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Mid-term Monitoring Report

CL _ E _ A _ R . CLOsing the gEndEr pension gAp
by increasing women's awaReness

Rome, September 2019

PROJECT PRESENTATION

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Produced by:

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INTRODUCTION

This Report presents the results of mid-term monitoring.

This Report sets out to describe activities performed and results achieved in the first twelve months of the C.L.E.A.R. project, and to gauge concrete development in respect of the aims declared in the candidacy.

The report highlights the deviations occurring in the rollout phase in relation to commitments declared in the proposed project, explaining the reasons for changes and solutions adopted, in order to ensure consistency between goals and results. We also give some news of results of the pre-assistance survey conducted prior to experimentation and of views regarding user satisfaction and the usefulness of *counselling modules* for the sample of women given training. Finally, the report illustrates collected data to gauge the level of satisfaction of participants at the Launch Conference.

The Report is divided into two Parts:

- Part one gives a short picture of the progress made and the main results achieved by the project so far;
- Part two describes in detail the performance of activities planned within single work packages.

PART 1 - PROGRESS

In its first twelve months the C.L.E.A.R. project made regular progress, achieving results in keeping with expectations.

As project actions have progressed, interaction among single members of the partnership has grown, fuelling a climate of collaboration and sharing of choices and solutions. Planned meetings have been supplemented by remote sessions for exchanges and dialogue by means of email and skype video calls.

The only relevant event to report, resulting in a change to the working group set-up, was the resignation on 17 January 2019 of project coordinator Monica Parrella, who took up another post in the public sector, replaced by Laura Menicucci, who took on the same role and duties.

Changes introduced during the project have had the aim of overcoming some practical obstacles that were unforeseen in the design phase, but were a natural physiological adaptation that usually occurs when implementing a project.

With reference in particular to the ways of organising counselling activities, instead of selecting the sample of recipients from the women workers of a single enterprise, it was decided to conduct a CAWI survey on a national sample of Italian women workers, in order to have a complete representation of the reference universe and to select a representative sample of that universe.

This choice led to the decision to develop “counselling modules” in the form of information videos plus paper-based material downloadable from the web. While this option marked a change to project plans, it also produced some improvements: it extended surveying activities to a sample of 1,249 women, compared with the planned 500, meaning trials would be conducted on 413 women workers instead of 250.

The bringing forward of experimentation to month 9 instead of month 14 is to be evaluated positively, since more time can be dedicated to *fine-tuning* the final version of training modules and the organisation of dissemination and communication activities at a local level.

With regard to measurable results achieved in the first year of the project lifecycle, performed activities resulted in:

- creating a database containing data on socioeconomic and employment condition, career path and continuity of work, knowledge of the way the pension system works, savings and financial literacy of a representative sample of the universe of Italian women workers, which can also be used for further in-depth analyses;
- a counselling action, involving 413 women of working age, on the way the pension system works, career path and possible measures to safeguard their pension;
- measuring the impact of the counselling action on the group of women given training.

Furthermore, as part of dissemination and communication activities, the Launch Conference took place, with the participation of around 90 persons. After the conference, newspaper *Il Sole 24 Ore* published an article on the project and its aims. Web pages dedicated to C.L.E.A.R were created on partners' sites, and a Twitter channel was opened. Communication materials were also produced, such as information brochures, folders, exercise books, pens and posters, with a total of 1,610 items, to be distributed during dissemination events.

Views collected on user satisfaction and the usefulness of project activities and output were positive and encouraging. Satisfaction was expressed by the majority of participants at the Launch Conference questioned through a satisfaction questionnaire, while over 80% of women workers taking part in training expressed a good or excellent opinion – for each of the three videos – about the choice of contents and the clarity with which they were illustrated. Around 80% of the group said they had experienced a growth in knowledge and in interest for the topics shown.

PART 2 - WORK PACKAGE AND ACTIVITIES

The C.L.E.A.R. project consists of 5 Work packages: WP1 Management and coordination of the project; WP2 Dissemination and communication; WP3 Reducing gender gap - International practices and initiatives to vulnerable women; WP4 Testing the behavioural effect of counselling activities: a pilot survey experiment; WP5 Impact Assessment.

