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**Home-ownership and Social
Inequality in Italy**

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Home-ownership and Social Inequality in Italy

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Abstract

In this paper we present the results of a study regarding the relationships between home-ownership and social class in Italy. Using data from the 1998 *Survey on Household Income and Wealth*, we have performed an event history analysis on the chances and ways of home-ownership attainment. At the theoretical level we look into the debates concerning the “consumption classes” and the “risk/globalised society”, that suggest home-ownership has become rather class undifferentiated and that, in general, social class is currently losing significance as a predictor of concrete life chances. Furthermore, we discuss some institutional specificities of the Italian housing system. The empirical results show that, contrary to the assumptions whereby “consumption classes” and “risk/globalised society” perspectives are based, class differences in home-ownership entry have instead increased in younger cohorts.

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1. Introduction

A home satisfies the vital need of providing a shelter against adverse environmental conditions. In this sense, alongside with eating and drinking, housing is a basic good that individuals need in order to survive. In modern societies, housing also satisfies more complex cultural, social and economic needs that lie at the basis of individual well-being too. In principle, the right of living in a decent housing has been recognized for all citizens in the Constitutions of many countries. In practice, this right can be achieved in different ways: renting a home (either from the State or privately), having access to it free of charge (either from the State or privately) or becoming a home-owner.

Being interested in social inequality, differences in the incidence of such tenures among the population, and - in particular - in the rate of home-ownership (from now on referred to as HO) are important for a number of reasons. First, there is evidence that HO generally correlates with better living conditions. This, because, on average, owned homes tend to be of better quality and larger than rented ones and can be better arranged according to likes of the owner.¹ Second, when home is owned, it typically represents a consistent share of households' wealth and, as an investment, it increases real incomes by providing an *imputed rent*.² HO may then accentuate or compensate the effects of economic inequalities associated to labour market positions or to pre-existing socio-economic assets. Finally, if intergenerational transfers play an important role in facilitating HO attainment, housing may act as a reproductive factor of social and economic inequalities.

Assuming that HO is generally associated with better living conditions, that it represents an asset generating independent income – albeit in kind - and that it might be a channel for reproduction of social and economic inequalities, it then becomes crucial to investigate how HO is actually achieved. Taking a step in this direction, the aim of this paper is to study the relationships between social class and HO in Italy. In particular, we address three research questions: a) are there class differences in the chances of becoming a home-owner? b) what role do intergenerational transfers and family support play in home-ownership attainment? c) has the process of HO attainment changed through generations? or, more precisely, have class differences in the chances of becoming a home-owner changed through different generations?

These questions are important in the field of social inequality, because they stand at the crossroad of two related debates on the significance of social classes in contemporary society. The first one is the

¹ Mulder and Smits (1999) – for instance - make this point for the Netherlands; Choko (1995) for Canada; Ricci (1997) for Italy.

² *Imputed rent* is the in kind rent that home-owners “receive as owners from themselves as tenants” (Headey, 1978: 23). The concept is also acknowledged as *implicit return* when referring to it as an investment income (Dornbusch, Fischer, 1994: 354).

debate on consumption classes that has taken place since the early 80's mostly in Britain (Saunders 1990). This debate centers on the idea that "ownership" or "not ownership" of the home has become one of the most crucial determinants of individual life chances, independently from one's class position. Accordingly, HO has become rather class undifferentiated. The critical social cleavage would then run between a large majority of home-owners and a residual minority of excluded ones who have to rely on public support. The emphasis put on the inadequacy of the class concept, to describe patterns of inequality in contemporary society, represents the interconnection with the debate on the so-called "risk" or "globalised" society (Beck 1992; Giddens 1994).³ According to this view, social classes are currently losing significance, giving pace to a generalized individualization and temporalization of inequality. Contrary to both these perspectives, other researchers in the field of housing and social mobility would rather argue that HO is an intervening factor in the structuration of inequality. In other words, social class determines the chances of HO achievement that, in itself, by affecting living conditions and increasing real incomes, may contribute to the strengthening of social inequalities (Forrest, Murie 1995).

Answering to our research questions will enable us to assess the validity of these different perspectives in the Italian case. In the next section, we start sketching the general socio-economic context in which the evolution of HO has taken place in Italy during the second part of the last century. Next, we discuss in more details some institutional features of the Italian housing system. Then, data and methods used in the empirical analysis are illustrated. We employed event history analysis models, starting up with a study on the transition from not being a home-owner to becoming a home-owner, and, then, moving to a more complex model specification that investigates different ways of HO achievement. In the last sections, the main results of these analyses are discussed and some tentative conclusions are drawn.

2. The expansion of home-ownership in Italy

Owner-occupation incidence increased from 40% in the early 50's to about 70% in 1998 according to recent estimates (ISTAT, 1999), remarkably growing during the 70's and the 80's and then stabilizing during the 90's. Only about 1% of the housing stock is owned through cooperatives,

³ The interconnection between these two lines of research is stronger than the simple recognition of the inadequacy of the class concept in order to study contemporary society. In short, the two lines of research point to the same set of mechanisms undermining the class structure: the diffusion of different forms of household (dual earners versus traditional ones) and the generalization of the risk of unemployment and the diffusion of precarious employment contracts. Moreover, they share the emphasis put on the concept of exclusion to describe contemporary patterns of inequality. For a more detailed discussion on the risk/globalised society perspective and for a critical evaluation of the assumed effects of unemployment and precarious contracts on the class structure see Bernardi (2000) and Kurz, Steinheige (2001). For a critique of the concept of exclusion see Goldthorpe (2002).

while about 20% is rented (4-5% in the social sector). A remaining 10% is occupied free of charge, mainly allocated within family or informal networks.

[Tab 1 about here]

In order to highlight the institutional characteristics of the Italian housing system in a comparative perspective, we employ the “classic” analytical tripartition that distinguishes among State, market and family domains. Thus, we discuss separately the functioning of the housing and credit markets, the most important housing related policies and the role played by family support.

2.1 Tendencies in housing demand and supply

During the economic boom of the 50's and the 60's extensive new house-building activities were run without substantial planning constraints⁴ (Ferracuti, Marcelloni, 1982; Padovani, 1984), both within the public and the private sector in order to expand the housing stock and to improve housing conditions. Housing shortage derived both from war damages and from new demand coming from major urban areas – Milan, Turin and Genoa in particular – interested by rapid industrial development and massive migration from the countryside and the South of Italy (Tosi, 1990; Padovani, 1996). Speculative activities in both rental and HO market segments - and, to some extent, spontaneous self-construction by perspective home-owners - drove urban development into the metropolitan areas. Public investments contributed to the expansion of home-ownership too, as some 850.000 dwellings were privatized between 1951 and 1971 (*Ibid.*).

From the 70's, on new employment opportunities, and consequent housing demand, started shifting from metropolitan and industrial areas towards smaller cities and industrial districts, mainly in the so called “Third Italy” (Tosi, 1990).⁵ Land property was there distributed more and urban plans – once again – were more flexible and tolerant towards new house-building activities. Unauthorized building was rather a broad phenomenon, as it was estimated that about 30% of residences built in the 1971-84 period were illegal (*Ibid.*). More over, since the middle-60s, investors started to

⁴ Milan and Rome formally adopted their -comprehensive - urban development plan in 1953 and 1964, respectively, but illegal building was then widely tolerated (Padovani, 1984). Many other cities, including ones in major suburbs did not adopt any plan until the '70's (Ferracuti, Marcelloni, 1982).

⁵ “Third Italy” includes regions in the North-East and Northern-Centre of the country. The concept was introduced by Bagnasco (1977). It revises the traditional dichotomy between the industrialized and economically developed North and the – relatively speaking - underdeveloped South. The new partition accounts for a macro-area where economic development has been led mainly by a system of small and dynamic firms, often embedded in family and community networks, where informal and flexible regulation is also diffused. The decentralized character of production, and hence of settlements, in this area is to our purpose particularly relevant.

withdraw from the rental market in metropolitan areas. In many cases they sold occupied flats to their respective tenants (Delle Donne, 1978; Padovani, 1996).

From the 80's onward, the implementation of planning policies and actions against unauthorized building have become progressively more effective, limiting the possibility of self-development and of low-cost HO entry.⁶ With regard to the costs of buying a home, estimates are available for the trends of real prices for new dwellings. Fig. 1 summarizes main variations in the costs of an "average" new dwelling on the housing market,⁷ showing a steep price increase from the 70's and a higher rise for metropolitan areas in the late 80's – early 90's.

