analysis of the results of my microsimulation and to a further discussion about the impacts of the single allowance that I have not been able to prove with the empirical study. I will document possible effects through simplifying examples and external data sources, and I will analyze the single allowance for people with disabilities and the reasons why many families have decided not to present the ISEE and thus to take the minimum amount of single allowance.

### **3.1 Analysis of the results of the empirical research**

This paragraph presents the main results of my microsimulation, illustrated with the aid of graphs and other descriptive statistic tools.

The first thing that is interesting to observe is which income classes benefit most from the reform.

To see in which decile fell the largest beneficiaries of the single allowance, family allowances and tax credits I divided the equivalent disposable income into deciles.

Table 5 shows the deciles of equivalent disposable income.

Graph 1, on the other hand, shows the median of single allowance for equivalent disposable income. From this it is clear that the greatest beneficiaries are found between the first and fifth decile, from the sixth decile onwards the single allowance begins to decrease until it reaches the minimum of 50 euros. I used the median because it does not take into account the extreme values perceived by families with four or five children. However, it can be observed that in the first and second deciles the median quantity exceeds the maximum of single allowance per child because the families that fall within these two deciles have on average more than one child.

So, it can be concluded that on average up to 24,000 euros of total income families get the maximum, then from the sixth decile the single allowance decreases until it reaches the minimum of 50 euros.

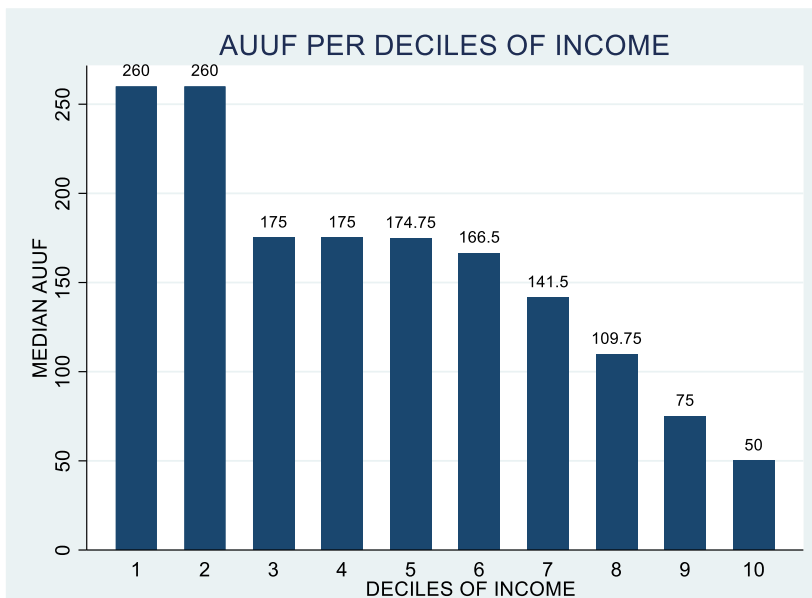


**Table 5: deciles of equivalent disposable income for the sample**

Quantile group	Quantile	% of median
1	8450.00	45.07
2	11563.70	61.68
3	14003.67	74.70
4	16400.00	87.48
5	18746.65	100.00
6	21236.87	113.28
7	24106.76	128.59
8	27766.48	148.11
9	34222.11	182.55
10		

Source: personal elaboration of data of bank of Italy’s survey of household income and wealth (2016)

**Graph 1: median of single allowance per deciles of equivalent disposable income**

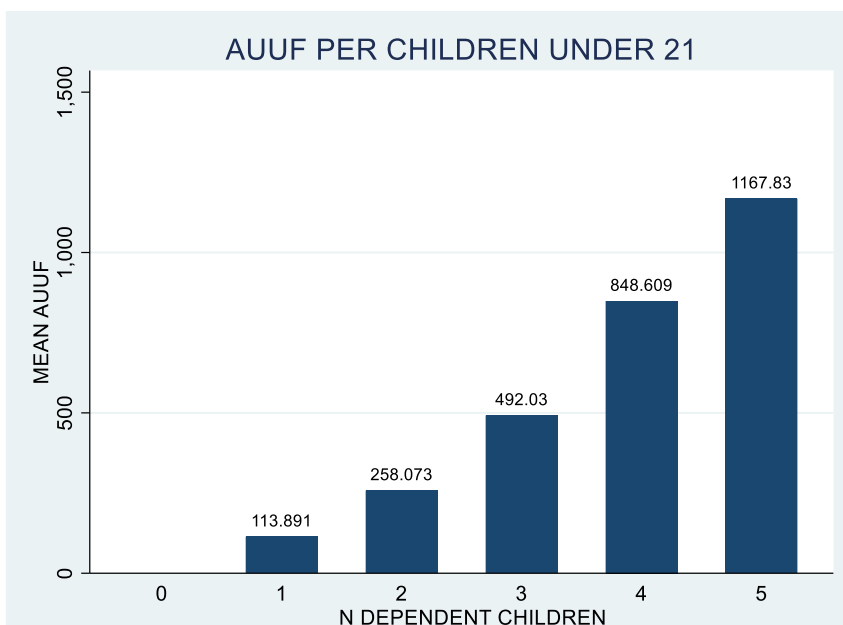


Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

Another aspect that is interesting to note is how the single allowance change behavior according to the number of children. Graph 2 shows the average amount of single

allowance according to the number of children between 0 and 21 years old. As can be seen, the single allowance increases more than proportionally with the increase in the number of children. The gap is particularly evident from the second child onwards because the increase for the additional children after the second comes into play. A significant increase can also be noted in correspondence to the fourth child, as the lump sum increase of 100 euros begins to be counted for households with at least 4 dependent children.

**Graph 4: Mean of single allowance per number dependent children between 0 and 21 years**



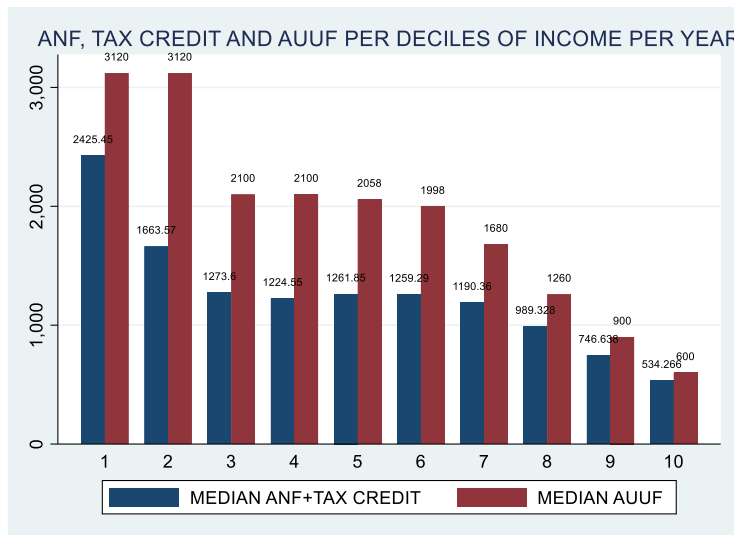
Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

If we compare the single allowance with the family allowances added to the tax credits, we realize that the single allowance brings greater benefit to everyone. **(graph 3)**

From the trend of the graph 3, it can be seen that the single allowance has a decreasing trend based on income, which mainly benefits the first two deciles, in central income deciles remains almost stable and begins to decrease from the seventh. Family allowances and tax credits follow a very similar trend but with less marked differences

between one decile and another. It must be that the average amount of family allowances and tax credits is much lower because the selectivity with which they were granted excluded different subjects from eligibility.