For each Work package we describe the progress of activities performed, results achieved and respective timing.

2.1 WORK PACKAGE 1 - Management and Coordination of the Project

WP 1 consists of activities for the coordination, management and monitoring of project activities

Activities

Project activities got under way on 1 October 2018.

The *Kick-off meeting* was held on 2 October at the offices of the Equal Opportunities Department (DPO).

The meeting served to prepare for the first six months of Project activity. Having defined the forms of coordination and interaction among partners, it was decided to proceed with the open public procedure for the selection of the company tasked with creating the project's logo and graphic design, in order to give an identity and "face" to initiatives and products, in compliance with the institutional communication requirements of a public-funded project. Contents to be included in the information brochure were selected, in addition to dissemination materials to be used for the Launch Conference. Agreement was reached on the design of the C.L.E.A.R. Project web page on the DPO website, and on the opening of a social channel on Twitter. In the same meeting criteria were defined for the construction of the sample of women to whom the pre-training questionnaire would be given and for identifying the work settings where trials would take place. CCA undertook to draft the first versions of the pre- and post-training questionnaires, for them to be shared with other members of the partnership.

Censis undertook to draw up a questionnaire on user satisfaction, to be given to participants at the Launch Conference, in order to gauge their satisfaction and check the need for improvements to be made in the organisation of subsequent dissemination events.

In subsequent months telephone, mail and skype conference communications were used among the various members of the working group, in order to monitor the progress being made with activities, solve problems and take decisions.

The first *Steering Committee* meeting was held at the offices of the DPO in month 8 of the project instead of month 6. This did not entail difficulties for the rollout of activities. This meeting was put back in order to hold it at the same time as the presentation to the working group of audiovisual materials developed by CCA. The main topic looked at during the meeting was the review of information and training contents for the three modules. Operating details of matters discussed and decisions taken will be revealed in the respective Work packages.

The Steering Committee was also an opportunity to agree the date of 28 October 2019 for a meeting in Turin with the *Advisory Board*, at the same time and place as the *Mid-term internal meeting*.

As part of coordination activities, DPO and CCA participated jointly in an *exchange and networking meeting* in Brussels on 26 and 27 June 2019, organised by the European Commission for REC projects on empowerment of women and combatting gender based violence. The meeting was also an opportunity to speak with the contact persons of the European Commission on some management-related aspects. Networking aspects will be described in Work Package 2, Dissemination and Communication.

Results and timing

Results	Year 1											
	1	2	3	4	5	6	7	8	9	10	11	12
Kick-off meeting	X											
1 st Steering Committee Meeting								X				
Organisation of web conference												
Information via email and telephone												

2.2 WORK PACKAGE 2 - Dissemination and communication

WP 2 consists of communication and dissemination activities: from the creation of information materials and visual identity of the project to the organisation of public events, liaison activities, social communication and media relations.

Activities

On 25 October 2018 an *open public procedure* was initiated on the Public Administration electronic marketplace platform for assigning graphic design and logo creation activities, based on the criterion of the most economically advantageous tender. Offers were evaluated by an ad hoc Committee. The procedure concluded on 27 December 2018 with the award to the company GENESI. On 8 February 2019, following a number of exchanges and changes made to initial proposals to meet requests from the DPO, GENESI released the requested products: logo, information brochure, folders, exercise books, pens and posters, consisting of: 400 information brochures on the project, 10 posters, 400 folders, 400 exercise books, 400 pens to be distributed during communication events.

The Project's *Launch Conference* took place on 4 March 2018 at the Sala Polifunzionale of the Prime Minister's Office in Via Santa Maria in Via, 37, Rome.

The Launch Conference was preceded by communication activity.

In particular, the DPO prepared a "Save the date" and an invitation that was forwarded to its mailing list. This mailing list is split up into: institutional list (names of members of institutions and administrations interested in conference topics); general list (representatives, operators and collaborators of institutional entities and the P.A., enterprises and trade organisations, associations and representatives of civil society, the media, legal representatives, counsellor for equal opportunities/CUG, women's empowerment and women's labour associations, Inps). The invitation was sent to a total of 470 contacts. In addition to these contacts others were added coming from CCA and Censis mailing lists.

