The Housing Pillar of the Mediterranean Welfare Regime:  
Family, State and Market in the Social Production of Home Ownership in Italy

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Abstract: The main features of the “Mediterranean home ownership model” are presented and compared to the characteristics of this kind of tenure in other Western European countries. Home ownership in Southern Europe and the factors underpinning its expansion are discussed by considering the interplay between this housing resource and other areas of welfare. Italy is used as an exemplary case. It is argued that home ownership performs a major role in these welfare systems because it is a means to satisfy housing needs, a form of social security; a re-stratification factor and a way to redistribute resources within the life course and between generations; a form of housing provision that fosters proximity between generations and hence structurally sustains the reproduction of a system of care provision based on intra-family relationships and mutual support. The paper does not argue that this is a phenomenon, strictly speaking, specific to Southern Europe, but rather that, in the Mediterranean countries - in a context of limited welfare provision by the state – the role performed by home ownership, as a multifaceted resource, is particularly important. More recent trends and problems arising from the gradual shift towards a more market-driven home ownership model are also discussed.
1. Introduction

The expansion of home ownership in Southern Europe since WWII has been largely due to certain features specific to the Mediterranean housing systems, in addition to a generalized improvement in economic and living conditions. These specific features include a lack of secure and affordable alternatives in the rental sector, the opportunity to become a homeowner via self-building and other non-market channels, and a historical bias toward home ownership in housing policy. Last but not least, the family performs a key role in both the production of home ownership and its funding.

However, the expansion of this tenure has not happened in a vacuum. It also reflects peculiarities of the national welfare systems, and it has interactions with them and consequences upon them. Asset building through home ownership has been a rational household strategy in a context of limited welfare provision – where precautionary savings are necessary – and of limited alternatives for investments due to an underdeveloped financial market. Home ownership has performed a direct social security role for irregular workers who do not contribute to pension and insurance schemes.

A certain degree of social re-stratification has also taken place, because households with limited resources from the labor market have been able to convert their social and technical capital into housing wealth through self-building, which has often been illegal but tolerated.

Furthermore, there are relationships between the important role of family support for home ownership and the familialistic features of the Southern European care system. The intergenerational production and transmission of home ownership has been traditionally linked to the proximity between parents and their adult children. This proximity enables the easier mobilization of in-kind resources which facilitate access to home ownership by the younger members of the family: a plot of land which can be built on, parents and relatives’ own labor for self-building, a family dwelling allocated for free. On the other hand, proximity is also a reliable foundation for further mutual support, and especially for care. Family support for home ownership, moreover, is embedded in a family-based welfare system, and it also contributes to the reproduction of that model of welfare, especially when care is an issue.

Finally, intergenerational transfers supporting access to home ownership are a core component of the overall system of private transfers from ascendants to the new generation, and they have some redistributive effects.

If one ‘zooms out’ from the welfare state and considers the overall welfare system and the interplay among state, market and family in welfare provision, one finds that home ownership is a key element in this system and contribute largely to the shaping of the Mediterranean welfare regime.

Both the social production and the funding of home ownership have recently become more market-driven. Nevertheless, families are still major agents in the housing system. They are proving able to cope with this new context and with increased housing prices.

According to some preliminary evidence, the already-existing problems with such a home ownership system are going to worsen, while new ones are emerging.

The paper is structured as follows. The next two sections outline the Mediterranean home ownership regime and its implications for the broader welfare system. The following two sections discuss these issues in more detail with regard to the Italian case. Finally, some conclusions are drawn.

2. Family, state and market in the social production of home ownership

The Mediterranean housing systems have several specific features in common when compared with the other Western European countries (Tab 1). They have high home ownership rates, and this form of tenure is widely distributed within all social strata. On average, poor households have chances of being home owners close to those of rich ones. By contrast, in the Netherlands, Denmark and Sweden, being

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1 My knowledge of the Mediterranean home ownership regime is limited to Southern-Western Europe, i.e. Greece, Italy, Spain and Portugal. In this paper I refer to these countries as Mediterranean and Southern European for the sake of simplicity, and because these descriptors are commonly used in comparative welfare research.
a poor household halves the probability of home ownership when compared with well-off households. However the “democratisation” of this tenure in Southern Europe is incomplete: social inequality still gives rise to variability within the home ownership sector as regards, for example, the timing of home ownership, housing conditions, and the implications for household budgets.