**Graph 3 Family allowance, tax credits and single allowance for deciles of equivalent disposable income**

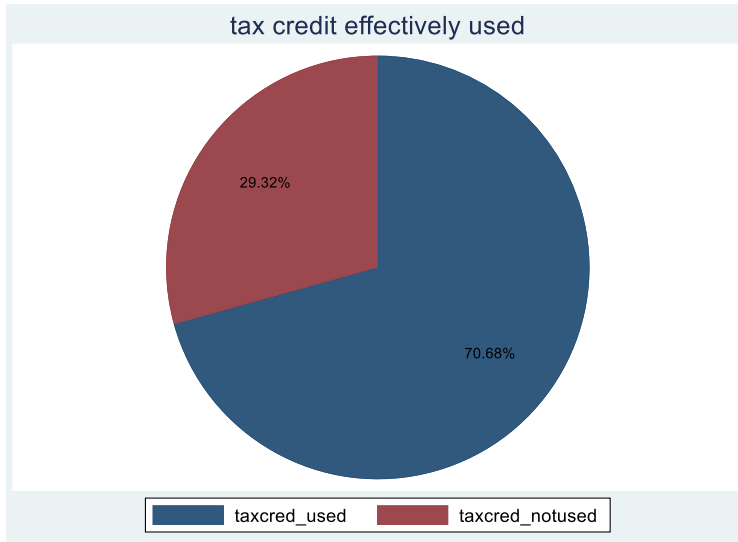


Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

Those who certainly make the difference in the graph and who benefit most from the reform are the uncapacious subjects, unemployed and the self-employed.

Graph 4 shows that only 70% of the computed tax credits were effectively obtained by the reference person of the household, this is because many individuals' incomes are below the capacity threshold and therefore tax credits cannot be used nor recuperated. As regards family allowances, the largest excluded category is that of self-employed workers who only saw recognized tax credits. Another large category of excluded subjects was represented by the unemployed, who could not benefit from family allowances or tax credits if they did not receive a subsidy, but now they can benefit from the single allowance.

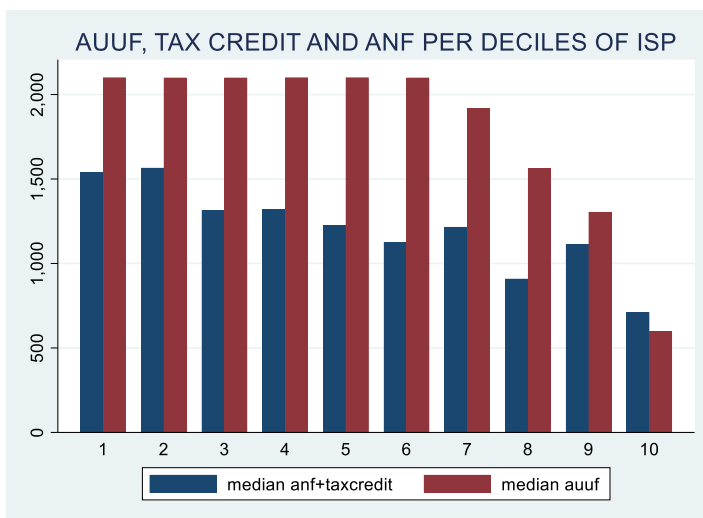
**Graph 4: tax credits for dependent children effectively used by the taxpayer of the sample**



Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

Another variable that I found interesting to include in my descriptive analysis is the ISP. As can be seen from graph 5, the single allowance is doubly fair as its trend is not only proportional to the income of the household, but also to its assets. While the trend of family allowances and tax credits is quite fluctuating since they are paid only on the basis of the applicant's income and not on the basis of his/her assets.

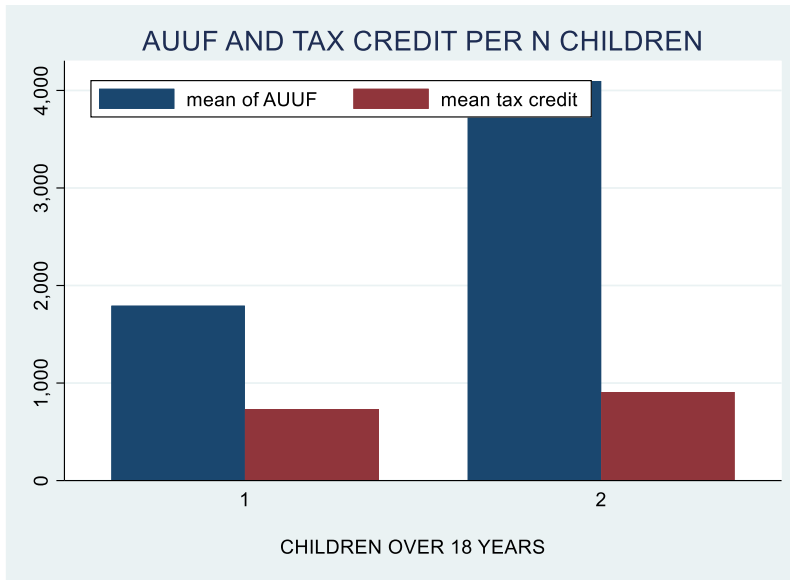
**Graph 5: single allowance, tax credits and family allowance for deciles of ISP**



Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

As regards children between 18 and 21, as can be seen from graph 6, the single allowance is far higher than tax credits. Family allowances were not taken into account as they are not paid for children over the age of 18.

**Graph 6: single allowance and tax credit for dependent children between 18 and 21 years**



Source: personal elaboration of data of bank of Italy survey of household income and wealth (2016)

### 3.2 Further effects of the reform

The positive effects of the single allowance are indisputable, as demonstrated through empirical analysis, but unfortunately there are also negative effects. In this paragraph I will consider further aspect that I could not face with the empirical study. I will dedicate the first subparagraph to the change of child benefits for people with disabilities and the second to the procedure for accessing the single allowance and the complications related to the ISEE.

#### 3.2.1 Consequences for children with disabilities

As I previously pointed out, in the empirical analysis I could not examine the single allowance paid to people with disabilities.

Reminding that only for year 2022 disabled children of age will benefit of the same amount of allowance granted to minors and disabled adults up to 21 years will also benefit of increases based on disability's grade, I want to look at the positive and negative aspects of the reform for disable people, starting from a typical family and measuring how the situation will change for disabled minors, adults up to 21 years of age and adults over 21 years of age.

Assuming that a family, consisting of a mother, father and non-self-sufficient child, has an ISEE of less than 15,000 and that the head of the family, that is the applicant for family allowance and tax credits, has a total income that allows him to be considered capacious and to receive the maximum amount of family allowance, which we set at 20,000 euros.

We assume that the child is a minor over 3 years of age. Remembering that disabled minors lose tax credits the current benefit will be of 175 euros base, plus the increase for non-self-sufficiency of 105 euros. Therefore, the total monthly benefit of the single allowance will be equal to 280 euros. Let us now assume that we are still in the old system of tax credits and family allowances. Based on the latest ANF tables issued by INPS for the year 2021, family allowances will be equal to 168.33 euros, while the tax credits amount to 1065.79 euros per year and 89 euros per month. Therefore, by comparing the two systems, the household with a minor child benefit more from the single allowance, as it receives 280 euros against a total of 267 made up of family allowances and tax credits.

Let us now assume that the disabled child is of age and under the age of 21 and we keep the other assumptions made regarding the household and the degree of disability stable. The amount received through the old benefit system does not change, as the reference table for family allowances is always the same and also the reference theoretical tax credits. Instead, a little more attention must be paid to the calculation of the single allowance. Only for the year 2022 the amount due will be equal to 175 euros of maximum allowance with the addition of 105 euros for non-self-sufficiency, for a total of 280 euros, that is the same amount granted to minors. Instead in 2023, when the surcharge for disabled children of age under 21 will be 80 euros in a fixed amount and the maximum amount of allowance will be of 85 euros, the benefit will be much lower for our family, reaching the threshold of 165 euros per month.