A web page was also created on the DPO site¹, illustrating the project background, goals and planned activities. Brochures and addresses presented during the Launch Conference were later uploaded. In later months a presentation of the Project was included on both the CCA and Censis sites.

¹ <http://www.pariopportunita.gov.it/materiale/cl-e-a-r-closing-the-gender-pension-gap-by-increasing-womens-awareness/>

During the Launch Conference the welcome addresses from the Head of the Equal Opportunities Department was followed by a session presenting the project, with addresses on topics relating to problems being studied and trialled in the C.L.E.A.R. project, such as: gender differences in the labour market (Daniela Del Boca, CCA – University of Turin), pensions and gender gap (Paola Profeta, Bocconi University - Milan), savings, private wealth and pensions (Maria Cristina Rossi CCA – University of Turin), review of international experiences to combat the pension gender gap (Stefania Basiglio and Noemi Oggero CCA – University of Turin). In the second part the Conference hosted a round table in which exponents of Bank of Italy, National Council of Labour Consultants Association, Museo del risparmio of Turin and Inps participated. The event ended with conclusions from the project coordinator, Laura Menicucci.

The Conference was attended by about 90 persons, who were later given (by CENSIS) a CAWI questionnaire on user satisfaction, the results of which, generally very positive, will be illustrated in the section dedicated to Work Package 5 Impact Assessment.

The conference proceedings have been published on the DPO site: <http://www.pariopportunita.gov.it/news/roma-4-marzo-2019-conferenza-di-lancio-del-progetto-cl-e-a-r/>

After the Conference the newspaper Sole 24Ore published an article entitled “Pension gender gap at 36%, here’s the information plan”, stressing the importance for women to be aware of the choices made during their working life and illustrating the C.L.E.A.R. project, the aim of which is to provide women with adequate knowledge tools.

On the same day as the Launch Conference a Twitter account was created for the C.L.E.A.R. project, with its sharing on the CCA Facebook. The project and its progress were then reported on the same social channels of the CCA.

Project *liaison activities* include the participation of the DPO in the Forum of PA (Public Administrations) and jointly with CCA in the already mentioned *exchange and networking meeting* in Brussels on 26 and 27 June 2019, organised by the European Commission, offering dialogue and discussion with similar European projects, studying problems relating to *gender pay* and *pension gap*, and arranging further exchanges in the future.

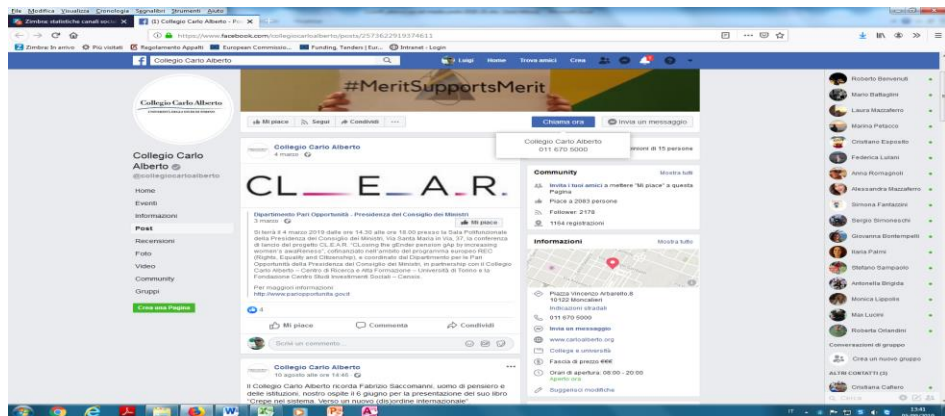
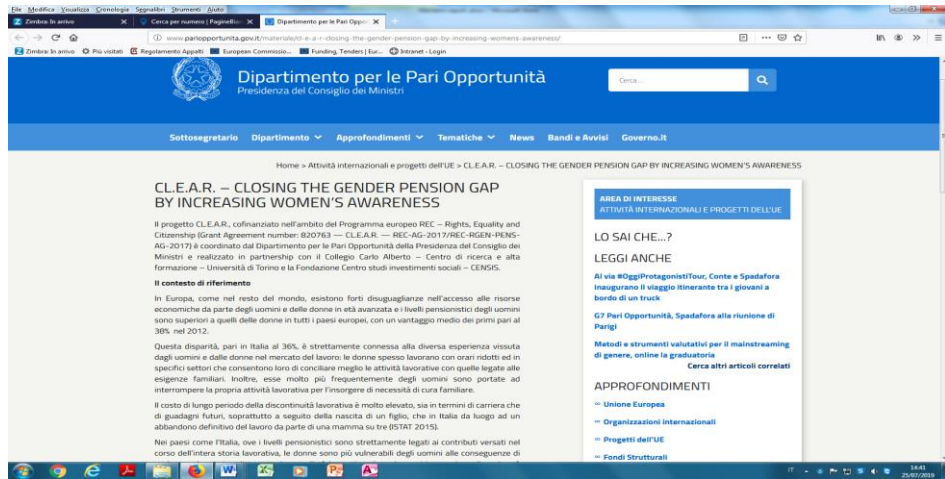
Results and timing