Another shared feature is the limited incidence of the social housing sector, and of home ownership arrangements with social connotations (i.e. cooperatives). This is what distinguishes Southern Europe from the other countries considered which also have high home ownership rates: the UK and Norway, respectively.

A general lack of secure and affordable alternatives in the rental sector is due to both this underdevelopment of social housing and to ineffective regulation – or non-regulation – of the private rental market (Allen, Barlow, Leal, Thomas & Padovani 2004).

Within this context, access to home ownership has been a rational strategy with which to satisfy housing needs and to invest savings in face of a relatively underdeveloped financial market.

The availability of non-market channels to home ownership has driven the expansion of this form of tenure particularly among low income households. Lax land-use and building regulations and tolerance of illegal development have allowed self-building activities and direct commissioning whereby in-kind resources can partially compensate for a lack of financial resources. This is particularly the case in rural areas, but in the past – at least in Italy – it was a not uncommon way to become a homeowner even in large cities and their outskirts (Alasia & Montaldi 1975). In any case, until recently, housing-related markets were relatively unprofessionalized, creating space for the informal practices just mentioned.

Home ownership funding has traditionally had informal connotations as well. The mortgage market has performed a minor role in financing home ownership, whilst personal savings and family wealth have been more important. In general terms, the intergenerational transmission/production of home ownership has historically been a key factor in the expansion of this form of tenure in Southern Europe.

The reproduction of social inequality is inherent to these intergenerational processes (Poggio 2008). However, when the above-mentioned informal practices have been involved, a certain degree of re-stratification has taken place because working class people have been able to convert their technical and social capital, and their time, into housing wealth (Bourdieu & de Saint Martin 1990).

The full implementation of land-use planning and building regulations, the increasing professionalization of housing-related markets and, in more recent years, the expansion of mortgage markets have given rise to a more market-driven system of production of home ownership. Little space is left for the informal production which in the past has allowed for some re-stratification. Home ownership on a market basis reflects the existing pattern of social inequality, whilst dedicated intergenerational transfers today tend to increase social inequality and give rise to a quasi-ascription of housing conditions (Bernardi & Poggio 2004; Tosi 1987).

3. The hidden pillar: housing in the Mediterranean welfare systems

Housing is regarded as a wobbly pillar under the welfare state (Torgesen 1987), and this certainly applies to the Mediterranean countries, where housing policy has historically been an underdeveloped sector of state intervention, and where in recent decades non-policies have contributed possible more to the shaping of housing systems than housing programs. However, if one considers the overall welfare system, and therefore also the roles performed by the market and the family, and the interplay among these three areas of resources allocation, housing is a key factor for the assurance of individual well-being, both because it satisfies specific needs and because it interacts with other dimensions of welfare. This seems to be especially the case in the Mediterranean countries, where the welfare state as a
The Housing Pillar of the Mediterranean Welfare Regime

whole is relatively underdeveloped and where home ownership, as a major asset of households, is widespread.
As mentioned, home ownership is a way to satisfy housing needs in face of a very limited social housing sector. This kind of housing self-provision may well meet the need to accumulate precautionary savings, albeit in the form of bricks and mortar. If necessary, housing equity can be released in order to afford unanticipated expenditures and deal with social risks not covered by rudimentary welfare states. In a life-cycle perspective, it is also a way to redistribute income to old age – when the imputed rent deriving from home ownership can supplement reduced earnings – so that home ownership is somehow functionally equivalent to a pension (Castles & Ferrera 1996; Kemeny 1981). This social security role is particularly important in countries where the informal economy – in terms of irregular workers and family-based small businesses, for instance – is an issue, and social security contributions are sometimes evaded.
The expansion of home ownership has also brought a certain amount of re-stratification and asset building for households with limited incomes, at least when access to this tenure has been possible via non-market channels. This explain the incidence of “cash-poor, asset-rich” households in these countries.
Moreover, the intergenerational transmission of home ownership from the elderly to the young members of the family redistributes resources between family generations, partially compensating for the bias against young citizens that characterizes public transfers in Southern Europe (Attias-Donfut & Wolff 2000; Castles & Ferrera 1996).
Problematic interactions with other welfare areas also exist. In societies where home ownership is widespread, and no affordable alternatives are available in the rental sector, this form of tenure tends to become the norm also for new entrants to the housing market. This increases the level of resources needed for the transition to adulthood\(^2\) (Kemeny 1981; Spierman, Lewin-Epstein & Semyonov 1993) and likely contributes to the postponement of family formation and to low fertility (Mulder & Billari 2006).
Limited alternatives in the rental sector also make labor mobility less likely, and hence the labor market more rigid (Cannari, Nucci & Sestito 2000; Oswald 1999).
New problems seem also to be emerging. These are linked to both structural changes within European societies and to a specific transformation of the Mediterranean home ownership model.