Once again, keeping the assumptions made up to now stable, we assume that the disabled child is over 21 years of age. In this case, tax credits remain also in the post-reform system. Only for year 2022, the single allowance will be equal to 175 plus 89 euros of tax credit for a total of 264 euros. With the old system, the benefit was 267 euros, so the change is not so big. But now let's assume that we make the same time jump we did before and that our typical family is in 2023. The amount of the single allowance for disabled children over 21 years ranges from a maximum threshold of 85 euros to a minimum of 25. So, our typical family will benefit from 85 euros plus 89 euros of tax credit for a total of 174 euros, much less than the 267 euros that the family would have taken with the old system of tax credits and family allowances.

Now that we have a clear picture of how the allowance changes according to age, let's make a further hypothesis and let's change the degree of disability while keeping other conditions unchanged. We assume that the child now has a severe disability.

In the case of a minor child over the age of 3, tax credits and family allowances remain unchanged for a total of 267 euros, while the single allowance decreases. The fixed surcharge of 95 euros is added to the base of 175 euros for a total of 270 euros. In this case the change between the two benefit systems is rather irrelevant.

Now let's turn to the hypothesis of an adult child under the age of 21. The tax credits and the ANF remain at 267 euros. The single allowance for the year 2022 is equal to 270 euros, while for year 2023 it reaches the fixed threshold of 165 euros. This is because the increase scheduled for 2023 for children between 18 and 21 will be a fixed amount of 80 euros and will not only be lower, but it will not even take into account the degree of disability.

In the case of an adult child over the age of 21, nothing changes. Tax credits and family allowances remain the same as for a non-self-sufficient child, and the same applies to the single allowance both in the year 2022 and 2023. In fact, even for the disabled person over the age of 21, the single allowance, both in 2022 and in 2023, is not differentiated according to the type of disability.

Last case, child with a mild disability. In the case of mild disability, a specification must be made. When we talk about tax credits these are recognized only if the disabled

person has obtained the law 104 art. 3 comma 1 or 3, in the case of only the recognition of attendance allowance for mild disability (indennità di frequenza), the increase for disability is not due. We then assume that minors are entitled to attendance allowance for mild disability (indennità di frequenza) and that adults have civil invalidity without gravity. Both do not recognize the disability surcharge in the tax credits' system but allow the access to an increase in single allowance.

In the case of a minor child, the family allowances remain unchanged while tax credits drop to 62.5 euros per month, as the disability is not recognized, for a total of 230 euros per month, while the single allowance is 260 euros.

In the case of an adult child under 21, family allowances and tax credits are equal to 230 euros per month, while the single allowance is equal to 260 euros in 2022 and 165 in 2023.

A disabled child over the age of 21, on the other hand, will always receive 230 euros of tax credits and family allowances and the single allowance will remain unchanged and added to the tax credits will be equal to 237.5 in 2022 and 147.5 in 2023. **(Table 6)**

**Table 6 Child benefit per age class and disability in the old and new system for an household of three people: mother, father and disable child**

Age class	Medium disability		Sever disability		Non-self-sufficiency	
	Old	New (2022/2023)	Old	New (2022/2023)	Old	New (2022/2023)
<b>0-18</b>	230	260	267	270	267	280
<b>18-21</b>	230	260/165	267	270/165	267	280/165
<b>&gt;21</b>	230	237.5/147.5	267	264/174	267	264/174

Source: personal elaboration



Now, drawing the conclusions of this simple example, it can be observed that the single allowance is pejorative for disabled children over 18 years. Transitional increases make allowances more equal between disabled minors and adults, but they will disappear in 2023. For minor children who in any case, in addition to the single allowance, benefit from the attendance allowance (*indennità di frequenza*) for mild or severe disability and attendance allowance (*accompagnatoria*) for non-self-sufficiency, the amount of the single allowance is slightly more convenient than that provided by the previous system. Instead, we come to the conclusion that disabled children of age are penalized by this reform, despite that non-self-sufficient children can potentially benefit from the attendance allowance for non-self-sufficiency (*accompagnatoria*), and from the survivor's pension if one of the parents dies. The inconvenience is particularly if we consider that those who are of age and have a mild or severe disability do not receive other benefits besides this one. Of course there are services in nature dedicated to disabled people, but often these fail to meet all the needs of the disabled person. In this case, the reform penalizes one of the most fragile groups in society, once again making the intervention of the family necessary both at the economic and personal care level.

### *3.2.2 Isee as deterrent*

A further consideration must be made regarding the procedure that applicant should carry out to obtain the single allowance. The process consists of the presentation of the DSU and subsequent transmission of the application. If the application to obtain the single allowance is simple to fill in, so much that it can also be sent autonomously by applicants from INPS reserved area, the same cannot be said for ISEE. For the presentation of the single substitute declaration, all the documents concerning movable assets, real estate and income, relating to the two years preceding the presentation of the DSU, are required. The difficulty often lies in finding them and discourages many families from presenting it, but even more disheartening is not being able to heal a non-compliant ISEE. After the DSU has been presented, it is sent to INPS which compares DSU with the databases of the revenue agency and with the data transmitted by the financial institutions. There are many cases in which financial institutions sent double data relating to taxpayers' savings and investments, thus preventing them from

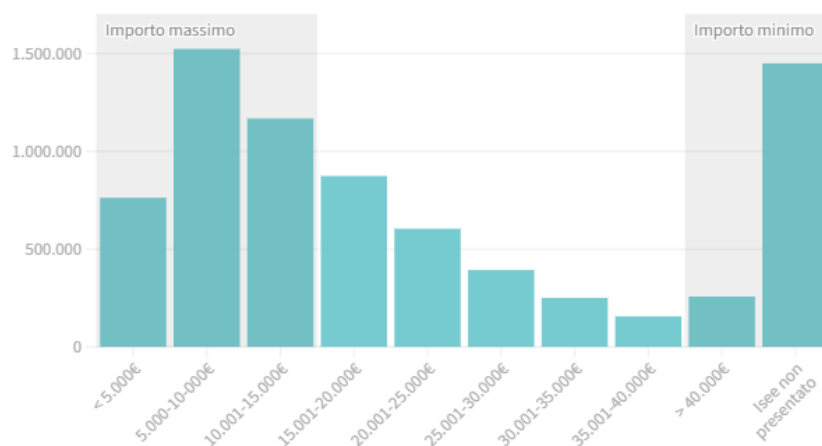
obtaining a valid ISEE. Based on the availability of the financial institution, the latter can be asked to send a correction to INPS, but if this is not possible, it is up to the presenter to assert the non-compliant ISEE, by going to each financial institution in which he has savings and investments to have a declaration filled in, declaring what is actually owned. The second step then consists in going to one of the INPS territorial offices to assert the non-compliant ISEE. It is good to remember that a non-conforming ISEE needs to be remedied, as the INPS pays the single allowance also on the basis of the non-compliant ISEE and if this is not remedied by the end of the year, the amount exceeding the minimum must be returned.

The only cases in which it can be avoided to remedy it is when the non-complaint isee exceeds 40,000 euros and the taxpayer receives the minimum benefit anyway.

Another complication of ISEE concerns the attracted components of the household. It is well known how complex family dynamics can be, and it is often this that discourages people from presenting the ISEE. The typical case is that of a household with children and parents who have never been married and do not live together. If the parent resident with the children wants to present a minor ISEE, he must also attract the other parent to its household, otherwise the ISEE is not valid for minors and can be punishable by law. There are two possible ways to do this: ask the other parent to independently process a DSU and insert the protocol of this in the ISEE of the parent living with the children or ask him all the documents necessary for the ISEE. In this case, many families give up on presenting it. If we add the fact that the application for the single allowance must be one for both parents otherwise the application is blocked, we can understand the discomfort of families in which there is not a good relationship between the parents or perhaps in which one of the two parents is untraceable.