Results	Months											
	1	2	3	4	5	6	7	8	9	10	11	12
Start-up of procedure for selection of communication company	X											
Issue of communication products					X							
Launch Conference						X						
DPO participation in PA Forum								X				
DPO and CCA participation in exchange and networking meeting									X			

Table 1 – Communication activities of the C.L.E.A.R. project

<ul style="list-style-type: none"> - Creation of project web page housed on DPO site, at the address http://www.pariopportunita.gov.it/materiale/cl-e-a-r-closing-the-gender-pension-gap-by-increasing-womens-awareness/ - Presence on the CCA website of the C.L.E.A.R. project: https://www.carloalberto.org/research/competitive-projects/clear-closing-the-gender-pension-gap-by-increasing-womens-awareness/ https://www.carloalberto.org/about/annual-scientific-reports/ - Twitter https://twitter.com/progettoclear/status/1102584816606810113?s=20 - Facebook: https://www.facebook.com/collegiocarloalberto/posts/2573622919374611 - Publication in Il Sole 24 ore of an article on the project at the address alleyoop.ilsole24ore.com/2019/03/04/gap-pensionistico/

Fig. 1 – Online communication of the C.L.E.A.R. project



2.3 WORK PACKAGE 3 - Reducing gender pension gap – International practices and initiatives tailored for vulnerable women

WP 3 consists of study and research activities aimed at acquiring empirical evidence about the importance of providing women workers with counselling, so that they can make informed work choices also in relation to their future pension. The package includes preparatory activities and the creation of counselling modules to be provided in subsequent WP4.

Activities

The research activity planned in this Work Package is based on an in-depth review of existing literature. The documentation collected was included in a *Report* designed to offer an overview of researches that study the effects of information provided to individuals on pensions.

The Report initially reports the survey conducted on the structure of pension systems in Europe, highlighting in particular how pension communications work in European nations, and where best practices can be seen.

It then looks at the effects on behaviour of a greater knowledge among individuals about how the pension system works. While many studies demonstrate that the availability of such information results in more knowledge, evidence is more contradictory regarding the impact on behaviour. The impact of pension-related information on three main economic issues is analysed, namely the areas of pension planning, choices regarding individual job offers and savings decisions. Evidence is also given that a lack of knowledge affects chiefly the more vulnerable persons in society, such as women, resulting in a widening of the gender pension gap.

The Report is drafted in English, as required by the provisions of the project proposal. Moving on from the Report, in coming months a *policy brief* will be drafted to highlight existing national and international best practices. This aspect will be studied in greater depth, including a discussion with some Italian associations operating in this field.

At the same time, *counselling modules* have been designed and developed by CCA. As a CAWI (Computer assisted web interview)

Having chosen, in order to suitably represent the universe of Italian women workers, the group to give training to through a CAWI survey (*cf.* Work Package 4), it was decided to provide counselling modules in the form of three information videos, plus paper-based material downloadable from the web, one for each of the topics indicated in the project proposal, namely:

- 1) Financial and labour market literacy;
- 2) The pension calculation system in place;
- 3) Pension and wealth planning.

