

## DROP IN BIRTH RATES: ONE IN TWO ITALIANS BELIEVE THAT CURRENT POLICIES SUPPORTING FAMILIES ARE INSUFFICIENT, BUT YOUNG PEOPLE ARE LESS NEGATIVE

- Lack of satisfaction is uniform throughout the country: **Centre** (53%), **North** and **South and Islands** (each 51%).
- **7 in 10 Italians** believe that Italian policies to support families and parenting are **inferior** in Italy compared to **average European policies**.
- **Boomers and Generation X** (each at 56%) are the most critical generations, while younger generations, i.e. those who are still of childbearing age, are less negative on average: **Millennials** (47%) and **Generation Z** (42%).
- It is still very common for **Generation Z to want to have children** (55% of those who don't have children), but it is generally a medium-term plan, i.e. not in the next 5 years (46%), partly for financial reasons.

These are the results of research by [Changes Unipol](#), processed by Ipsos, on the drop in birth rates in Italy, along with potential solutions:

- The actions that would be most appreciated by Italians to boost birth rates include a **universal benefit check** for **each** dependent **child** and a strengthening of **policies to support educational and school expenses** (each at 58%).
- Companies also have a role to play in encouraging birth rates: **greater work flexibility** would be a big help for **6 in 10 Italians**. The establishment of **in-house nurseries (30%)** would be an especially popular welfare measure that companies could take.

The research also showed that:

- The **wish to have children** is **predominant** among those who don't have them (36%), but a third (30%) **do not have any plans to have children in their lives**.
- The main reason why those who put off or do not plan to have children is **work-related** (35%), especially in the South and the Islands (44%), and more specifically, the lack of a job (17%) is the main deterrent in the country on average, along with the **inability to reconcile a career and the desire to be a parent** (16%).
- **Personal financial** reasons are the second reason why people do not want children (34%), but it is the main obstacle in the North (37%) especially due to the increase in **living costs** compared to wages.
- Worry about the **socioeconomic situation** (economy, climate, political situation of the country) is the third deterrent (24%), especially in the South and Islands where it is the third reason (28%).

Bologna, 4 October 2023

**One in two Italians (52%) believe that current policies supporting families are insufficient.** This is what emerged from “Italians and the drop in birth rates”, research<sup>1</sup> carried out by [Changes Unipol](#) and processed by Ipsos, aimed at analysing the family situation in Italy and the reasons, consequences and measures relating to the drop in birth rates. Lack of satisfaction is uniform throughout the country: **Centre (53%), North and South and Islands (each 51%)**. At generational level, **Boomers and Generation X (both 56%) are the most critical**, while those who are still of childbearing age are less negative on average. **Millennials (47%) and Generation Z (42%)**.

If we look abroad, **a comparison with the European panorama gives rise to an even more critical assessment:** for almost 7 Italians in 10 (66%), **Italian policies supporting families and parenting are inferior to the European average**, noted especially by people who have children (73%). Criticism with respect to the comparison with Europe on the measures supporting families **increases with age: Boomers and Generation X are the most critical**, and 75% and 70% respectively believe that Italy falls below the European average (compared to 66% on average in Italy). **Only Generation Z is more positive** in this case also: 1 in 4 believe that Italy is in line with Europe.

#### Actions to support boosting birth rates

The measures to take to counter the drop in birth rates most favoured by Italians would include a **universal benefit check for each dependent child** and strengthening policies to support educational and school expenses (each at 58%). This is followed by **reforming parental leave and support for under 35s to take on greater roles** (each with 55%), measures that find favour especially among Generation Z and Boomers.

It is also interesting to note how companies have a role to play in boosting birth rates: **more worktime flexibility** could encourage parenthood in Italy for 6 in 10 Italians. More specifically, **flexibility in work starting and finishing times (29%) remote working** on a full-time or part-time basis (26%), and **short working weeks (24%)**. Even among generations, **worktime flexibility** is the incentive considered to be most effective to tackle the drop in birth rates (especially for Boomers: 65% compared to 59% as the national average) followed by **financial aid (46%)**. 30% of Italians are in favour of **establishing in-house nurseries in companies**, especially Generation X (34%) and Boomers (38%). On the other hand, for Generation Z, **reimbursement of school and baby-sitting expenses** are important (**27%**), **supplementary healthcare assistance (22%)** and **coaching for new mothers (12%)**.