4. Home ownership in Italy

According to census data, the home ownership rate in Italy grew from 40\%, in 1951 to 71\% in 2001. Moreover, 9\% of the residential housing stock is allocated on a rent-free basis, mostly within family networks. This “other tenure” is considered to represent an intermediate phase in the intergenerational transmission of home ownership.
The expansion of this tenure has taken place within all regions of Italy and all strata of Italian society. However significant differences still persist according to traditional distinction criteria in tenure distribution: small villages and towns have higher home ownership rates than big cities; low income and young households are less likely – in relative terms - to be home owners than are affluent and elderly ones, respectively.
Cultural attitudes and a general improvement of economic conditions are among the factors most frequently cited in explanation of the expansion of home ownership in Italy. However, a key role has also been played by the above-mentioned non-policies: on the one hand, because governments have been unable, or unwilling, to ensure secure and affordable housing within the rental sector, they have pushed households into the home ownership segment; on the other hand, households have been allowed to access home ownership via non-market, and more affordable, routes.

\(^2\) And for settlement by immigrants as well.
Since the early twentieth century, Italian housing policy has been biased toward home ownership and against social housing. On the ideological level, this policy has been largely inspired by the social doctrine of the Catholic Church, which considers the promotion of small property-ownership and thrift to be the best solution for the “social question”. As a result, a “right to buy” has always been part of social housing schemes, because new dwellings in this sector are partly allocated for renting and partly for home ownership through various kinds of leasing contract. The main beneficiaries of the allocation for home ownership have been civil servants and middle class households (Poggio 2006). In the period 1951-1970 about 800,000 public dwellings were constructed, while in the meantime 850,000 were privatized (Padovani 1996).

Rent regulation (1978-1998) of the private rented market was unsuccessful in reconciling affordability and social protection for tenants with reasonable returns for the landlords. Indeed, it possibly failed to achieve both these objectives (Poggio 2005).

The rental option has been socially constructed as an insecure tenure and still today, according to a recent survey, “security and tranquillity of home ownership” is the modal (63%) motivation reported by interviewed tenants as a reason for their aspiration to this type of tenure (Nomisma 2007). In this context, home ownership has prevailed over the rental option, even among middle- and low-income households.

Entry into home ownership has been facilitated by the above-mentioned non-market channels (Tosi 1987) and family support, especially in financial terms.

[Table 2 about here]

The data set out in Table 2 show the incidence of home ownership within Italian households by occupational class for various census years. The data refer only to households with a reference person active in the labor market.

Differences in this distribution between classes are apparent, but also a converging trend toward home ownership. Table 2 also shows that housing tenure “preferences” have changed, especially for the middle class. On decomposing the blue-collar class, it is possible to test for the importance of the non-market channels. Because workers in the housebuilding sector are those who have – by definition – more technical and social capital available to enter home ownership via self-building or direct commissioning, they may be expected to exhibit a higher home ownership rate than manual workers in other industries and in services. This expectation is borne out by the data in the table: until 1971, the home ownership rate for workers in the construction industry was at least 10 percentage points higher than that for blue-collar workers in other industries. This difference disappears from 1991 on, as a result of the closure of this informal channel and because of compositional effects as well.