[Fig. 1 about here]

2.2 *The mortgage market*

The *mortgage market* has not traditionally been a relevant resource in funding home-ownership, comparing to the role it plays in other European countries. Credit in this sector has been rationed by law imposing a 50% maximum loan upon the overall property value and, even when this threshold has been increased, mortgage loans continued to be supplied for only half value of the dwellings (Villosio, 1995).⁸

[Tab. 2 about here]

In the mid 90's mortgage conditions supplied to Italian households were among the worst ones within Europe, in terms of both typical loan to value, real interests and maturity applied (Tab. 2). Only at the end of the 90's EU norms liberalizing the credit sector started to be fully implemented and the mortgage market began to evolve towards more efficient models. Loans supplied to Italian households nowadays also include 30 years maturity mortgages up to 80% of total dwelling value.

2.3 *Housing related policies*

Positive policies supporting HO have traditionally been very limited and mainly targeted to support a credit market the majority of households were not relying on. Developers of low cost dwellings

⁶ Unauthorized building is still common in any case but mainly for holidays dwellings in tourist areas.

⁷ Fig. 1 refers to prices for new dwellings on the basis of data provided by Nomisma. A similar trend is observed considering the Censis Index for dwellings prices. Please note that provided figures do not consider value trends for existing and self-developed dwellings and that great variability also exists among different geographical areas.

⁸ The loan to value threshold was increased to 75% in 1980 and up to 80% in 1993. The main reason for banks rationing credit was probably uncertainty deriving from a not developed system of information on loans and from limits of Italian judicial system to deal with mortgage defaults (Chiuri and Jappelli, 2000).

have been provided with specific subsidies reducing mortgage interests.⁹ Similar subsidies have been provided directly to households too, under certain conditions, and from the 80's on they have also become available for purchasing existing dwellings (Villosio, 1995). Limited grants (*buoni casa*) to low income mortgagees were also introduced in 1982 (Tosi, 1990) while employees may obtain – once in their life – up to half their accumulated severance funds in order to finance home purchases or new homes house-building.

On the other hand, *fiscal treatment* of HO is rather favorable; since there is no wealth imposition in Italy, while imputed rents are taxed on the basis of an administrative value (*rendita catastale*) of dwellings, notably below real market ones. The same below-market value is considered for any other taxation: transaction duties, intergenerational transfers or local taxes (ICI). Further relieves apply on all above mentioned taxations for main residence properties. Tax rebates do exist for mortgage interests,¹⁰ while transfers to own children, as to the partner, are taxed in favorable way and, in fact, the transmission of a modest dwelling is almost tax free.¹¹ Threshold for inheritance and donations tax exemption has been increased in the late 90's while the overall taxation has recently been abolished.

Private rent remains the main alternative to home-ownership for existing households, but this sector of the housing market started collapsing during the second half of the sixties, after subsequent acts freezing rents for standing leases in urban areas were adopted (Delle Donne, 1978). The 1978 reform (*Equo canone*) aimed to introduce a rent regulation regime able both to retain investment in the sector and to protect tenants, but it failed in both these functions: on one side, it did not allow to consider any revalue of dwellings in rents setting; on the other side, it allowed landlords to evict tenants just because of the term of the lease ended (Tosi, 1990). End of contract evictions became then a dramatic social problem: more than 600.000 eviction sentences were applied in the 1983-92 decade,¹² forcing public authorities to periodically dispose their suspension and to queue their executions. Consequent uncertainty about freeing the dwellings at the end of the lease induced then many landlords to keep their lodgings vacant. Indeed, an unintended effect of rent control measures has been that of reducing the supply of houses in the official rental sector and promoting a black market with very expensive rents (Tosi, 1990). Finally, rental sector has been gradually liberalized during the 90's and the *equo canone* regime completely abolished in 1998, formalizing its failure.

⁹ These subsidies are nowadays mainly available for co-operatives.

¹⁰ Tax rebates - 22% of loans interests - apply nowadays only for mortgages related to main residence up to a threshold of about 3,600 Euro.

¹¹ No distinction does exist in Italy among taxation of inheritance and of *inter-vivos* transfers.

Social housing supply - almost completely managed by public authorities - has traditionally been marginal and, in principle, aimed at satisfying the needs of poor households only. Little commitment to invest in this sector,¹³ absence of policy instruments to control real estate prices for social housing development and undergoing privatization since its origin¹⁴ explain its historical limited size. Moreover, while the proclaimed policy model has been a residual one (social sector was to serve just the more disadvantaged households while the market would provide for the majority of households) eligibility criteria for accessing to this sector partially depended on factors other than economic means and social needs. First of all, targeting criteria have been distorted in order to tackle the “evictions emergency” starting in the 70’s. Furthermore, social housing sector has become a “protected reserve” (Tosi, 1990) where, on one side, no effective controls on the fulfillment of requirements are made after access and, on the other side, certain social categories – young singles, new households and immigrants, for instance - are *de facto* completely excluded (IRS, 1994). Finally, while in many other countries housing-related transfers represent an alternative policy instrument to social housing provision, a general housing allowance scheme in Italy does only exist since 1998¹⁵ and its impact it is difficult to evaluate.

2.4 The role of the family

Family acts as a primary source in the Italian housing system (Tosi, 1987; Castles and Ferrera, 1996; Guiso and Jappelli, 1996). Housing or land may be transferred to members forming new households or labour may be provided on a reciprocal basis in case of self-building. But even when homes are purchased or built via market processes family matters: intergenerational transfers to young members may in fact supply above mentioned imperfections of the credit market.

Guiso and Jappelli (*ibid.*) estimated, on the basis of data from the *Survey on Household Income and Wealth* for 1991, that about 30% of Italian home-owning households were supported by some intergenerational transfer – via inheritance, gifts, financial help or discount price - in the attainment of main residence property and that, at an aggregated level, *inter vivos* transfers funded 11% of the

¹² Figure based on own elaboration from Istat data, *Annuario statistico*, various years.

¹³ Resources for the Italian social housing sector come almost entirely from dedicated funds financed by compulsory contribution of employees and their employers. Investments have been nevertheless systematically distorted from their purpose in favour of other public expenditures, notwithstanding a sentence of the Constitutional Court adverse to this practice. (IRS, 1994).

¹⁴ Some “right to buy” for social renters is implicit and does exist since the 50’s: in 1949 the original government proposal for the first social housing fund (*INA-Casa*) was to build low-cost houses only in order to sold them to sorted households, in some kind of “housing bingo”. The plan was emended and, as a compromise, only half of realized dwelling was sold (Ferracuti, Marcelloni, 1982). Moreover, in 1993 it was established by law an undergoing privatization of about half of the existing social housing stock.

¹⁵ Even though *Equo canone* Act (1978) disposed for an allowance system, it has never been implemented.

housing value for main residences while overall transfers – also including inheritances – contributed for 21% .¹⁶

Furthermore, Italian young adults are increasingly delaying their exit from parental home (Istat, 1997). Being hosted for a longer time, also when personal earnings are available and a stable partnership does exist, allows accumulating more savings towards home purchase. According to Istat (2000) estimates, in 1998 59% of unwed Italians - i.e. not in multi-family households - aged 18-34 years were living with at least one parent. Actually, 19% of employed young men and women in the same age group mentioned “unaffordability of expenditures related to a new accommodation” - both for rent or purchase- as a reason for continuing to live with their parents.¹⁷

2.5 Summary of the institutional features

It seems that in the Italian case incentives for HO have largely been created through non-policies – a *laissez faire* regime in house-building, failure to regulate the rental market and insufficiency of the social housing sector – rather than through carefully designed policies. Moreover, until very recently, the credit market has not offered feasible solutions to finance HO. In such a context, savings over the life course, self-development¹⁸ and family support seem to have played a mayor role in enabling people to enter HO.

If this is true in general, one has also to consider that the opportunities for entry into HO have changed over time, reflecting the previously mentioned transformations in the housing system and in the broader socio-economic context.

During the 50's and 60's low housing standards and poor living conditions co-existed with a developing economy that guaranteed employment and with increasing household income capabilities. In such a context, *laissez faire* regime in house-building, informal practices and public

¹⁶ *Inter vivos* transfers are a particularly relevant resource as they can be “contracted” within the family and strategically managed targeting specific recipients and phases in their life course (Guiso, Jappelli, 1996; Kohli, 1999). Bequests – albeit not irrelevant – have a random pattern and in modern societies tend to be received later in life, when recipients “life chance” have generally been defined.

Please note that presented figures do not consider intergenerational transfers within interviewed households. As, according to SHIW data for 1998, about 9% of Italian households are multi-family households, typically with members of more generations, figures are likely to underestimate help from family of origin.