#### The wish to have children is predominant among those who do not have them

Among those who do not have children, the research results show that **the wish to have them is predominant (36%)**, but a third (30%) **do not have any plans to have children in their lives**.

The **desire to have children is very common among Generation Z** (55% of those who don't have children), but it is mainly a **medium-term plan**, i.e. not in the next 5 years (46%), and this **desire is not limited to one child only:** it was surprising to find that they wanted big families, while Generation X mainly plans on one child only.

---

<sup>1</sup> The survey was carried out on a representative sample of the national population aged between 16-74 (over 44 million individuals) and resident in the main metropolitan areas (over 13 million individuals), in accordance with gender, age, geographic zone, size of the centre, educational status, standard of living, job and household. 1,720 interviews were carried out using the CAWI method (Computer Assisted Web Interviewing: a data collection method based on filling out a questionnaire on the Internet).

### The main reason behind the drop in birth rates is work

The report shows that the **main reason why those who put off or do not plan to have children is work** (35%), especially in the **South and the Islands** (44%). More specifically, the **lack of a job** (17%) and the inability **to reconcile a career with the desire to become a parent** (16%) are the main deterrents.

At national level, **financial reasons** are the second most common reason behind the decision not to have children (34%), but is the **main deterrent in the North** (37%) especially due to the increase in living costs with respect to income.

Worry about the socioeconomic situation (economy, climate, political situation of the country) is the third most common obstacle (24%), especially in the **South and Islands** where it is the third reason (28%).

Taking account of the age categories, the data show that **Generation Z** gives the main reasons behind the lack of children as **work** (46% compared to a national average of 35%) and **financial** (43% compared to an average of 34%). **Generation Z is also the most worried about the socioeconomic situation** (29% compared to a national average of 24%): they believe that the economic situation of the country and climate change do not provide an ideal environment for raising a family. **The main reason why Generation X do not plan for children or put it off** is that they do not want to be mothers/fathers or it is not in their plans (32% compared to a national average of 19%).

### The drop in birth rates will have a negative impact on the pension system in particular

According to Italians, **the drop in birth rates will have a negative effect on the pension system in particular** (37% believe that it will be very strongly affected; 73% that it will be very/quite affected); this worry is more pronounced than that regarding the depopulation of non-urban areas (29%).

**Worries regarding the consequences of the drop in birth rates increase with increasing age. Boomers** are those who are **most worried about the possible negative consequences** on both the pension system (49%, the most worried, compared to an average of 37%) and the depopulation of non-urban areas (33% compared to a national average of 29%), along with the lack of healthcare welfare (28% compared to 21%).

#### Unipol Gruppo

Unipol is one of the biggest insurance groups in Europe and the leading company in Italy in the non-life insurance sector, (especially in the MV and health businesses), with total premiums of €13.6bn, of which €8.3bn in non-life and €5.3bn in life (2022 figures). Unipol adopts an integrated offer strategy and covers the entire range of insurance and financial products, operating primarily through the subsidiary UnipolSai Assicurazioni. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute) and supplementary pensions and covers the bancassurance channel (Arca Vita and Arca Assicurazioni). It also manages significant diversified assets in the real estate, hotel (Gruppo UNA), medical-healthcare and agricultural (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

#### Unipol Gruppo

*Media Relations*  
Fernando Vacarini  
T. +39 051 5077705  
pressoffice@unipol.it

*Investor Relations*  
Adriano Donati  
T. +39 051 5077933  
investor.relations@unipol.it

#### Barabino & Partners

Massimiliano Parboni T. +39 335 8304078 m.parboni@barabino.it	Giovanni Vantaggi T. +39 328 8317379 g.vantaggi@barabino.it
---	---