Notwithstanding this convergence toward home ownership, differences persist between occupational classes with regard to the timing of home ownership and modes of access to it (Bernardi & Poggio 2004; Guiso & Jappelli 1996; Poggio 2008), the implicated housing conditions, the value of the property, and the economic constraints on household budgets.

As regards housing conditions, estimates based on the ‘public use’ sample of the 2001 Census show that about 2% of households owning their dwellings experience serious housing problems - living without drinkable water or without hot water or without a toilet in the dwelling – and that 5% of them suffer from serious overcrowding. Some social groups are more at risk than others: the households of immigrant home owners, for example, experience serious problems in 6% of the cases and 16% of them live in severely overcrowded dwellings.

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3 Under Italian law it is possible to ask for a end-of-lease eviction without any specific cause being necessary apart from the end of the lease. This form of eviction was massively used when strict rent regulations were in force (1978-1993) as a way to evade rent control by threatening current tenants with non-renewal of the lease if they refused to pay more than the rent fixed by the law and/or as a way to to find new, more accommodating, tenants.

4 I have not checked systematically, but it is likely that more recent trends concerning workers in housebuilding and labourers in agriculture are at least partially due to changes in the composition of these groups, given that housebuilding and agriculture are two of the main sectors in which immigrants work. However, this is unlikely significantly to affect the findings for the period 1951-1991, because foreign immigration into Italy has taken place in the past two decades.
Survey estimates of housing arrangements and type of family support at time of marriage are presented in Table 3 by period of marriage. The latter still tends to coincide in Italy with leaving the parental home and with new family formation. It is therefore a crucial phase in housing careers.

A number of trends are evident when comparison is made of what happens in the three periods of marriage.

Firstly, the incidence of both co-residences and rented dwellings have declined over time, while home ownership has increased. Purchasing a dwelling has become increasingly common among homeowners at marriage. All kinds of family support, except co-residence, have increased in importance. This is especially the case when financial assistance for purchase is considered. Within the more recent period of marriage, the overall housing support – co-residence, support for home ownership, and allocation of a rent-free dwelling – provided by ascendants has involved 40% of accommodations.

Housing assistance tends to be localized when support is provided in the form of in-kind resources. It is more likely that ascendants can help their adult children if they settle close to the former. The proximity required for family support to be given for home ownership is also a reliable foundation for further mutual support between generations, which is furnished in a kind of contract whereby care is exchanged for (anticipated) inheritance (Poggio 2008).

To be noted is that one kind of care-for-inheritance contract is institutionalised by inheritance and family law. Italian law establishes that descendants are the main inheritors, notwithstanding possible adverse wills, but also that they should provide economic assistance to ascendants if needed. According to a “subsidiarity” principle, the state provides assistance only in a second instance if no descendants are able to provide it. Adult children may pay for care services for their ascendants in order to preserve the housing which they will inherit, and which they will typically prefer not to see owned by strangers. Further, when local authorities provide care services and hospices for elderly homeowners, the latter can release their housing equity if there is nobody to cover the costs in other ways. In this case, the care-for-inheritance deal involves the state instead of descendants.

5. Recent trends and problematic outcomes

Recent trends in Italy’s home ownership model and its welfare system can be distinguished analytically among socioeconomic changes, structural changes in the housing system, and endogenous developments within the national home ownership model. There are obvious interconnections among factors in these three groups, but this distinction serves to simplify the analysis.

The general socioeconomic context has changed. The ageing of the population and immigration from non-European countries are important demographic factors to take into account. They are also directly connected with the distribution of housing wealth, where the elderly are typically native outright owners whilst immigrants are new entrants to the housing market.

Then, increased insecurity in the labor market, especially for young people, affect their capacity to have decent and stable incomes and to save, and borrow, money. Access to home ownership without support from the family seems to be more difficult than in the past, especially if house prices dynamics are taken into consideration.

As regards housing-specific structural changes, land and urban planning - and building regulations - are now fully implemented, and housing-related markets are becoming more professionalized than in the past. As already mentioned, this means that informal and low-cost routes to home ownership are disappearing, and that the re-stratification related to these informal processes no longer occurs.