¹⁷ 16% and 20% are the corresponding figures for all young interviewed and for unemployed ones, respectively.

¹⁸ With the concept of *self-development* we refer to both *commissioned house-building* (Martens, 1985) and *self-construction* practices as forms of housing provision. In the first case, perspective home-owner directly commissions his home to building firms, instead of buying it from the housing market. In the latter case, the perspective home-owner is he/she directly involved in house-building. These two forms of housing provision are both relatively independent from housing and credit market dynamics and usually lead to a cheaper acquisition of HO. Perspective home-owners have in fact more control on many factors; in addition, house-building process and timing may be better adjusted considering own resources.

schemes selling cheap dwellings allowed a expansion of the home-ownership sector. Intergenerational transfers probably played a minor role given the lack of resources to be transferred from previous generations due to war related factors and to general economic conditions in the first half of XX century. Furthermore, land and in-kind resources available for transfers to new households probably did not match new housing demand coming from massive migration toward industrialized areas in the North of Italy.

From the mid 60's labour market regulation and expansion of welfare instruments, covering social and economic risks, strengthened the chances of households to accumulate savings. At the same time, rising inflation (in the 70's) created incentives for investing into HO. Moreover, other factors within the housing system sustained the rise of HO in these years: reallocation of housing demand from major cities to areas with lower building costs, tolerance for unauthorized building, landlords selling existing dwellings to tenants in urban areas.

From the 80's the context seems to have changed. First, stricter planning regulation began to set constraints to self-development. Second, the collapse of the rental market and the limits in the social sector leave few alternatives to home-ownership, especially for new entrants into the housing market. If we consider the broader socio economic context, these changes seem to have mainly affected younger people. In fact, the high rate of unemployment and the diffusion of insecure forms of employment among youths (Bernardi, 2000) undermine their capability of accumulating economic resources required for HO attainment.

3. Data, models and variables

3.1 Data

The analysis is based on data from the 1998 *Survey on Household Income and Wealth* (SHIW) for 1998 carried out by the Bank of Italy on a nationally representative sample of 7,147 households. Only couples with male partners aged 33 to 67 years have been considered in order to limit the selection bias of younger households¹⁹ and the confounding effect due to "horizontal transmission" of home-ownership from a previous partner for the elderly.²⁰ A few cases were finally dropped for,

¹⁹ As almost 60% of people aged 18-34 years is living in their parents' home in Italy (Istat, 2000). Given our selection, subjects older than 33 who are still living with their parents are not considered in the analysis. It has been noticed that if this group were large, our selected sample would be biased. However, among the subjects aged 33-42 (our youngest cohort, see below) those who are still living with their parents are 10.4%. Since the percentage of the excluded subjects is fairly small, we are confident that our results are not affected by the selection. Thanks to Wout Ultee for bringing this possible problem up.

²⁰ Singles, single parents, divorced and widowed people have not been considered because the SHIW data do not provide information on characteristic of eventual previous partner. Complex - multi-family - households have not been

because they would have provided inconsistent data for dependent variables. After these selections, the sample has been reduced to 3,791 couples.

SHIW data are far from being optimal for our purposes and a few potentially serious problems should be discussed in detail. First of all, SHIW data provide no retrospective information on family and employment histories.²¹ This means that it is not possible to reconstruct the couple's position within family life-course nor to know the exact employment position and occupation at the time of HO achievement. Only the occupation held in 1998 and the last occupation for those retired or unemployed at the moment of the interview was known. However, one has to consider that Italy is characterized by a low level of career mobility (Pisati, Schizzerotto, 1999). Moreover, in our analysis we only focus on couples aged 33 to 67 years who are in the mature phase of their career and are likely to have already stabilized their employment careers. For these reasons it seems rational to assume that the subjects' current or last occupation (for those retired or unemployed) does not differ too much from the occupation held at the time of HO.

A second problem arises because the information on the age at which the subject becomes home-owner refers to the current owned home and not to the first entry into home-ownership. Nevertheless, as it has been noticed by Guiso and Jappelli (1996), given the proverbial immobility of Italian home-owners, the age at which current HO has been achieved can be considered a proxy for the entry into first HO. Finally, a few criticisms have been moved to the way in which information on the type of occupation is collected (Barbagli, Schizzerotto, 1997). Given our research questions, the main problem is that it is not possible to distinguish between skilled and unskilled manual workers. Previous studies have shown that skilled workers have higher chances of becoming home-owners (Kurz, 1999). Therefore, one should bear in mind that our estimates for the working class are likely to overestimate the effects for the skilled workers and underestimate those effects for the unskilled ones. Furthermore, the information about occupational status of the interviewees' parents are not homogeneously collected because they refer to the moment when the

considered in the analysis because there are two "heads of the family" sharing the same dwelling and intra-household housing related transfers are not clearly accounted for by SHIW data. More information on the SHIW sample composition by household typology and on the excluded cases are given in Appendix Tab.1, 2 and 4. If one compares the distribution of HO by social class in the "excluded" sample, with the one actually considered in the analysis, class differences slightly decrease. This seems due to the fact that: (a) HO is less common among singles (App. Tab. 4), (b) the service and middle class members who are not living in a couple are more likely to be singles (table not shown).

²¹ To our knowledge, at the moment of writing this paper, no longitudinal data-set that included information on housing history was available in Italy. The ILFI (*Italian Household Longitudinal Survey*) offers detailed retrospective information on educational, employment, residential, and family histories. Unfortunately up to the last released wave (n. 2) information on the timing of HO achievement is available only for buyers, while there is no data concerning who constructed his own home or who received it via inheritance or donations.

parents held the same age as that of interviewed child.²² However, this problem can be considered of limited impact, since we are just interested in defining a proxy for the resources of the family of origin, rather than investigating social mobility patterns. Finally, given the age group considered in our analysis, the information regarding parental occupation are also likely to refer to a mature phase of their employment career (33 – 67 years).

With all these problems and caveats in mind, we are still confident that the SHIW data can offer us a simple picture - but nevertheless reliable in its main features - of the relationships between social class and HO achievement and, thus, enable us to give, at least, a first answer to our research questions.

3.2 Models

We have performed a dynamic analysis of the transition to HO. In spite of the limits in the above mentioned data that do not allow us to construct time-varying variables, the advantage of a longitudinal framework of analysis, instead of a standard cross-sectional logistic regression on the chance of being HO in 1998, lays in the possibility of investigating the age of HO achievement, while taking also into account right-censored observations (Blossfeld, Rohwer, 1995). We have considered the age of the male partner, measured in years, as the time axis for the analysis. More precisely, the time axis starts at age 15 and ends at the age at which HO was achieved for those households that are home-owners or at time of interview for those that are not home-owners (right-censored cases).

The analysis can be divided into three steps. We started computing the survival functions of access to HO for selected social classes. Then, we have specified two types of event history models. The first one analyzes the rate of transition from not being a home-owner to becoming a home-owner, allowing us to investigate within a multivariate framework whether access to HO is class segmented. The second model is more specific and gets closer to the mechanism underlying the relationships between class and HO. This model still analyzes the transition rate from not being an owner to becoming an owner but it does so distinguishing among different modalities to access HO: purchase, self-development, inheritance and gift. In particular, the modality self-development refers to a set of informal practices mainly based on family and network support.²³ In both cases we have

²² While, in social mobility research it is common to ask for parents' condition when interviewed was 14 y.o. for instance.

²³ The exact wording of the SHIW questionnaire is: home "built by family/in cooperative with other families" (Banca d'Italia, 2000: 106).

used a piecewise constant exponential model, with a single destination (becoming home-owner) in first case and with competing risks (different modalities of access to HO) in the second one.²⁴

3.3 Variables

The key independent variables of our analysis refer to the socio-economic resources of the couple and those related to the families of origin. We have adopted the Erikson and Goldthorpe (1992) class schema distinguishing among: service class, middle-class, urban self-employed workers (including large firm employers), farmers, agricultural labourers, urban working class (or blue collars).

We have constructed the variable social class both for the male and female partner. We have also constructed a synthetic indicator of the couple's resources by combining the information on the male and female class position. In case of heterogeneity in the partners' class position, we have employed a "prevalence principle" adopting the following ranking criterion: (1) "service class and professionals"; (2) "other urban self-employed workers/employers", "self-employed farmers", and "middle class"; (3) "blue collars" and "agricultural labourers". We have relied on the hierarchical schema presented in the discussion on this point by Erikson and Goldthorpe (1992: 45-6). Class position of the male partner prevails in case of heterogeneity within the same rank (i.e., self-employed vs. middle class).²⁵ We have employed the same class schema and prevalence principle in order to define the male partner class of origin and the female partner class of origin.