The graph 7 shows the number of children for whom the single allowance is paid per class of ISEE. You can see how high is the number of children for which the single allowance has been paid without ISEE. This is due to the aforementioned issues and to the fact that many people have decided not to present it because they were sure to exceed 40,000 euros of ISEE.

**Graph 7 Number for which is paid single allowance per classes of ISEE**



Source: [lavoce.info](http://lavoce.info) (2022)

## Conclusion

At the end of this journey through the jungle of Italian child benefits, we can come to the conclusion that the single allowance represents an overall positive change. The new Italian benefit system is more equal and efficient than the previous one. To demonstrate it, my thesis follows a path that starts from the importance of a solid family welfare to model future generations' outcomes and to give all children the same opportunities. In the first chapter I explained that helping children is an investment in human capital, because these children will be the adults of tomorrow. They will pay taxes and become producers of goods and services. The State has at its disposal monetary transfers and services to sustain children's growth. Italy like other Mediterranean countries has always relied heavily on cash transfers rather than on services, but each direct transfer needs the support of a solid system of transfers in-kind. Concerning the differences between the two benefit systems, the biggest problem of the old one is that it excluded the poorest brackets of the population and categories like self-employed, unemployed and uncapacitated subjects. I outlined this failure in chapter II, through a microsimulation of the benefits pre and post reform, with the elaboration of data of Bank of Italy survey of household income and wealth 2016. I demonstrated how the single allowance, on average, in quantitative terms is higher than the sum of tax credits and ANF and that it covers the lowest deciles of equivalent disposable income. In the third chapter I discussed the results of the empirical analysis with the aid of graphs, that make even more evident the change. After that, thanks to a simplifying example, I explained why the single allowance is pejorative for disabled children of age. In fact, disabled children of age in 2023 will receive a smaller allowance than the benefit granted with the previous system. Only in 2022 the difference between the two systems is smoothed, thanks to transitional increases. Finally, I dedicated also a small part of my thesis to the analysis of ISEE as a tool for the proof of means and I explained how hard can be to obtain this indicator when the family situation is complicated and when the ISEE is rejected by INPS as non-compliant. In conclusion, thanks to the single allowance and its universalism, the choice of having a child will be perceived as important from the collective and even if this choice is ultimately left to the will of the families, Italian fertility will receive a little help. Above

all because the single allowance, like the previous system, pays particular attention to large families, but without discriminating the poorest income brackets on the basis of the type of work and income. As regards the aspect of equity, we can say that this allowance, increases both the horizontal equity, between families who have children and those who do not, and the vertical one between families with children but with different incomes. The selective universalism of the single allowance implements a redistributive mechanism that helps the poorest income brackets and large families, thus becoming an adequate measure to fight poverty. However, the situation does not improve for families with disabled children of age, who despite their special needs, suffer discrimination respect to families with children without disabilities. In fact, considering the situation as it will be in 2023, dependent children with more of 21 years without disability will go on benefit from tax credits and on the other hand, disabled adults older than 21 years will benefit of tax credits and only of an additional help that varies from a maximum of 85 euros to a minimum of 25, that is lower than the ANF that was previously granted to them. This makes the dependence of disabled from care and economic help of the family even more important. As regards the aspects of efficiency and the possible distortions that the reform can create in the labor market, the single allowance seeks to support female employment through an increase given only if both parents work, which however is very low. The maximum is 30 euros per month and is given only if the children are minors. This sum will not discourage families from changing their behavior to keep the entitlement, nor it will encourage mothers to find a job. Especially because the monetary transfer system does not have a solid support from transfers in-kind. The growth of children is still too tied to the care of parents, above all of mothers, who are often forced to choose between family and work, given the absence of adequate services to make up for their time of care. Now the Italian government is discussing PNRR, a recovery plan that also includes investments in education and services dedicated to early childhood. The hope is that these interventions will be implemented and that the services can be transformed into support for the new single allowance.

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## **Appendix**

In this appendix you will find the tables with the single allowance amounts for classes of ISEE, including increases for disability, mother under the age of 21 and for large families. The following tables have been taken from the official gazette. The amounts for disabled adults are not updated, as the modification of the amounts dictated by the simplification decree was recently introduced and the INPS message that communicated the change dates back to 27<sup>th</sup> September 2022.

«Tabella 1

ISEE		IMPORTI MENSILI									
		Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
	fino a	175,0	85,0	85,0	105,0	95,0	85,0	80,0	85,0	20,0	30,0
da	15.000,01 a	174,5	84,8	84,7	105,0	95,0	85,0	80,0	84,8	20,0	29,9
da	15.100,01 a	174,0	84,5	84,4	105,0	95,0	85,0	80,0	84,5	20,0	29,8
da	15.200,01 a	173,5	84,3	84,2	105,0	95,0	85,0	80,0	84,3	20,0	29,6
da	15.300,01 a	173,0	84,0	83,9	105,0	95,0	85,0	80,0	84,0	20,0	29,5
da	15.400,01 a	172,5	83,8	83,6	105,0	95,0	85,0	80,0	83,8	20,0	29,4
da	15.500,01 a	172,0	83,6	83,3	105,0	95,0	85,0	80,0	83,6	20,0	29,3
da	15.600,01 a	171,5	83,3	83,0	105,0	95,0	85,0	80,0	83,3	20,0	29,2
da	15.700,01 a	171,0	83,1	82,8	105,0	95,0	85,0	80,0	83,1	20,0	29,0
da	15.800,01 a	170,5	82,8	82,5	105,0	95,0	85,0	80,0	82,8	20,0	28,9
da	15.900,01 a	170,0	82,6	82,2	105,0	95,0	85,0	80,0	82,6	20,0	28,8
da	16.000,01 a	169,5	82,4	81,9	105,0	95,0	85,0	80,0	82,4	20,0	28,7
da	16.100,01 a	169,0	82,1	81,6	105,0	95,0	85,0	80,0	82,1	20,0	28,6
da	16.200,01 a	168,5	81,9	81,4	105,0	95,0	85,0	80,0	81,9	20,0	28,4
da	16.300,01 a	168,0	81,6	81,1	105,0	95,0	85,0	80,0	81,6	20,0	28,3
da	16.400,01 a	167,5	81,4	80,8	105,0	95,0	85,0	80,0	81,4	20,0	28,2
da	16.500,01 a	167,0	81,2	80,5	105,0	95,0	85,0	80,0	81,2	20,0	28,1
da	16.600,01 a	166,5	80,9	80,2	105,0	95,0	85,0	80,0	80,9	20,0	28,0
da	16.700,01 a	166,0	80,7	80,0	105,0	95,0	85,0	80,0	80,7	20,0	27,8
da	16.800,01 a	165,5	80,4	79,7	105,0	95,0	85,0	80,0	80,4	20,0	27,7
da	16.900,01 a	165,0	80,2	79,4	105,0	95,0	85,0	80,0	80,2	20,0	27,6
da	17.000,01 a	164,5	80,0	79,1	105,0	95,0	85,0	80,0	80,0	20,0	27,5
da	17.100,01 a	164,0	79,7	78,8	105,0	95,0	85,0	80,0	79,7	20,0	27,4
da	17.200,01 a	163,5	79,5	78,6	105,0	95,0	85,0	80,0	79,5	20,0	27,2
da	17.300,01 a	163,0	79,2	78,3	105,0	95,0	85,0	80,0	79,2	20,0	27,1
da	17.400,01 a	162,5	79,0	78,0	105,0	95,0	85,0	80,0	79,0	20,0	27,0
da	17.500,01 a	162,0	78,8	77,7	105,0	95,0	85,0	80,0	78,8	20,0	26,9
da	17.600,01 a	161,5	78,5	77,4	105,0	95,0	85,0	80,0	78,5	20,0	26,8
da	17.700,01 a	161,0	78,3	77,2	105,0	95,0	85,0	80,0	78,3	20,0	26,6
da	17.800,01 a	160,5	78,0	76,9	105,0	95,0	85,0	80,0	78,0	20,0	26,5
da	17.900,01 a	160,0	77,8	76,6	105,0	95,0	85,0	80,0	77,8	20,0	26,4
da	18.000,01 a	159,5	77,6	76,3	105,0	95,0	85,0	80,0	77,6	20,0	26,3
da	18.100,01 a	159,0	77,3	76,0	105,0	95,0	85,0	80,0	77,3	20,0	26,2
da	18.200,01 a	158,5	77,1	75,8	105,0	95,0	85,0	80,0	77,1	20,0	26,0
da	18.300,01 a	158,0	76,8	75,5	105,0	95,0	85,0	80,0	76,8	20,0	25,9