The most dramatic change, however, has taken place in the mortgage market. Liberalization in the late 1990s led to a growth of mortgage provision and – in principle – to more favourable conditions for borrowing households.
In the mid-1990s a typical mortgage had a 50% loan-to-value threshold and a maturity of 10 years; real interest rates were among the highest in Europe (Bernardi & Poggio 2004). Since the late 1990s the credit market has offered mortgages with a 80% loan-to-value and maturities of 20-25 years and even longer. Interest rates – at least those components over which banks have some control – have been reduced by market competition. These changes in the conditions of mortgage provision have been made possible by a structural transformation of this service that increases the risks for borrowing households. Fund-raising has gradually shifted from a “closed” system based on dedicated bonds to an “open” system in which money comes from the international financial markets (Ball 1990). This allows bank to lend more money, and for longer periods, to households, and it has also led to rapid growth of the mortgage market. But because banks now have less control over the cost of money, households are more vulnerable to the volatility of the international financial markets, especially when indexed interest rates are applied.5

Indexed interest rates enable some of the risks of operativeness to be transferred to households (Bonaccorsi di Patti & Felici 2008). Further strategies in this regard include the securitization of loans on the secondary mortgage market. This is supposed to lead to looser eligibility criteria for lending, and there is some preliminary evidence that this effect has come about. Finally, the complete liberalization of the private rented sector anticipated this revolution in the mortgage market by some months. These two factors6 generated a dramatic increase in housing demand for purchases and boosted housing prices, as shown in Fig. 1, substantially nullifying the effect of the better mortgage conditions just described.

As an overall outcome of these changes in the mortgage market and of the rise in housing prices, the vulnerability of homeowners has arisen as a new problem in Italy. According to a recent study (Bonaccorsi di Patti & Felici 2008), in 2007 3.5% of mortgage loans taken out in the period 2004-2007 concerned arrears; and a further 1.8% severe arrears or mortgage defaults. The borrowing households most at risk are young households (less than 30 y.o.) and immigrant ones. Arrears account for 10% of the loans made to the latter. To conclude, some of the changes that have taken - or are taking - place are also somehow endogenous to the Mediterranean home ownership model and represent a “natural” development that could somehow have been foreseen.

In societies with high home ownership rates – and little or no affordable alternative in the rented market - the distribution of housing wealth has a major impact on living conditions. More specifically, the value of the property of those who are already homeowners sets the threshold of what is needed by the new entrants to the housing market (Facchini & Villa 2005; Kemeny 1981; Spilerman, Lewin-Epstein & Semyonov 1993). Wealth distribution becomes something that directly affects the capacity to satisfy certain needs. As mentioned, this is considered a major external constraint in the transition to adulthood and for family formation and fertility. The boom in house prices which began in around 2000 has exacerbated this distributional problem. It is also likely to exacerbate existing cleavages in Italian society and to create new ones.

6. Provisional conclusions

Home ownership is an important and multifaceted resource in Italy, and it contributes in multiple ways – not just housing – to individual well-being and social protection, and to the shaping of the national

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5 After the experience of volatility of indexed interest rates, since 2005 the demand for and supply of fixed-rate mortgages has grown.

6 A third important factor was the movement by investors of their assets from the financial market to real estate during the crisis that followed the September 2001 terrorist attack in New York.
welfare system. Macro evidence from comparative welfare and housing research suggests that there are similarities in this respect with other Southern European countries. However, more systematic comparative research based on micro-data is needed before the discussion conducted here can be generalized to the entire cluster of countries corresponding to the Mediterranean, or familialistic, welfare regimes.

The foregoing discussion has outlined some problematic features of the role performed by home ownership. To some extent they are linked to recent changes in the housing-related and credit markets. The increased vulnerability of households repaying loans is one of them, and it is accredited in the public debate. The distributional outcomes of housing wealth, its transmission and possible cumulability with other forms of capital is a less popular but nevertheless a very important issue. This paper has been intended to be a preliminary discussion of home ownership and its interactions with dimensions of welfare other than housing. The only possible conclusion is that, in light of the discussion presented on Italy, further research should be developed on the topic.