Based on the year of *birth* of the male partner three *cohorts* were considered: birth cohorts 1931-1940, 1941-1955 and 1956-65. This tripartition picks up the changes in the housing market and related socio-economic context that have been described in the previous sections. Thus, the cohort 1931-1940 has experienced the huge reconstruction boom in the building sector of the post-world war II years. People of this cohort, together with those of the cohort 1941-1955, have reached the mature phase of their employment career in years of little or no building regulation, with few constraints to self-development. At the same time, the renting sector has continually offered some viable alternative to HO. These cohorts have also benefited in the late 60's from the privatization of the (not large) social housing sector. On the other hand, the younger cohort has entered a much saturated housing market with a scant supply in the private rental sector and almost none in the social one. Informal house-building activities are more limited and traditional craftsmen skills –

²⁴ One can note that the two models are nested: the first model is a simplified specification of the second one.

²⁵ This is another debated issue, but this choice allows us to better homogenize measurement of households' social class, as limited and discontinuous participation of Italian women to the labour market is, at the opposite, a reason of concern for alternative choices.

resource useful for acceding HO through informal practices - are less common. Thus, home-ownership attainment has increasingly become market driven, while purchasing costs have considerably increased.

With regard to the economic context, it seems that the cohort 1941-1955 faced the most favorable entry conditions into the labour market: the Italian economic miracle occurred at the beginning of the 60's, while during the subsequent years strong regulation and protection of labour, such as limits to lay-offs, were implemented. At the opposite side, for the younger cohort entering and settling into the labour market has become more complicated, as reflected by the very high rates of youth unemployment and the spread of non standards forms of employment (Bernardi 2000). More in general, the three mentioned cohorts can be taken to depict distinct forms of broader social organization in the production and re-production systems: the cohort 1931-1940 and, in particular, the cohort 1940-1955, can be identified with a fordist type of social organization, while the younger cohort with a post-fordist one (Mayer 2001).

Finally, and mainly for a control purpose, we have defined two variables for the *dimension of the town* and the *geographical area of residence*. The dimension of the town is assumed to be an indicator of the relative importance of informal practices, assuming that in smaller municipalities there are less constraints in land use for self-promoted housing and larger availability of informal support networks. Conversely for major cities we assume a greater "housing stress", higher costs and a more market-driven housing system. The geographical areas have been defined following the Bagnasco (1977) schema,²⁶ with the purpose of distinguishing different housing and socio-economic systems acknowledged in the literature. More details on coding schemes and descriptive statistics for the independent variables are presented in Tab. 2 of the Appendix.

4. Results

We start presenting the survivor functions of the transition to HO. Then, we move on discussing the results of the event history analysis. It should be stressed that in this paper we present only the results for the couple's social class obtained with prevalence principle and not the detailed results for the male and female partners' social class separately.²⁷

²⁶ See note 5 for more details.

²⁷ The substantive conclusions that we can draw from the model where the couple's social class is included and the ones from the model with the detailed effects for the separate male and female partners are almost identical. The model with the synthetic indicator for the couple's class is preferable according to a Log likelihood ratio test and allow for a much easier handling of the interactions with the cohort variable. As usual, the results of the specifications of the model, that are not shown here, are available from the authors on request.

4.1 Survivor functions of access to HO

Fig. 2, 3 and 4 show the class-specific survivor functions for entry into HO, for the three birth cohorts considered in our study.²⁸ These simple graphs already offer us an answer to two of the research questions put forward in the introduction. Namely, whether there are class differences in the chances of becoming home-owner and whether the relationships between class and HO achievement has changed through cohorts.

The answer to the first question is positive since, in all the three cohorts, the survivor function for the blue collars is constantly higher than the survivor functions for the other classes: this means that blue collar workers are less likely to become home-owners when compared, for instance, to the service class. With regard to the second question, it seems that class differences have accentuated in the younger cohort: around age 40, the difference between the service class and the blue collars in the proportion of those who are not home-owner is about 35 percentage points in the post-fordist (birth cohort 1956-1965). At the same age the equivalent figure in the fordist cohorts is about 15%.

It is worth noticing that the slope of the functions is overall much deeper, moving from Fig. 2 to Fig 4. Substantively, this means that in the more recent cohorts the process of entry into HO has in general sped up, i.e. people have become HO in average at younger ages. In the younger cohort this results seem to reflect the lack of viable alternatives in the rental market at the moment of establishing an independent household.

[Fig 2, 3, 4 about here]

4.2 The likelihood of access to HO

These first pictures of the process that lead to HO can be enlarged in a multivariate analysis, if one considers the results of the event history models reported in Tab. 3. In model 1 the control variables and the variable that refer to the couple's social class are included. In general the effects for the control variables follow the expected pattern of results. Thus, as indicated by the effects of the age intervals, the likelihood of becoming home-owner increases with age. This result mainly reflects that savings necessary to buy a home - given the difficulties in accessing the credit market in Italy - are correlated with age, or - more precisely - with time spent in the labour market. Couples residing

²⁸ Social class is the couple's social class, defined following the prevalence principle described above. The survivor functions for the farmers and agricultural labourers are not shown.

in small towns are more likely to achieve HO when compared to those in bigger towns. The lower costs of the land, the comparatively less strict regulation on building and the possibility to rely on a skilled supportive network seem to be the factors underlying this outcome. As already noticed above, and confirmed by the positive effect found for the cohort 1955-65, people of this cohort tend to become home-owners at an earlier age.²⁹

Finally, the results of the multivariate analysis also confirm the relationship between social class and HO: blue collars and agricultural labourers are clearly at disadvantage when compared to the other social classes. On the other end, people belonging to the service class and farmers are particularly advantaged. The rate ratios³⁰ for the likelihood of becoming home-owner, comparing both the service class and the farmers with the blue collar is about 1.65. This means that, on average over time, for each blue collar that become home-owner, 1.65 service class workers and farmers do the same. In other words, the likelihood of becoming home-owner for the service class and the farmers is about 65% higher than that of the blue collars. In the case of the service class, this result seems to lie on the comparatively higher economic resources available, while, in the case of farmers, on the fact that housing and production premises tend to coincide.

In model 2, interaction terms between the variable social class and cohort are introduced. In this way it is possible to statistically test in a multivariate framework the conclusion drawn from the comparison of survivor functions for the three cohorts, namely that class differences have increased in the younger cohort. The results of model 2 show that in the younger cohort the service and middle class have increased their advantage in achieving HO with respect to the working class. In more concrete terms, in the 1941-55 cohort the likelihood of becoming home-owner for the service class was 50% higher than that of the working class. The equivalent figure in the younger cohort is 109%.³¹

[Tab. 3 about here]

²⁹ It is interesting to note that if one specifies a logistic regression with the same set of independent variables, one finds a *negative* effect for the younger cohort (result not shown here). The reason for this different result is that the dependent variable changes: it is the odds of being home-owner in 1998, in the case of the logistic regression, and the rate of transition to HO, from age 15 to age 67, in the case of the event history models.

³⁰ The rate ratio for the group A and B in the population is given by ratio of the rate in the group A and the rate in the group B: rA/rB . This measure is also referred to in the literature “relative risk” (Blossfeld, Rohwer 1995; Powers, Xie 2000). If the group A and B face the same likelihood of making the transition under study, the rate ratio is 1. If it is greater than 1, the likelihood of making the transition in the group A is higher than in the group B. If it is smaller than 1, the opposite is true. For instance, a rate ratio equal to 2 means that the likelihood of the transition in the group A is two times higher than in the group B.

³¹ The variation in the transition rate is computed using the formula described in Blossfeld, Rohwer (1995, 92). In this case the variation in the rate comparing the service and the working class in the younger cohort is given by: $(\exp(0.40) * \exp(0.34) - 1) * 100\% \approx 109\%$.

In model 3, the variables that refer to the class of origin for the male and female partners are introduced. This model allows us to address the last of our research question, namely, whether the classes of origin of the two partners affect the likelihood of becoming home-owner, or not. The results of model 3 show that apart from the couple's own resources, assets associated to the class of origin do play a role in the HO achievement. Comparing the effects for the male and female partner's class of origin, the pattern of results is complex.³² On the whole, it seems that people coming from farmers or self-employed families are the most advantaged. The most plausible explanation for this result seems to be that farmers and self-employed own land or site that can be transferred to the next generation. A positive effect is also found for people coming from agricultural labourers, middle class and service class families (even though this last effect is not statistically significant for both the two partners' families). However, it should also be stressed that the size of the mentioned effects is not very large: for instance, considering the largest among the class of origin effects, the rate of transition to home-ownership for the couples where the female partner comes from a farmer family is 32% higher than that where the female partner comes from a blue collar family.