IMPORTI MENSILI

ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 18.400,01 a 18.500	157,5	76,6	75,2	105,0	95,0	85,0	80,0	76,6	20,0	25,8
da 18.500,01 a 18.600	157,0	76,4	74,9	105,0	95,0	85,0	80,0	76,4	20,0	25,7
da 18.600,01 a 18.700	156,5	76,1	74,6	105,0	95,0	85,0	80,0	76,1	20,0	25,6
da 18.700,01 a 18.800	156,0	75,9	74,4	105,0	95,0	85,0	80,0	75,9	20,0	25,4
da 18.800,01 a 18.900	155,5	75,6	74,1	105,0	95,0	85,0	80,0	75,6	20,0	25,3
da 18.900,01 a 19.000	155,0	75,4	73,8	105,0	95,0	85,0	80,0	75,4	20,0	25,2
da 19.000,01 a 19.100	154,5	75,2	73,5	105,0	95,0	85,0	80,0	75,2	20,0	25,1
da 19.100,01 a 19.200	154,0	74,9	73,2	105,0	95,0	85,0	80,0	74,9	20,0	25,0
da 19.200,01 a 19.300	153,5	74,7	73,0	105,0	95,0	85,0	80,0	74,7	20,0	24,8
da 19.300,01 a 19.400	153,0	74,4	72,7	105,0	95,0	85,0	80,0	74,4	20,0	24,7
da 19.400,01 a 19.500	152,5	74,2	72,4	105,0	95,0	85,0	80,0	74,2	20,0	24,6
da 19.500,01 a 19.600	152,0	74,0	72,1	105,0	95,0	85,0	80,0	74,0	20,0	24,5
da 19.600,01 a 19.700	151,5	73,7	71,8	105,0	95,0	85,0	80,0	73,7	20,0	24,4
da 19.700,01 a 19.800	151,0	73,5	71,6	105,0	95,0	85,0	80,0	73,5	20,0	24,2
da 19.800,01 a 19.900	150,5	73,2	71,3	105,0	95,0	85,0	80,0	73,2	20,0	24,1
da 19.900,01 a 20.000	150,0	73,0	71,0	105,0	95,0	85,0	80,0	73,0	20,0	24,0
da 20.000,01 a 20.100	149,5	72,8	70,7	105,0	95,0	85,0	80,0	72,8	20,0	23,9
da 20.100,01 a 20.200	149,0	72,5	70,4	105,0	95,0	85,0	80,0	72,5	20,0	23,8
da 20.200,01 a 20.300	148,5	72,3	70,2	105,0	95,0	85,0	80,0	72,3	20,0	23,6
da 20.300,01 a 20.400	148,0	72,0	69,9	105,0	95,0	85,0	80,0	72,0	20,0	23,5
da 20.400,01 a 20.500	147,5	71,8	69,6	105,0	95,0	85,0	80,0	71,8	20,0	23,4
da 20.500,01 a 20.600	147,0	71,6	69,3	105,0	95,0	85,0	80,0	71,6	20,0	23,3
da 20.600,01 a 20.700	146,5	71,3	69,0	105,0	95,0	85,0	80,0	71,3	20,0	23,2
da 20.700,01 a 20.800	146,0	71,1	68,8	105,0	95,0	85,0	80,0	71,1	20,0	23,0
da 20.800,01 a 20.900	145,5	70,8	68,5	105,0	95,0	85,0	80,0	70,8	20,0	22,9
da 20.900,01 a 21.000	145,0	70,6	68,2	105,0	95,0	85,0	80,0	70,6	20,0	22,8
da 21.000,01 a 21.100	144,5	70,4	67,9	105,0	95,0	85,0	80,0	70,4	20,0	22,7
da 21.100,01 a 21.200	144,0	70,1	67,6	105,0	95,0	85,0	80,0	70,1	20,0	22,6
da 21.200,01 a 21.300	143,5	69,9	67,4	105,0	95,0	85,0	80,0	69,9	20,0	22,4
da 21.300,01 a 21.400	143,0	69,6	67,1	105,0	95,0	85,0	80,0	69,6	20,0	22,3
da 21.400,01 a 21.500	142,5	69,4	66,8	105,0	95,0	85,0	80,0	69,4	20,0	22,2
da 21.500,01 a 21.600	142,0	69,2	66,5	105,0	95,0	85,0	80,0	69,2	20,0	22,1
da 21.600,01 a 21.700	141,5	68,9	66,2	105,0	95,0	85,0	80,0	68,9	20,0	22,0
da 21.700,01 a 21.800	141,0	68,7	66,0	105,0	95,0	85,0	80,0	68,7	20,0	21,8
da 21.800,01 a 21.900	140,5	68,4	65,7	105,0	95,0	85,0	80,0	68,4	20,0	21,7