CCA assigned the graphic design of modules to two graphic design companies, Eta Beta scs and Liquido Studio scarl.

The modules have been shared, reviewed and corrected within the partnership.

Results and timing

Results	Months											
	1	2	3	4	5	6	7	8	9	10	11	12
Report Scientific review												X
Design and creation of counselling modules												

2.4 WORK PACKAGE 4 - Testing the behavioural effect of advice activities: a pilot survey experiment

The WP 4 comprises the experimentation, which involved the realization of a survey with the drafting and administration of a pre-treatment questionnaire to a sample of working women from which the group to be involved in subsequent counselling activity - consisting in the counselling modules elaborated in WP3 - was chosen.

Surveying, counselling and trialling activity underwent some changes in the rollout phase, having the aim of bringing forward experimentation and extending the representativeness of the sample.

At the outset of the project the CCA team explored a number of avenues with a view to selecting the sample for experimentation. Dialogue with the contact persons of some large companies and with experts in the field led to ruling out the initial idea of selecting the sample from the women workers of a single enterprise. This, it was argued, ran the risk of having a non-representative sample of the universe of Italian women workers. The decision was thus taken to conduct a survey on a representative national sample of women workers using the CAWI method.

Preparation of the survey entailed drafting the pre-training questionnaire and selecting the sample of women to which the questionnaire was to be given, with a view to selecting (randomly) at a later time the group to be involved in counselling activity.

With reference to the former activity, the pre-training questionnaire consisted of 61 questions. The aim of the questionnaire was to know and outline the profile of the sample (working women), determining the socioeconomic and employment condition, career path and continuity of work, knowledge of the way the pension system works, savings and financial literacy. The questionnaire included some “sentinel” questions with regard to their levels of awareness about the way the pension system works, their intentions regarding their career and possible measures to be taken to see them through their old age. The representative sample of the universe of employed women aged between 25 and 64 years was chosen, broken down into age groups and geographic areas based on Istat data.

The survey was conducted as planned in month 7, from 2 to 11 April 2019, using the CAWI (*Computer Assisted Web Interviewing*) method, on a national sample of 1,249 women aged between 24 and 64 years, larger than that originally proposed (500). The survey was organised and run, under the supervision of CCA, by Episteme, a survey company with experience with surveys of this type. The survey company, as per the CCA internal procedure, was selected after having compared the quote from Episteme with that of two other companies. The tender was awarded to the company offering, firstly, specific expertise, and secondly the best price-quality ratio.

Results of the pre-training survey

The first results of the data analysis substantiated the scenario and hypothesis from which the project originated, highlighting a lower degree of knowledge of the examined topics than had been estimated.

The data analysed show that even though interviewed women belong to highly educated segments of the population (43.2% of women interviewed were graduates, 52.0% had an upper secondary school diploma), in permanent employment (61.6% are white-collar workers or teachers), with digital skills and access to the Internet, they have a low level of knowledge of the pension system (57.6% said they did not have an adequate knowledge of pension-related legislation) and had quite limited basic financial knowledge.

The same interviewees also said they were aware of these shortcomings. Most of them would like to know more, in the belief they would be able to take better decisions. The advice given by an expert figure working in an ad hoc structure or the information provided by letter are the preferred channels for raising their levels of knowledge and awareness.

Taking this finding, there is the intention in the partnership to undertake discussions about how to go ahead with planned communication activities of the second year of the project in respect of that proposed in the candidacy.

813 interviewees were asked whether they were willing to take part in planned counselling activity. Of these, 762 gave a positive response. This group, in turn, was split up into two groups having the same characteristics to be considered for experimentation: one to be given training, the other to be used as a control group.

Counselling modules were given to 413 women in the period 2 July - 15 July 2019.

Following internal discussions, including the surveying company, it was decided to bring forward the post-training questionnaire (which according to the project proposal was to have been given in month 14) to month 10, administered to a sample of 801 women (413 given training and 388 in the control group).

The second questionnaire included some questions added by Censis on the quality and clarity of project contents. These were only for the 413 women in the group given training.