4.3 Ways home-ownership attainment

In order to deepen the analysis and test some of the explanations put forward in the previous section, we have distinguished different ways in which people can become home-owners: purchase, self-development, inheritance and donations. Thus we have estimated a competing risk model for the four modalities of access to HO. This type of model enables us to investigate whether there are class differences in the modality of access to HO and whether these differences show significant changes among cohorts. In Table 4 the results of a model that includes the control variables and the variable that refers to the couple's social class are presented.

[Tab. 4 about here]

Regarding the control variables, the effect of the variable "age" varies according to the various paths that lead to HO: it increases monotonically for the modalities "purchase" and "inheritance", while it first increases and then decreases for "self-development" and "gift". These age-effects seem

³²It is important to stress the fact that there are differences in the effects for the male and female partner's class of origin. For instance, HO is more likely to occur for the daughters of farmer families and the sons of self-employed. One could speculate on the fascinating idea of gender differences in intergenerational transmission of resources: land to the daughters and means of production and sites to the sons. This interpretation is further complicated by marriage patterns and tendency to homogamy. Thus, given the purpose of this study we prefer to step back and leave this issue for a more focused analysis on gender differences.

to well reflect some traits of the Italian housing system. Given the limits of the Italian credit market, savings over life-course have been the primary source in building up a capital for the purchase of a home. Inheritances are likely to be received in a mature phase of the life. Conversely, parents can strategically donate a home to their children at younger ages to facilitate their transition to adulthood. Lastly, self-development and, in particular self-construction, requires physical capabilities and network support that are likely to weaken at older ages.

The dimension of the town is negatively associated to access to HO via self-development, inheritance and gift. The explanation for these results seems to point at stricter city planning in larger towns that could limit self-development and at the relative scarcity of housing and land to be passed from one generation to the other. Similar explanations can be suggested to interpret the results found for the geographical area: thus in the industrial and more urban part of the country self-development and gift as a way to access to HO are less likely when compared to the South and, to a lesser degree, to the so called “Third Italy”. Finally, if one contrasts the experience of the younger cohort with that of the fordist cohort (1941-1955), two modalities of access to HO have become more important: home purchase and getting it donated. Conversely, self-development has become less common.

When one considers the effect of the key variables that refer to the couples’ social class, the results seem particularly interesting. It turns out that the service and middle class and urban self-employed are more likely to buy their home when compared to the working class. Moreover they have also a higher rate of access to HO via donations and, to a lesser extent, via self-development. The farmers and agricultural labourers have a higher chance of receiving a home from their parents or relatives: as a bequest or a gift, respectively. If one focuses, then, on the size of the effects, the disadvantage of the working class in respect to the service and the middle class is maximum in the case of home purchase, while it is considerably reduced for self-development. For instance, the rate ratio of access to HO for the modality “purchase”, comparing the service class members with blue collar workers, is 1,99 this means that they are two times more likely to buy a home. In the case of self-development the rate is “only” 1,35.

In the next step of the analysis, an interaction term between the variable cohorts and couple’s social class is introduced. Table 5 presents a set of selected results of this modeling exercise.³³ The most notable result is that in the younger cohort the advantage of the service and middle class in buying a

³³ Given the limited number of events the effects for the modalities inheritance and gift are not presented. The full set of results is available from the authors on request.

home when compared to the working class is accentuated. The rate ratio of the service class compared to the working class has now risen to 2,7, i.e. the rate of access to HO is almost 3 times higher.

[Tab. 5 about here]

As a way to summarize, three results of the analysis of the modalities of access to HO seem particularly relevant. First, the cohort effect: the market modality (purchase) of access to HO has become more important in the younger cohort, while the informal modality (self-development) is less important. Second, the class effect: class differences are (not surprisingly) the highest in the case of market modality. Third, the interaction of cohort and class: class differences with respect to “purchase” have peaked up for the younger cohort. It seems that, once these three results are put together, one can explain the aggregate strengthening of the relationships between social class and HO found in the previous section for the younger cohort.

5. Conclusions

Italy is a country with a high incidence of home-ownership. In this paper we have studied whether in a housing system characterized by a large share of home-owners, it is still possible to depict social class inequality in accessing to HO. More precisely, we have addressed three questions: a) are there class differences in the chances of becoming home-owner? b) is there an additional effect of the class of origin? c) have class differences in the chances of becoming home-owner changed through generations?

The limitations of our data suggest that further research with truly retrospective data and a better definition of class positions is required, on the line of the analyses presented in this paper. Still on the basis of our results, we would tend to give a positive answer to our three research questions. The event history analysis of the transition to HO has shown that there are indeed class differences in the chances of becoming a home-owner. Thus, blue collar and agricultural labourers are less likely to access HO when compared to the other social classes. For instance, the likelihood of becoming home-owner for the members of the service class is about 65% higher than that of the blue collars. However the analysis has also shown this figure is the aggregate result of the different experiences of various cohorts. Thus, class inequality in access to HO turns out to be less acute in the older cohorts: at about age 60 the difference in the percentages of home-owners between the service class and the working class is only 15 percentage points in the cohort 1941-1955 (see Fig. 2). Conversely,

if one considers the younger cohort (1956-1965) class differences are remarkably strengthened: the service class's transition rate to HO is 109% higher than that of the working class, while at age 40 (the oldest age of observation for this cohort) the difference in the percentages of home-owners grows to almost 35 points (see Fig. 4). With regard to the direct effect of the class of origin, daughters and sons of farmers and self-employed families are, respectively, the most advantaged. It has been mentioned, however, that the size of these last effects is not very large.

Going a step further, analysis of the modalities of entry into HO has enabled us to study more in depth the specificity of the Italian housing system and investigate the mechanisms underlying the increase in class differences observed for the younger cohort. The limits that until a few years ago have characterized the credit market are reflected in the comparatively old ages at which the home *purchase* is realized. Moreover, due to stricter city plans and saturation, *self-development* is less likely to occur in larger towns and in the Industrial area of the country. With regard to class differences, the results of the competing risk model show that they are particularly strong in the case of market modalities (purchase) and family *inter-vivos* transfers (gift). In the case of market modalities these differences have further accentuated in the younger cohort. At the same time, the self-development modality has become less common.

More substantially, the increase in class differences for the younger cohort has to be interpreted on the backdrop of a number of phenomena. First of all, housing prices have raised much above the inflation rate since mid 70's. At the same time, informal practices of self-construction have become more constrained by city planning. Furthermore, notwithstanding the limited size of the social housing sector, working class households of the older cohorts have benefited from its privatization in the late 60's and early 70's. In sum, in the past home purchase was relatively cheaper and market driven mechanisms were counterbalanced by alternative ways to achieve HO. To this, one has to add, that there is evidence that in the younger cohort semi and unskilled workers run higher risks of unemployment and of remaining entrapped in fixed-terms contracts (Bernardi 2000). It is therefore likely that they face more difficulties in obtaining credit to finance a home purchase. Thus, due to the loosening of informal practices (self-development), the extinction of the always-marginal public sector, the rise in housing prices and the class-segmented risks of unemployment and entrapment into temporal contracts, it seems that social classes differences have re-emerged in their naked strength.

On the whole, these results allow us to make an evaluation of the different theories on the relationships between home-ownership and inequality, at least for the Italian case. According to

consumption classes theory, home property has become a crucial social cleavage, independently from one's social class position. One of the pillars of this interpretation is that access to HO has become class undifferentiated. Contrary to this view, we found evidence that, though home-ownership is spread in all social classes, relevant differences do exist in the probability of becoming home-owners and in the modalities of HO acquisition, clearly affecting individual life chances according to social class.

Moreover, we found evidence of stronger social class inequality in accessing HO for the younger cohort. This result precisely contrasts interpretations that claim contemporary societies are undergoing an individualization of inequality and classes are losing their relevance as a predictor of concrete life chances (Beck 1992). Paradoxically, there are hints that in Italy social classes inequality, at least in access to HO, might have become stronger nowadays in the so-called "classless" or "middle mass society" than in the 60's and 70's when it was mainstream to speak about "class society".