## IMPORTI MENSILI

ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 21.900,01 a 22.000	140,0	68,2	65,4	105,0	95,0	85,0	80,0	68,2	20,0	21,6
da 22.000,01 a 22.100	139,5	68,0	65,1	105,0	95,0	85,0	80,0	68,0	20,0	21,5
da 22.100,01 a 22.200	139,0	67,7	64,8	105,0	95,0	85,0	80,0	67,7	20,0	21,4
da 22.200,01 a 22.300	138,5	67,5	64,6	105,0	95,0	85,0	80,0	67,5	20,0	21,2
da 22.300,01 a 22.400	138,0	67,2	64,3	105,0	95,0	85,0	80,0	67,2	20,0	21,1
da 22.400,01 a 22.500	137,5	67,0	64,0	105,0	95,0	85,0	80,0	67,0	20,0	21,0
da 22.500,01 a 22.600	137,0	66,8	63,7	105,0	95,0	85,0	80,0	66,8	20,0	20,9
da 22.600,01 a 22.700	136,5	66,5	63,4	105,0	95,0	85,0	80,0	66,5	20,0	20,8
da 22.700,01 a 22.800	136,0	66,3	63,2	105,0	95,0	85,0	80,0	66,3	20,0	20,6
da 22.800,01 a 22.900	135,5	66,0	62,9	105,0	95,0	85,0	80,0	66,0	20,0	20,5
da 22.900,01 a 23.000	135,0	65,8	62,6	105,0	95,0	85,0	80,0	65,8	20,0	20,4
da 23.000,01 a 23.100	134,5	65,6	62,3	105,0	95,0	85,0	80,0	65,6	20,0	20,3
da 23.100,01 a 23.200	134,0	65,3	62,0	105,0	95,0	85,0	80,0	65,3	20,0	20,2
da 23.200,01 a 23.300	133,5	65,1	61,8	105,0	95,0	85,0	80,0	65,1	20,0	20,0
da 23.300,01 a 23.400	133,0	64,8	61,5	105,0	95,0	85,0	80,0	64,8	20,0	19,9
da 23.400,01 a 23.500	132,5	64,6	61,2	105,0	95,0	85,0	80,0	64,6	20,0	19,8
da 23.500,01 a 23.600	132,0	64,4	60,9	105,0	95,0	85,0	80,0	64,4	20,0	19,7
da 23.600,01 a 23.700	131,5	64,1	60,6	105,0	95,0	85,0	80,0	64,1	20,0	19,6
da 23.700,01 a 23.800	131,0	63,9	60,4	105,0	95,0	85,0	80,0	63,9	20,0	19,4
da 23.800,01 a 23.900	130,5	63,6	60,1	105,0	95,0	85,0	80,0	63,6	20,0	19,3
da 23.900,01 a 24.000	130,0	63,4	59,8	105,0	95,0	85,0	80,0	63,4	20,0	19,2
da 24.000,01 a 24.100	129,5	63,2	59,5	105,0	95,0	85,0	80,0	63,2	20,0	19,1
da 24.100,01 a 24.200	129,0	62,9	59,2	105,0	95,0	85,0	80,0	62,9	20,0	19,0
da 24.200,01 a 24.300	128,5	62,7	59,0	105,0	95,0	85,0	80,0	62,7	20,0	18,8
da 24.300,01 a 24.400	128,0	62,4	58,7	105,0	95,0	85,0	80,0	62,4	20,0	18,7
da 24.400,01 a 24.500	127,5	62,2	58,4	105,0	95,0	85,0	80,0	62,2	20,0	18,6
da 24.500,01 a 24.600	127,0	62,0	58,1	105,0	95,0	85,0	80,0	62,0	20,0	18,5
da 24.600,01 a 24.700	126,5	61,7	57,8	105,0	95,0	85,0	80,0	61,7	20,0	18,4
da 24.700,01 a 24.800	126,0	61,5	57,6	105,0	95,0	85,0	80,0	61,5	20,0	18,2
da 24.800,01 a 24.900	125,5	61,2	57,3	105,0	95,0	85,0	80,0	61,2	20,0	18,1
da 24.900,01 a 25.000	125,0	61,0	57,0	105,0	95,0	85,0	80,0	61,0	20,0	18,0
da 25.000,01 a 25.100	124,5	60,8	56,7	105,0	95,0	85,0	80,0	60,8	20,0	17,9
da 25.100,01 a 25.200	124,0	60,5	56,4	105,0	95,0	85,0	80,0	60,5	20,0	17,8
da 25.200,01 a 25.300	123,5	60,3	56,2	105,0	95,0	85,0	80,0	60,3	20,0	17,6
da 25.300,01 a 25.400	123,0	60,0	55,9	105,0	95,0	85,0	80,0	60,0	20,0	17,5

IMPORTI MENSILI										
ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 25.400,01 a 25.500	122,5	59,8	55,6	105,0	95,0	85,0	80,0	59,8	20,0	17,4
da 25.500,01 a 25.600	122,0	59,6	55,3	105,0	95,0	85,0	80,0	59,6	20,0	17,3
da 25.600,01 a 25.700	121,5	59,3	55,0	105,0	95,0	85,0	80,0	59,3	20,0	17,2
da 25.700,01 a 25.800	121,0	59,1	54,8	105,0	95,0	85,0	80,0	59,1	20,0	17,0
da 25.800,01 a 25.900	120,5	58,8	54,5	105,0	95,0	85,0	80,0	58,8	20,0	16,9
da 25.900,01 a 26.000	120,0	58,6	54,2	105,0	95,0	85,0	80,0	58,6	20,0	16,8
da 26.000,01 a 26.100	119,5	58,4	53,9	105,0	95,0	85,0	80,0	58,4	20,0	16,7
da 26.100,01 a 26.200	119,0	58,1	53,6	105,0	95,0	85,0	80,0	58,1	20,0	16,6
da 26.200,01 a 26.300	118,5	57,9	53,4	105,0	95,0	85,0	80,0	57,9	20,0	16,4
da 26.300,01 a 26.400	118,0	57,6	53,1	105,0	95,0	85,0	80,0	57,6	20,0	16,3
da 26.400,01 a 26.500	117,5	57,4	52,8	105,0	95,0	85,0	80,0	57,4	20,0	16,2
da 26.500,01 a 26.600	117,0	57,2	52,5	105,0	95,0	85,0	80,0	57,2	20,0	16,1
da 26.600,01 a 26.700	116,5	56,9	52,2	105,0	95,0	85,0	80,0	56,9	20,0	16,0
da 26.700,01 a 26.800	116,0	56,7	52,0	105,0	95,0	85,0	80,0	56,7	20,0	15,8
da 26.800,01 a 26.900	115,5	56,4	51,7	105,0	95,0	85,0	80,0	56,4	20,0	15,7
da 26.900,01 a 27.000	115,0	56,2	51,4	105,0	95,0	85,0	80,0	56,2	20,0	15,6
da 27.000,01 a 27.100	114,5	56,0	51,1	105,0	95,0	85,0	80,0	56,0	20,0	15,5
da 27.100,01 a 27.200	114,0	55,7	50,8	105,0	95,0	85,0	80,0	55,7	20,0	15,4
da 27.200,01 a 27.300	113,5	55,5	50,6	105,0	95,0	85,0	80,0	55,5	20,0	15,2
da 27.300,01 a 27.400	113,0	55,2	50,3	105,0	95,0	85,0	80,0	55,2	20,0	15,1
da 27.400,01 a 27.500	112,5	55,0	50,0	105,0	95,0	85,0	80,0	55,0	20,0	15,0
da 27.500,01 a 27.600	112,0	54,8	49,7	105,0	95,0	85,0	80,0	54,8	20,0	14,9
da 27.600,01 a 27.700	111,5	54,5	49,4	105,0	95,0	85,0	80,0	54,5	20,0	14,8
da 27.700,01 a 27.800	111,0	54,3	49,2	105,0	95,0	85,0	80,0	54,3	20,0	14,6
da 27.800,01 a 27.900	110,5	54,0	48,9	105,0	95,0	85,0	80,0	54,0	20,0	14,5
da 27.900,01 a 28.000	110,0	53,8	48,6	105,0	95,0	85,0	80,0	53,8	20,0	14,4
da 28.000,01 a 28.100	109,5	53,6	48,3	105,0	95,0	85,0	80,0	53,6	20,0	14,3
da 28.100,01 a 28.200	109,0	53,3	48,0	105,0	95,0	85,0	80,0	53,3	20,0	14,2
da 28.200,01 a 28.300	108,5	53,1	47,8	105,0	95,0	85,0	80,0	53,1	20,0	14,0
da 28.300,01 a 28.400	108,0	52,8	47,5	105,0	95,0	85,0	80,0	52,8	20,0	13,9
da 28.400,01 a 28.500	107,5	52,6	47,2	105,0	95,0	85,0	80,0	52,6	20,0	13,8
da 28.500,01 a 28.600	107,0	52,4	46,9	105,0	95,0	85,0	80,0	52,4	20,0	13,7
da 28.600,01 a 28.700	106,5	52,1	46,6	105,0	95,0	85,0	80,0	52,1	20,0	13,6
da 28.700,01 a 28.800	106,0	51,9	46,4	105,0	95,0	85,0	80,0	51,9	20,0	13,4
da 28.800,01 a 28.900	105,5	51,6	46,1	105,0	95,0	85,0	80,0	51,6	20,0	13,3