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### Table 1 – Western European housing systems - selected indicators.

<table>
<thead>
<tr>
<th>Country</th>
<th>Owner-occupied (%)</th>
<th>Rented (social rented) (%)</th>
<th>Other (%)</th>
<th>Home ownership distributive index (^c) (2000)</th>
<th>Real estate professionalization index (^d) (2000)</th>
<th>Per capita mortgage debt index (UK=100) (^e) (2005)</th>
<th>Home owners (50 y.o. and above) who acceded property by intergenerational transmission (^f) (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Switzerland</td>
<td>38</td>
<td>60</td>
<td>(n.a.) 2</td>
<td>n.a.</td>
<td>2.1</td>
<td>150</td>
<td>17.1</td>
</tr>
<tr>
<td>Germany (^a)</td>
<td>45</td>
<td>55</td>
<td>(n.a.) 0</td>
<td>0.6</td>
<td>3.7</td>
<td>60</td>
<td>21.8</td>
</tr>
<tr>
<td>Netherlands</td>
<td>55</td>
<td>45</td>
<td>(35) 0</td>
<td>0.5</td>
<td>4.3</td>
<td>127</td>
<td>3.3</td>
</tr>
<tr>
<td>Denmark</td>
<td>60</td>
<td>40</td>
<td>(20) 0</td>
<td>0.5</td>
<td>7.4</td>
<td>154</td>
<td>4.5</td>
</tr>
<tr>
<td>Sweden</td>
<td>61</td>
<td>39</td>
<td>(21) 0</td>
<td>0.4</td>
<td>8.4</td>
<td>75</td>
<td>6.4</td>
</tr>
<tr>
<td>Austria</td>
<td>58</td>
<td>39</td>
<td>(14) 3</td>
<td>0.8</td>
<td>3.4</td>
<td>28</td>
<td>27.8</td>
</tr>
<tr>
<td>France</td>
<td>56</td>
<td>38</td>
<td>(18) 6</td>
<td>0.6</td>
<td>5.3</td>
<td>35</td>
<td>13.9</td>
</tr>
<tr>
<td>UK</td>
<td>69</td>
<td>31</td>
<td>(21) 0</td>
<td>0.6</td>
<td>6.3</td>
<td>100</td>
<td>n.a.</td>
</tr>
<tr>
<td>Norway</td>
<td>77</td>
<td>24</td>
<td>(4) 0</td>
<td>n.a.</td>
<td>5.1</td>
<td>n.a.</td>
<td>n.a.</td>
</tr>
<tr>
<td>Italy</td>
<td>71</td>
<td>20</td>
<td>(4) 9</td>
<td>0.8</td>
<td>3.8</td>
<td>18</td>
<td>34.6</td>
</tr>
<tr>
<td>Portugal</td>
<td>75</td>
<td>21</td>
<td>(3) 4</td>
<td>0.8</td>
<td>2.7</td>
<td>32</td>
<td>n.a.</td>
</tr>
<tr>
<td>Greece</td>
<td>74</td>
<td>20</td>
<td>(0) 6</td>
<td>1.1</td>
<td>0.2</td>
<td>17</td>
<td>31.6</td>
</tr>
<tr>
<td>Spain</td>
<td>82</td>
<td>11</td>
<td>(1) 7</td>
<td>1.0</td>
<td>4.7</td>
<td>47</td>
<td>23.7</td>
</tr>
</tbody>
</table>

Notes: \(^a\) (1-4) excluding territories of the former GDR; \(^b\) include rent-free and usufruct dwellings; \(^c\) the distributive index presented is the ratio of the ownership rate for low-income households (< 60% of median income) to the rate for high-income households (> 140% of median income) based on Eurostat estimates from the European Community Household Panel; \(^d\) number of employed persons in real estate per 1,000 inhabitants; \(^e\) per capita mortgage debt data have been transformed into a index with the UK as a baseline (UK=100); \(^f\) include bequests, gifts and family help.