All these type of evaluations, however, convey a subjective dimension that is important to make clear. For instance, in the first pages of his central book *"A Nation of Homeowners"* Peter Saunders presents a table on the relationships between HO and social class in UK in the mid 80's (Saunders 1990, Tab. 1.3, 16). From this table we learn that almost 88% of the service class (professionals, managers, employers) are home-owners, while the same is true for 66%, 46% and 33% of the skilled, semi-skilled and unskilled workers, respectively. These figures make up for odds equal to 1,3, 1,9 and 2,7 in favor of the service class when compared to the skilled, semi and unskilled workers, respectively. In other words, the service class members are almost 2 times more likely to become home-owners than the semi-skilled workers, and almost 3 times more than the unskilled workers. In these figures Saunders read evidence of the "blurring of class cleavages" (*ibid*: 16).

In our study we have found that in the younger cohort the odd for the service class when compared to the working class (skilled, semi-skilled and unskilled) is equal to 1,7. We interpret this result as evidence of the re-appearance of class cleavages. The reader is now in a position to draw her own subjective conclusions. At this point, our last remark is that if one were to leave academic disputes and move to gambling houses, not taking stock of odds equal to 2 (or 1,7 for this matter) would likely lead to a fast bankruptcy.

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Tables and figures

Tab. 1; Evolution of tenures structure in Italy (1951-1998): occupied dwellings by tenure and census year

Year	Owner-occupation	Rental sector	Other*
1951	40.0	48.7	11.3
1961	45.8	46.6	7.6
1971	50.8	44.2	5.0
1981	58.9	35.5	5.6
1991	68.0	25.3	6.7
**1998	69.0	21.5	9.5

Source. Figures for 1951-1991: own elaboration based on ISTAT data, General Census, various years. Figures for 1998: ISTAT (1999) estimates from survey data (*Indagine multiscopo sulle famiglie*).

Notes: *"Other" includes dwellings occupied for free; ** Figures refer to households distribution instead of occupied dwellings one.

Tab. 2; Dimensions of mortgage loans markets (housing) and typical conditions of mortgage supply in seven European countries – selected indicators for mid-90's

	OUTSTANDING RESIDENTIAL MORTGAGE DEBT AS A SHARE OF GROSS DOMESTIC PRODUCT (1997, %)	TYPICAL MORTGAGE MATURITY (years)	TYPICAL MAXIMUM LOAN TO VALUE (% of housing value)	ESTIMATES OF AVERAGE REAL INTERESTS ON NEW MORTGAGE LOANS DURING THE FIRST YEAR (%, average of 1991-97 estimates)
	(1)	(2)	(3)	(4)
DENMARK	65.1	20	80	6.5/6.6
NORWAY	41.9	25/30	80	***6.4/6.9
NETHERLANDS	60.1	30	75	4.7/4.9
GERMANY	*50.9	25/30	**60/80	***4.8/5.0
UK	57.0	25	100	5.0
FRANCE	20.4	15	80	6.7/6.9
ITALY	7.3	10	50	7.2/7.3

Source: (1), (2), (3) data from EMF (1998) and *Husbanken*, for Norway; (4) own elaborations on data from EMF (*ibid.*) and OECD (2000).

Notes: (4) nominal tax interest in the first year of mortgage for most common mortgage schemes, minus increasing in the cost of living (consumer price index – all items) in the same year; effects of allowances and tax benefits are not considered.

* all housing related loans are included; ** all loans to fund home purchase are included; *** additional costs included.

Table 3; Transition into home-ownership; piecewise constant exponential model

	Model 1		Model 2		Model 3	
	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$
Age intervals:						
15-23 years	-5.61 **	0.09	-5.54 **	0.11	-5.68 **	0.11
24-33 years	-3.12 **	0.05	-3.31 **	0.07	-3.45 **	0.08
34-43 years	-2.59 **	0.05	-2.76 **	0.07	-2.90 **	0.08
44-53 years	-2.39 **	0.07	-2.56 **	0.08	-2.69 **	0.09
54-67 years	-2.30 **	0.11	-2.45 **	0.12	-2.57 **	0.13
Dimension of the town						
< 20,000 inhabitants (Ref.)						
20-40,000 inhabitants	-0.23 **	0.06	-0.23 **	0.06	-0.22 **	0.06
40-500,000 inhabitants	-0.32 **	0.05	-0.31 **	0.05	-0.29 **	0.05
> 500,000 inhabitants	-0.61 **	0.08	-0.61 **	0.08	-0.59 **	0.08
Geographical area						
Third Italy (Ref.)						
Industrial area	-0.10 *	0.05	-0.10 *	0.06	-0.09	0.06
South and Islands	-0.07	0.05	-0.06	0.05	-0.08 *	0.05
Birth cohort						
Cohort 1 (1931-1940)	-0.30 **	0.05	-0.41 **	0.09	-0.42	0.09
Cohort 2 (1941-1955) (Ref.)						
Cohort 3 (1956-1965)	0.39 **	0.05	0.15	0.11	0.19	0.11
Couple's social class						
Blue collars (Ref.)						
Agricultural labourers	0.09	0.13	0.16	0.21	0.08	0.21
Farmers	0.49 **	0.15	0.41 *	0.24	0.29	0.23
Urban self-employed workers	0.27 **	0.06	0.19 **	0.09	0.19 **	0.09
Middle class	0.34 **	0.05	0.22 **	0.07	0.24 **	0.07
Service class	0.50 **	0.06	0.40 **	0.08	0.39 **	0.09
Cohort*Social class						
Cohort 1 * Agricultural labourers			0.10	0.28	0.13	0.29
Cohort 1 * Farmers			0.10	0.33	0.15	0.33
Cohort 1 * Urban self-employed workers			0.12	0.14	0.15	0.14
Cohort 1 * Middle class			0.15	0.13	0.16	0.13
Cohort 1 * Service class			0.08	0.15	0.09	0.15
Cohort 3 * Agricultural labourers			-0.73	0.47	-0.66	0.47
Cohort 3 * Farmers			0.27	0.42	0.27	0.42
Cohort 3 * Urban self-employed workers			0.23	0.16	0.22	0.16
Cohort 3 * Middle class			0.35 **	0.14	0.32 **	0.13
Cohort 3 * Service class			0.34 **	0.16	0.33 **	0.16
Male partner's class of origin						
Blue collars (Ref.)						
Agricultural labourers					0.20 **	0.07
Farmers					0.08	0.07
Urban self-employed workers					0.13 **	0.06
Middle class					0.03	0.06
Service class					0.11	0.09
Female partner's class of origin						
Blue collars (Ref.)						
Agricultural labourers					0.07	0.07
Farmers					0.28 **	0.07
Urban self-employed workers					-0.03	0.06
Middle class					0.11 *	0.06
Service class					0.09	0.09
Number of events	2,662		2,662		2,662	
Log-likelihood	-11,132		-11,122		-11,104	

** : Effect significant at the 5% level; * : Effect significant at the 10% level

Table 4; Transition to home-ownership; piecewise constant exponential model (competing risks)

	Purchase		Self-development		Inheritance		Gift	
	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$
Age intervals								
15-23 years	-6.85 **	0.15	-6.52 **	0.21	-6.54 **	0.22	-8.00 **	0.35
24-33 years	-4.45 **	0.09	-4.24 **	0.13	-4.86 **	0.16	-5.75 **	0.25
34-43 years	-3.70 **	0.09	-4.01 **	0.13	-4.38 **	0.16	-6.03 **	0.28
44-53 years	-3.44 **	0.10	-4.03 **	0.17	-4.03 **	0.19	-6.21 **	0.40
54-67 years	-3.26 **	0.15	-4.71 **	0.35	-3.53 **	0.27	-5.77 **	0.65
Dimension of the town								
< 20,000 inhabitants (Ref.)								
20-40,000 inhabitants	0.07	0.08	-0.53 **	0.11	-0.43 **	0.13	-0.79 **	0.24
40-500,000 inhabitants	0.14 **	0.07	-0.97 **	0.11	-0.86 **	0.13	-0.61 **	0.18
> 500,000 inhabitants	-0.04	0.10	-1.96 **	0.26	-1.33 **	0.24	-1.24 **	0.37
Geographical area								
Third Italy (Ref.)								
Industrial area	0.03	0.07	-0.53 **	0.14	-0.13	0.15	-0.90	0.32
South and Islands	-0.26 **	0.06	0.10	0.10	0.16	0.12	0.51	0.18
Birth cohort								
Cohort 1 (1931-1940)	-0.33 **	0.07	-0.02	0.10	-0.50 **	0.13	-0.75 **	0.24
Cohort 2 (1941-1955) (Ref.)								
Cohort 3 (1956-1965)	0.58 **	0.07	-0.30 **	0.13	0.19	0.14	0.72	0.17
Couple's social class								
Blue collars (Ref.)								
Agricultural labourers	-0.11	0.22	-0.12	0.27	0.10	0.30	0.91	0.34
Farmers	0.26	0.24	-0.06	0.36	1.20 **	0.25	0.50 **	0.60
Urban self-employed workers	0.38 **	0.08	0.19	0.13	-0.00	0.15	0.33	0.25
Middle class	0.47 **	0.07	0.20 *	0.12	0.06	0.13	0.34	0.20
Service class	0.69 **	0.08	0.30 **	0.14	-0.04	0.18	0.45	0.26
Number of events	1,562		530		385		168	
Log-likelihood	-13874							