## IMPORTI MENSILI

ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 28.900,01 a 29.000	105,0	51,4	45,8	105,0	95,0	85,0	80,0	51,4	20,0	13,2
da 29.000,01 a 29.100	104,5	51,2	45,5	105,0	95,0	85,0	80,0	51,2	20,0	13,1
da 29.100,01 a 29.200	104,0	50,9	45,2	105,0	95,0	85,0	80,0	50,9	20,0	13,0
da 29.200,01 a 29.300	103,5	50,7	45,0	105,0	95,0	85,0	80,0	50,7	20,0	12,8
da 29.300,01 a 29.400	103,0	50,4	44,7	105,0	95,0	85,0	80,0	50,4	20,0	12,7
da 29.400,01 a 29.500	102,5	50,2	44,4	105,0	95,0	85,0	80,0	50,2	20,0	12,6
da 29.500,01 a 29.600	102,0	50,0	44,1	105,0	95,0	85,0	80,0	50,0	20,0	12,5
da 29.600,01 a 29.700	101,5	49,7	43,8	105,0	95,0	85,0	80,0	49,7	20,0	12,4
da 29.700,01 a 29.800	101,0	49,5	43,6	105,0	95,0	85,0	80,0	49,5	20,0	12,2
da 29.800,01 a 29.900	100,5	49,2	43,3	105,0	95,0	85,0	80,0	49,2	20,0	12,1
da 29.900,01 a 30.000	100,0	49,0	43,0	105,0	95,0	85,0	80,0	49,0	20,0	12,0
da 30.000,01 a 30.100	99,5	48,8	42,7	105,0	95,0	85,0	80,0	48,8	20,0	11,9
da 30.100,01 a 30.200	99,0	48,5	42,4	105,0	95,0	85,0	80,0	48,5	20,0	11,8
da 30.200,01 a 30.300	98,5	48,3	42,2	105,0	95,0	85,0	80,0	48,3	20,0	11,6
da 30.300,01 a 30.400	98,0	48,0	41,9	105,0	95,0	85,0	80,0	48,0	20,0	11,5
da 30.400,01 a 30.500	97,5	47,8	41,6	105,0	95,0	85,0	80,0	47,8	20,0	11,4
da 30.500,01 a 30.600	97,0	47,6	41,3	105,0	95,0	85,0	80,0	47,6	20,0	11,3
da 30.600,01 a 30.700	96,5	47,3	41,0	105,0	95,0	85,0	80,0	47,3	20,0	11,2
da 30.700,01 a 30.800	96,0	47,1	40,8	105,0	95,0	85,0	80,0	47,1	20,0	11,0
da 30.800,01 a 30.900	95,5	46,8	40,5	105,0	95,0	85,0	80,0	46,8	20,0	10,9
da 30.900,01 a 31.000	95,0	46,6	40,2	105,0	95,0	85,0	80,0	46,6	20,0	10,8
da 31.000,01 a 31.100	94,5	46,4	39,9	105,0	95,0	85,0	80,0	46,4	20,0	10,7
da 31.100,01 a 31.200	94,0	46,1	39,6	105,0	95,0	85,0	80,0	46,1	20,0	10,6
da 31.200,01 a 31.300	93,5	45,9	39,4	105,0	95,0	85,0	80,0	45,9	20,0	10,4
da 31.300,01 a 31.400	93,0	45,6	39,1	105,0	95,0	85,0	80,0	45,6	20,0	10,3
da 31.400,01 a 31.500	92,5	45,4	38,8	105,0	95,0	85,0	80,0	45,4	20,0	10,2
da 31.500,01 a 31.600	92,0	45,2	38,5	105,0	95,0	85,0	80,0	45,2	20,0	10,1
da 31.600,01 a 31.700	91,5	44,9	38,2	105,0	95,0	85,0	80,0	44,9	20,0	10,0
da 31.700,01 a 31.800	91,0	44,7	38,0	105,0	95,0	85,0	80,0	44,7	20,0	9,8
da 31.800,01 a 31.900	90,5	44,4	37,7	105,0	95,0	85,0	80,0	44,4	20,0	9,7
da 31.900,01 a 32.000	90,0	44,2	37,4	105,0	95,0	85,0	80,0	44,2	20,0	9,6
da 32.000,01 a 32.100	89,5	44,0	37,1	105,0	95,0	85,0	80,0	44,0	20,0	9,5
da 32.100,01 a 32.200	89,0	43,7	36,8	105,0	95,0	85,0	80,0	43,7	20,0	9,4
da 32.200,01 a 32.300	88,5	43,5	36,6	105,0	95,0	85,0	80,0	43,5	20,0	9,2
da 32.300,01 a 32.400	88,0	43,2	36,3	105,0	95,0	85,0	80,0	43,2	20,0	9,1

IMPORTI MENSILI

ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 32.400,01 a 32.500	87,5	43,0	36,0	105,0	95,0	85,0	80,0	43,0	20,0	9,0
da 32.500,01 a 32.600	87,0	42,8	35,7	105,0	95,0	85,0	80,0	42,8	20,0	8,9
da 32.600,01 a 32.700	86,5	42,5	35,4	105,0	95,0	85,0	80,0	42,5	20,0	8,8
da 32.700,01 a 32.800	86,0	42,3	35,2	105,0	95,0	85,0	80,0	42,3	20,0	8,6
da 32.800,01 a 32.900	85,5	42,0	34,9	105,0	95,0	85,0	80,0	42,0	20,0	8,5
da 32.900,01 a 33.000	85,0	41,8	34,6	105,0	95,0	85,0	80,0	41,8	20,0	8,4
da 33.000,01 a 33.100	84,5	41,6	34,3	105,0	95,0	85,0	80,0	41,6	20,0	8,3
da 33.100,01 a 33.200	84,0	41,3	34,0	105,0	95,0	85,0	80,0	41,3	20,0	8,2
da 33.200,01 a 33.300	83,5	41,1	33,8	105,0	95,0	85,0	80,0	41,1	20,0	8,0
da 33.300,01 a 33.400	83,0	40,8	33,5	105,0	95,0	85,0	80,0	40,8	20,0	7,9
da 33.400,01 a 33.500	82,5	40,6	33,2	105,0	95,0	85,0	80,0	40,6	20,0	7,8
da 33.500,01 a 33.600	82,0	40,4	32,9	105,0	95,0	85,0	80,0	40,4	20,0	7,7
da 33.600,01 a 33.700	81,5	40,1	32,6	105,0	95,0	85,0	80,0	40,1	20,0	7,6
da 33.700,01 a 33.800	81,0	39,9	32,4	105,0	95,0	85,0	80,0	39,9	20,0	7,4
da 33.800,01 a 33.900	80,5	39,6	32,1	105,0	95,0	85,0	80,0	39,6	20,0	7,3
da 33.900,01 a 34.000	80,0	39,4	31,8	105,0	95,0	85,0	80,0	39,4	20,0	7,2
da 34.000,01 a 34.100	79,5	39,2	31,5	105,0	95,0	85,0	80,0	39,2	20,0	7,1
da 34.100,01 a 34.200	79,0	38,9	31,2	105,0	95,0	85,0	80,0	38,9	20,0	7,0
da 34.200,01 a 34.300	78,5	38,7	31,0	105,0	95,0	85,0	80,0	38,7	20,0	6,8
da 34.300,01 a 34.400	78,0	38,4	30,7	105,0	95,0	85,0	80,0	38,4	20,0	6,7
da 34.400,01 a 34.500	77,5	38,2	30,4	105,0	95,0	85,0	80,0	38,2	20,0	6,6
da 34.500,01 a 34.600	77,0	38,0	30,1	105,0	95,0	85,0	80,0	38,0	20,0	6,5
da 34.600,01 a 34.700	76,5	37,7	29,8	105,0	95,0	85,0	80,0	37,7	20,0	6,4
da 34.700,01 a 34.800	76,0	37,5	29,6	105,0	95,0	85,0	80,0	37,5	20,0	6,2
da 34.800,01 a 34.900	75,5	37,2	29,3	105,0	95,0	85,0	80,0	37,2	20,0	6,1
da 34.900,01 a 35.000	75,0	37,0	29,0	105,0	95,0	85,0	80,0	37,0	20,0	6,0
da 35.000,01 a 35.100	74,5	36,8	28,7	105,0	95,0	85,0	80,0	36,8	20,0	5,9
da 35.100,01 a 35.200	74,0	36,5	28,4	105,0	95,0	85,0	80,0	36,5	20,0	5,8
da 35.200,01 a 35.300	73,5	36,3	28,2	105,0	95,0	85,0	80,0	36,3	20,0	5,6
da 35.300,01 a 35.400	73,0	36,0	27,9	105,0	95,0	85,0	80,0	36,0	20,0	5,5
da 35.400,01 a 35.500	72,5	35,8	27,6	105,0	95,0	85,0	80,0	35,8	20,0	5,4
da 35.500,01 a 35.600	72,0	35,6	27,3	105,0	95,0	85,0	80,0	35,6	20,0	5,3
da 35.600,01 a 35.700	71,5	35,3	27,0	105,0	95,0	85,0	80,0	35,3	20,0	5,2
da 35.700,01 a 35.800	71,0	35,1	26,8	105,0	95,0	85,0	80,0	35,1	20,0	5,0
da 35.800,01 a 35.900	70,5	34,8	26,5	105,0	95,0	85,0	80,0	34,8	20,0	4,9