Table 2  Home ownership rate (%) by occupational class and census year

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Bourgeoisie, service class</td>
<td>52.5</td>
<td>55.7</td>
<td>62.3</td>
<td>72.0</td>
<td>72.0</td>
</tr>
<tr>
<td>Middle class</td>
<td>21.7</td>
<td>35.4</td>
<td>41.7</td>
<td>70.5</td>
<td>70.8</td>
</tr>
<tr>
<td>Urban self-employed workers</td>
<td>40.4</td>
<td>48.5</td>
<td>53.2</td>
<td>69.3</td>
<td>69.6</td>
</tr>
<tr>
<td>Farmers</td>
<td>62.5</td>
<td>67.0</td>
<td>75.6</td>
<td>84.6</td>
<td>81.5</td>
</tr>
<tr>
<td>Blue-collar workers (all):</td>
<td>23.6</td>
<td>34.2</td>
<td>40.4</td>
<td>62.2</td>
<td>62.0</td>
</tr>
<tr>
<td>in industry</td>
<td>22.0</td>
<td>32.9</td>
<td>39.1</td>
<td>64.4</td>
<td>63.5</td>
</tr>
<tr>
<td>in housebuilding</td>
<td>33.9</td>
<td>42.4</td>
<td>50.9</td>
<td>62.8</td>
<td>59.4</td>
</tr>
<tr>
<td>in services</td>
<td>18.1</td>
<td>27.5</td>
<td>33.7</td>
<td>60.7</td>
<td>61.4</td>
</tr>
<tr>
<td>Agricultural labourers</td>
<td>37.2</td>
<td>48.6</td>
<td>59.6</td>
<td>67.0</td>
<td>59.2</td>
</tr>
<tr>
<td>All</td>
<td>38.4</td>
<td>44.0</td>
<td>48.1</td>
<td>66.2</td>
<td>67.8</td>
</tr>
</tbody>
</table>


Table 3 – Couples’ accommodation at marriage and housing support received from their parents, by period of marriage

<table>
<thead>
<tr>
<th></th>
<th>Period of marriage:</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CO-RESIDENCE WITH PARENTS:</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>17.6</td>
<td>11.2</td>
<td>9.4</td>
<td></td>
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<tr>
<td>INDEPENDENT ACCOMMODATION:</td>
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<td></td>
<td></td>
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<tr>
<td>(a.1) home ownership with parental support:</td>
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<tr>
<td>home as a bequest</td>
<td>2.9</td>
<td>2.7</td>
<td>3.5</td>
<td></td>
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<tr>
<td>home received as a gift</td>
<td>3.1</td>
<td>4.8</td>
<td>4.2</td>
<td></td>
</tr>
<tr>
<td>financial help received for housebuilding</td>
<td>1.1</td>
<td>1.7</td>
<td>2.2</td>
<td></td>
</tr>
<tr>
<td>financial help received for home purchase</td>
<td>3.5</td>
<td>7.5</td>
<td>9.5</td>
<td></td>
</tr>
<tr>
<td>(a.2) home ownership without parental support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>built with their own means</td>
<td>4.2</td>
<td>3.7</td>
<td>2.8</td>
<td></td>
</tr>
<tr>
<td>purchased with their own means</td>
<td>5.8</td>
<td>9.5</td>
<td>12.9</td>
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</tr>
<tr>
<td>inherited or received as a gift by others</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
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<tr>
<td>(a.3) already owned by one of the partners</td>
<td>5.5</td>
<td>8.3</td>
<td>10.0</td>
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<tr>
<td>(b.1) rented for free by parents</td>
<td>8.6</td>
<td>11.9</td>
<td>11.6</td>
<td></td>
</tr>
<tr>
<td>(b.2) rented for free by others</td>
<td>1.2</td>
<td>1.0</td>
<td>1.7</td>
<td></td>
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<tr>
<td>(c) rented</td>
<td>46.3</td>
<td>37.3</td>
<td>31.6</td>
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<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(1,506)</td>
<td>(1,789)</td>
<td>(1,994)</td>
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</tr>
</tbody>
</table>

Fig. 1 Years of income needed to buy a dwelling, by occupational class
(ratio between mean values of dwellings occupied by blue-collar and clerical workers and the average individual earnings for these occupational categories)

Source: own elaboration from Bank of Italy, Survey on Household Income and Wealth, various years