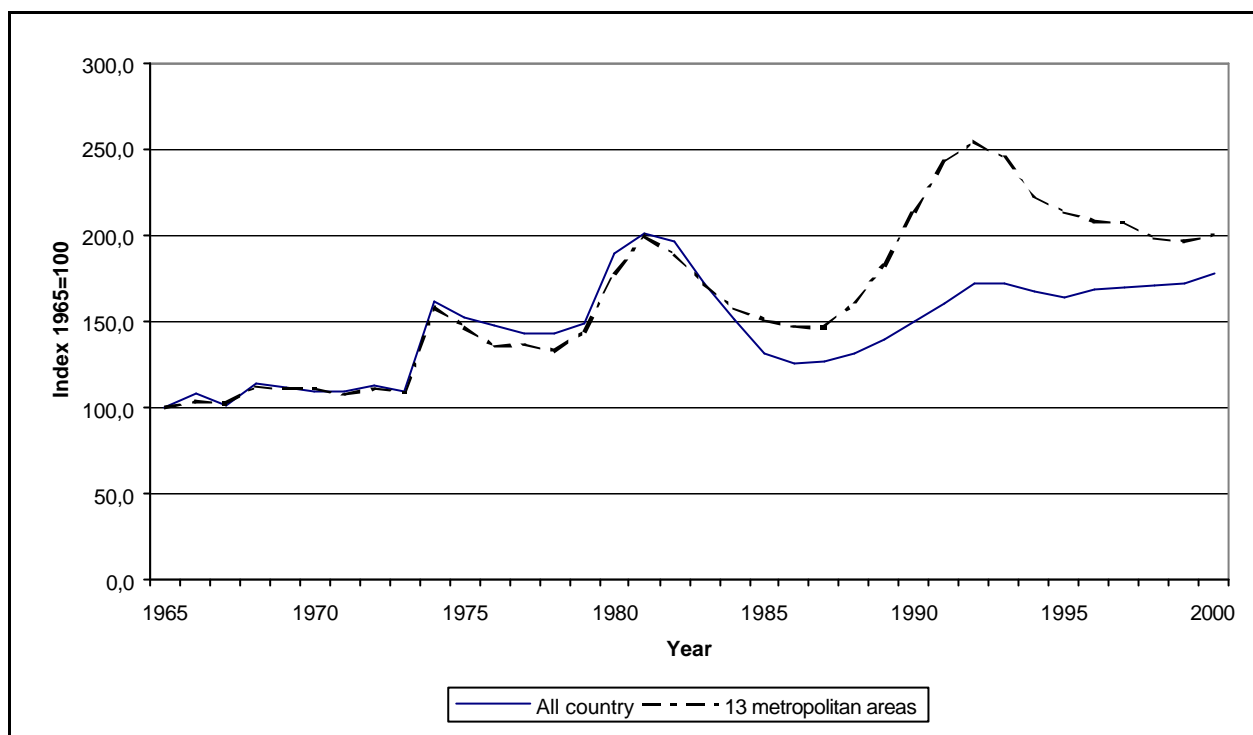
**: Effect significant at the 5% level; *: Effect significant at the 10% level

Table 5; Transition into home-ownership; piecewise constant exponential (competing risks)

	Purchase		Self-promotion	
	\hat{b}	$\hat{s}(\hat{b})$	\hat{b}	$\hat{s}(\hat{b})$
Age intervals				
15-23 years	-6.90 **	0.16	-6.67 **	0.24
24-33 years	-4.50 **	0.11	-4.38 **	0.17
34-43 years	-3.74 **	0.11	-4.14 **	0.17
44-53 years	-3.47 **	0.12	-4.15 **	0.18
54-67 years	-3.28 **	0.16	-4.78 **	0.34
Dimension of the town				
< 20,000 inhabitants (Ref.)				
20-40,000 inhabitants	0.08	0.08	-0.47 **	0.11
40-500,000 inhabitants	0.16 **	0.07	-0.90 **	0.11
> 500,000 inhabitants	-0.02	0.10	-1.83 **	0.27
Geographical area				
Third Italy (Ref.)				
Industrial area	0.05	0.07	-0.52 *	0.14
South and Islands	-0.27 **	0.06	-0.07	0.05
Birth cohort				
Cohort 1 (1931-1940)	-0.41 **	0.12	-0.27	0.17
Cohort 2 (1941-1955) (Ref.)				
Cohort 3 (1956-1965)	0.34 **	0.15	-0.55 **	0.28
Couple's social class				
Blue collars (Ref.)				
Agricultural labourers	-0.26	0.36	-0.23	0.43
Farmers	-0.12	0.42	-1.51	1.01
Urban self-employed workers	0.34 **	0.12	0.07	0.19
Middle class	0.36 **	0.10	0.21	0.15
Service class	0.57 **	0.11	0.34 *	0.20
Cohort*Social class				
Cohort 1 * Agricultural labourers	0.31	0.47	0.28	0.55
Cohort 1 * Farmers	0.65	0.53	1.66	1.09
Cohort 1 * Urban self-employed workers	0.08	0.18	0.46 *	0.27
Cohort 1 * Middle class	0.16	0.16	0.13	0.25
Cohort 1 * Service class	0.01	0.19	0.31	0.32
Cohort 3 * Agricultural labourers	-0.30	0.70	n.e.	n.e.
Cohort 3 * Farmers	0.38	0.72	1.63	1.44
Cohort 3 * Urban self-employed workers	0.12	0.21	0.52	0.41
Cohort 3 * Middle class	0.33 *	0.18	0.43	0.35
Cohort 3 * Service class	0.41 **	0.19	0.34	0.43
Male partner's class of origin				
Blue collars (Ref.)				
Agricultural labourers	0.20 **	0.09	0.37 **	0.14
Farmers	0.02	0.10	0.16	0.15
Urban self-employed workers	0.15 *	0.08	-0.18	0.15
Middle class	0.05	0.08	0.05	0.15
Service class	0.14	0.11	-0.20	0.26
Female partner's class of origin				
Blue collars (Ref.)				
Agricultural labourers	0.10	0.09	0.03	0.14
Farmers	0.17 *	0.09	0.60 **	0.14
Urban self-employed workers	-0.10	0.08	-0.11	0.15
Middle class	0.13 *	0.08	0.05	0.15
Service class	0.07	0.11	-0.20	
Number of events	1562		530	
Log-likelihood	-11132		-11122	

n.e.: not estimated; **: Effect significant at the 5% level; *: Effect significant at the 10% level

Fig. 1; Trends in new dwellings prices in Italy 1965-2000, at constant prices 2001



Source: own elaboration based on NOMISMA and ISTAT data.

Notes: based on NOMISMA indexes of new dwellings' yearly average prices for all Italy and for the 13 metropolitan areas.