IMPORTI MENSILI

ISEE	Assegno figli minori (1)	Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)
da 35.900,01 a 36.000	70,0	34,6	26,2	105,0	95,0	85,0	80,0	34,6	20,0	4,8
da 36.000,01 a 36.100	69,5	34,4	25,9	105,0	95,0	85,0	80,0	34,4	20,0	4,7
da 36.100,01 a 36.200	69,0	34,1	25,6	105,0	95,0	85,0	80,0	34,1	20,0	4,6
da 36.200,01 a 36.300	68,5	33,9	25,4	105,0	95,0	85,0	80,0	33,9	20,0	4,4
da 36.300,01 a 36.400	68,0	33,6	25,1	105,0	95,0	85,0	80,0	33,6	20,0	4,3
da 36.400,01 a 36.500	67,5	33,4	24,8	105,0	95,0	85,0	80,0	33,4	20,0	4,2
da 36.500,01 a 36.600	67,0	33,2	24,5	105,0	95,0	85,0	80,0	33,2	20,0	4,1
da 36.600,01 a 36.700	66,5	32,9	24,2	105,0	95,0	85,0	80,0	32,9	20,0	4,0
da 36.700,01 a 36.800	66,0	32,7	24,0	105,0	95,0	85,0	80,0	32,7	20,0	3,8
da 36.800,01 a 36.900	65,5	32,4	23,7	105,0	95,0	85,0	80,0	32,4	20,0	3,7
da 36.900,01 a 37.000	65,0	32,2	23,4	105,0	95,0	85,0	80,0	32,2	20,0	3,6
da 37.000,01 a 37.100	64,5	32,0	23,1	105,0	95,0	85,0	80,0	32,0	20,0	3,5
da 37.100,01 a 37.200	64,0	31,7	22,8	105,0	95,0	85,0	80,0	31,7	20,0	3,4
da 37.200,01 a 37.300	63,5	31,5	22,6	105,0	95,0	85,0	80,0	31,5	20,0	3,2
da 37.300,01 a 37.400	63,0	31,2	22,3	105,0	95,0	85,0	80,0	31,2	20,0	3,1
da 37.400,01 a 37.500	62,5	31,0	22,0	105,0	95,0	85,0	80,0	31,0	20,0	3,0
da 37.500,01 a 37.600	62,0	30,8	21,7	105,0	95,0	85,0	80,0	30,8	20,0	2,9
da 37.600,01 a 37.700	61,5	30,5	21,4	105,0	95,0	85,0	80,0	30,5	20,0	2,8
da 37.700,01 a 37.800	61,0	30,3	21,2	105,0	95,0	85,0	80,0	30,3	20,0	2,6
da 37.800,01 a 37.900	60,5	30,0	20,9	105,0	95,0	85,0	80,0	30,0	20,0	2,5
da 37.900,01 a 38.000	60,0	29,8	20,6	105,0	95,0	85,0	80,0	29,8	20,0	2,4
da 38.000,01 a 38.100	59,5	29,6	20,3	105,0	95,0	85,0	80,0	29,6	20,0	2,3
da 38.100,01 a 38.200	59,0	29,3	20,0	105,0	95,0	85,0	80,0	29,3	20,0	2,2
da 38.200,01 a 38.300	58,5	29,1	19,8	105,0	95,0	85,0	80,0	29,1	20,0	2,0
da 38.300,01 a 38.400	58,0	28,8	19,5	105,0	95,0	85,0	80,0	28,8	20,0	1,9
da 38.400,01 a 38.500	57,5	28,6	19,2	105,0	95,0	85,0	80,0	28,6	20,0	1,8
da 38.500,01 a 38.600	57,0	28,4	18,9	105,0	95,0	85,0	80,0	28,4	20,0	1,7
da 38.600,01 a 38.700	56,5	28,1	18,6	105,0	95,0	85,0	80,0	28,1	20,0	1,6
da 38.700,01 a 38.800	56,0	27,9	18,4	105,0	95,0	85,0	80,0	27,9	20,0	1,4
da 38.800,01 a 38.900	55,5	27,6	18,1	105,0	95,0	85,0	80,0	27,6	20,0	1,3
da 38.900,01 a 39.000	55,0	27,4	17,8	105,0	95,0	85,0	80,0	27,4	20,0	1,2
da 39.000,01 a 39.100	54,5	27,2	17,5	105,0	95,0	85,0	80,0	27,2	20,0	1,1
da 39.100,01 a 39.200	54,0	26,9	17,2	105,0	95,0	85,0	80,0	26,9	20,0	1,0
da 39.200,01 a 39.300	53,5	26,7	17,0	105,0	95,0	85,0	80,0	26,7	20,0	0,8
da 39.300,01 a 39.400	53,0	26,4	16,7	105,0	95,0	85,0	80,0	26,4	20,0	0,7



**IMPORTI MENSILI**

ISEE	Assegno figli minori (1)		Assegno figli 18-20 anni (2)	Maggiorazione figli ulteriori al secondo (3)	Maggiorazione figli non autosufficienti (4.1)	Maggiorazione figli con disabilità grave (4.2)	Maggiorazione figli con disabilità media (4.3)	Maggiorazione figli 18-20 anni disabili (5)	Assegno figli disabili a carico >21 anni (6)	maggiorazione figli per madre di età <21 anni (7)	Bonus secondo percettore di reddito (8)	
	da	a										
	39.400,01	39.500	52,5	26,2	16,4	105,0	95,0	85,0	80,0	26,2	20,0	0,6
	39.500,01	39.600	52,0	26,0	16,1	105,0	95,0	85,0	80,0	26,0	20,0	0,5
	39.600,01	39.700	51,5	25,7	15,8	105,0	95,0	85,0	80,0	25,7	20,0	0,4
	39.700,01	39.800	51,0	25,5	15,6	105,0	95,0	85,0	80,0	25,5	20,0	0,2
	39.800,01	39.900	50,5	25,2	15,3	105,0	95,0	85,0	80,0	25,2	20,0	0,1
	39.900,01	40.000	50,0	25,0	15,0	105,0	95,0	85,0	80,0	25,0	20,0	0,0
	oltre	40.000	50,0	25,0	15,0	105,0	95,0	85,0	80,0	25,0	20,0	0,0

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