Bringing forward the post training questionnaire, made possible by the online distribution of training modules, will create more time for the fine-tuning of training in view of large-scale experimentation, planned for the second year of activity, and in order to optimise dissemination activities at a local level. The results of this questionnaire gave important pointers regarding the best ways of conveying pension-related information.

Sample surveys made it possible to build a significant database in respect of the universe of Italian women workers. Discussions are ongoing within the partnership about the opportunity of using these data to draft an analytical report that might be presented, prior to the Project's conclusion, at an ad hoc communication event.

Results and timing

Results	Months											
	1	2	3	4	5	6	7	8	9	10	11	12
Pre-training survey												
Design and creation of counselling modules												
Post-training survey												

2.5 WORK PACKAGE 5 - Impact Assessment

WP 5 consists of monitoring and evaluation activity regarding the performance of the project, according to the provisions in the original proposal, the impact of experimentation in WP 3 and the efficacy of communication and dissemination activities.

Activities

Participating in partnership meetings and being involved in daily communications with partners through mail, telephone and skype, Censis, in its capacity as internal evaluator, was constantly updated about the progress being made with activities, and about choices made, the emergence of problems and their causes, with the aim of coming up with shared solutions under the guidance of the lead partner.

As originally planned, to assess the impact of counselling activities on the knowledge and behaviour of the group of women given training, the pre-training questionnaire included some “sentinel” questions (indicators) that were re-proposed in the post training questionnaire to both groups of women.

Following the Launch Conference (4 March 2019) from 25 March to 23 April 2019 a CAWI survey was conducted, with the administration of anonymous questionnaires, accompanied by a letter of presentation, with the aim of discovering the level of satisfaction of event participants.

Some data on satisfaction of the Launch Conference

From collected data it emerged that the conference was satisfactory for 8 out of 10 respondents. The initial expectations of about 7 out of 10 respondents were satisfied, either a lot, or very much. A similar number of respondents acquired information that was relevant, either very or extremely. The addresses made by speakers were appreciated.

The biggest problem appeared to be the transferability of acquired information and knowledge. Half of respondents said they would be able to transfer little or modest amounts of content presented during the conference in their work environment, only 3 out of 10 would be able to transfer large amounts.

These data provide further confirmation about the lack of familiarity with the topics presented and of the need to promote them further in the public sphere, in order to raise knowledge and awareness, particularly among women.

With regard to how participants were made aware of the conference, over half of respondents received a personal invitation to take part, sent by the DPO, followed by communications sent by the organisation or company they come from.

In the post-training questionnaire Censis drafted a set of questions to evaluate the quality and clarity of contents, to be given only to the group given training. The recipients of training activities were asked to express an opinion on the structural characteristics of each of the three videos (choice of contents, length, language, clarity of contents and graphics); whether they were previously aware of the contents presented and if after having watched the videos they had a greater knowledge of and interest in the video contents. The final question sought opinions about the impact of the three videos on decisions relating to their future career.

Initial views of satisfaction and usefulness of the videos

Initial results regarding user satisfaction and the usefulness of modules have been encouraging, bearing in mind the largely positive comments on contents and their organisation and use, and on the increase in knowledge declared by women given training; however, there appears to have been a lesser impact on their actual intention with regard to decisions they will take about their future career.

Over 80% of women workers taking part in training initiatives considered each of the three videos to be excellent or good in terms of the choice of contents and the clarity with which they are illustrated. While around 80% of these participants said they had increased their knowledge of and interest in the topics presented, 45.3% did not know whether watching the videos would have an impact on decisions relating to their future career, while 40.2% of respondents said it would, and 14.5% believed the videos would have no influence, giving a negative answer to the question.

These findings need to be taken into consideration in the fine-tuning of the training materials, in order to make the necessary adjustments to raise their effectiveness not only as information resources but also as tools to support the choices made by women at work, in the interest of women.

Results and timing

Results	Months											
	1	2	3	4	5	6	7	8	9	10	11	12
Indicators of pre-training sentinel												
Administration of questionnaire on post Launch Conference satisfaction												
Indicators for appraisal of impact and satisfaction of counselling activity												