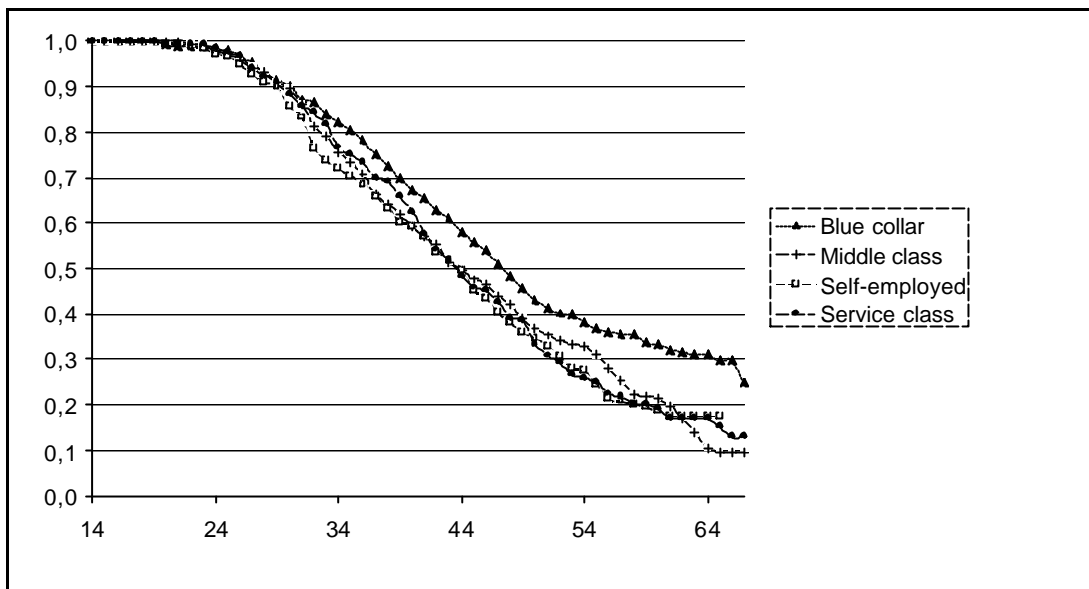


Fig. 2: Class-specific survivor functions for entry into home-ownership (birth cohort 1931-1940)

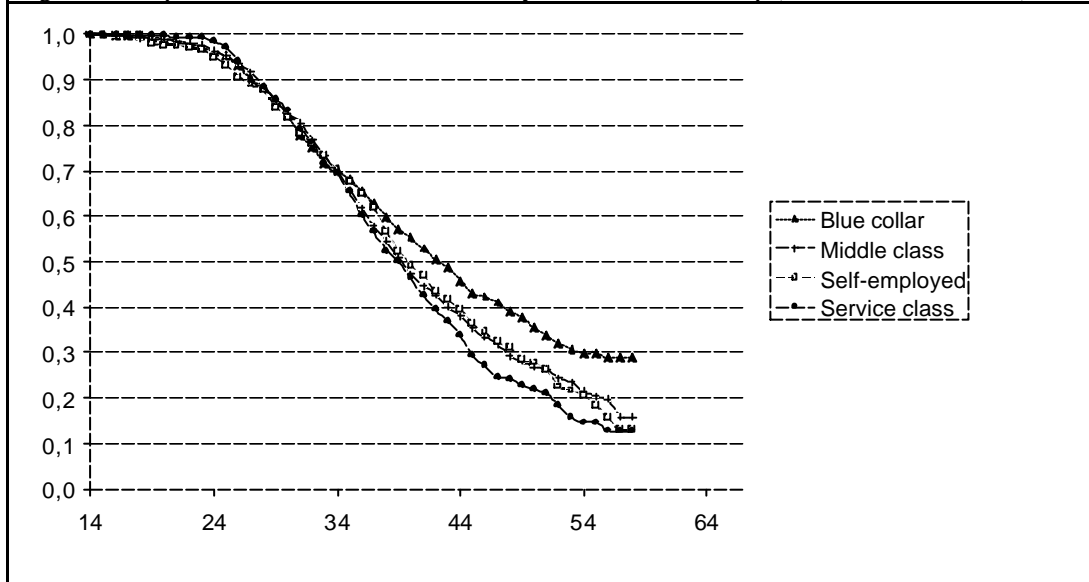


Fig. 3: Class-specific survivor functions for entry into home-ownership (birth cohort 1941-1955)

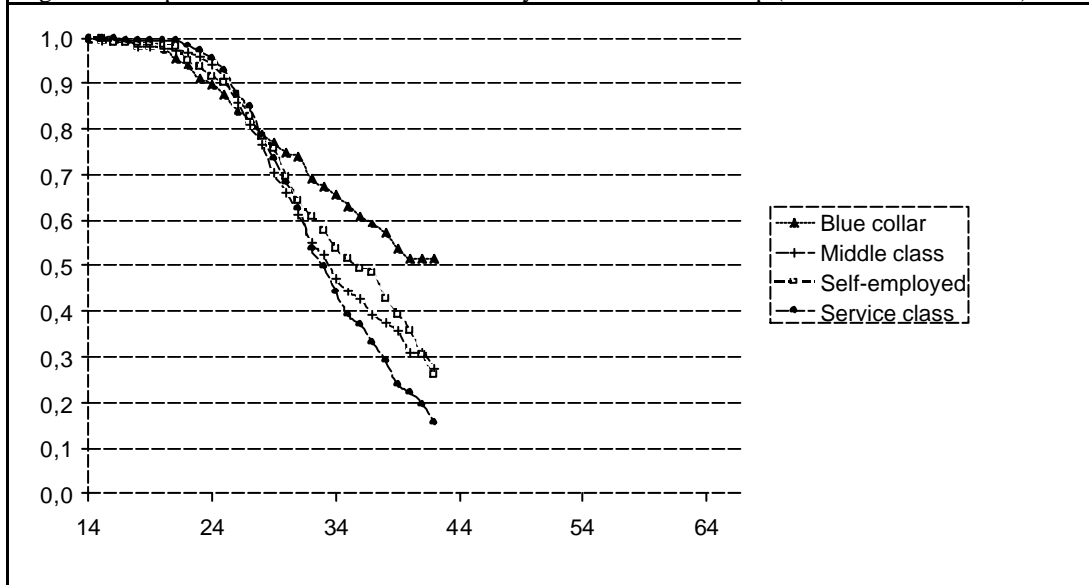


Fig. 4: Class-specific survivor functions for entry into home-ownership (birth cohort 1956-1965)

Appendix

App. Tab.1; Composition of the SHIW 1998 sample by type of household

Type of household	%
Total sample	
Household's head aged 33-67	28.2
Household's head aged<33 or >67	71.8
Total	100.0
Number Obs.	7,147
First sample selection (household's head aged 33-67)	
<i>Single family households: singles</i>	
Divorced singles	2.0
Widowed singles	2.8
Other singles	4.3
<i>Single family households: couples</i>	
Couples without children	12.7
Couples with children	62.1
<i>Single family households: single parents</i>	
Divorced single parents	2.7
Widowed single parents	4.0
Other single parents	0.5
<i>Multi- family households</i>	
Couples (with and without children) living with relatives	5.2
Single parents living with relatives	0.8
Other multi-family households	2.9
Total	100.0
Numb. Obs	5,131
Final sample selection (household's head aged 33-67, single family household, couples) *	
Numb. Obs	3,791

Notes: * A few cases have been excluded from the analysis because of missing values or inconsistent data for dependent variables.
Totals may not sum exactly to 100 due to rounding.

App. Tab.2; Descriptive statistics for the independent variables (household's head aged 33-67 y.o.)

		(1) Couples	(2) Other households
<i>Age at HO attainment</i>	Age of male partner (household's head) at time of home-ownership attainment, increasing by one unit each year	Mean=35.7 S.D.= 9.0 (N. events=2,662)	Mean=35.8 S.D.= 10.8 (N. events=749)
		%	%
<i>Couple's (household) social class</i>			
Blue collars	Dummy=1 if prevailing occupation within the couple (household) was that of manual worker employed in industry or services (V; VI; VIIa)	27.1	26.2
Agricult. labourers	Dummy=1 if prevailing occupation within the couple (household) was that of manual worker in agriculture and primary productions (VIIb)	2.6	3.2
Farmers	Dummy=1 if prevailing occupation within the couple (household) was that of self-employed in agriculture or in primary productions (IVc)	1.6	2.6
Other urban s.e./e.s	Dummy=1 if prevailing occupation within the couple (household) was that of self-employed or employer in commerce, services, craft activities, ... (IVa+b; I-II, employers component)	18.2	12.6
Middle class	Dummy=1 if prevailing occupation within the couple (household) was that of not-manual worker employed in administration, services,... (III)	31.7	28.3
Service class	Dummy=1 if prevailing occupation within the couple (household) was that of higher level not-manual worker employed in administration, services,...or of a liberal profession (I-II, employed and professionals component)	16.5	8.1
Not employed/miss.	Dummy=1 if none within the couple (household) did work or information is missing	2.3	19.1
<i>Male partner's (household's head) class of origin</i>			
Blue collars	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of manual worker employed in industry or services (V; VI; VIIa)	30.9	28.9
Agricult. labourers	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of manual worker in agriculture and primary productions (VIIb)	14.7	16.9
Farmers	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of self-employed in agriculture or in primary productions (IVc)	11.6	12.5
Other urban s.e./e.s	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of self-employed or employer in commerce, services, craft activities, ... (IVa+b; I-II, employers component)	15.5	15.2
Middle class	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of not-manual worker employed in administration, services,... (III)	14.1	12.7
Service class	Dummy=1 if prevailing occupation within male partner's (household's head) parents was that of higher level not-manual worker employed in administration, services,...or of a liberal profession (I-II, employed and professionals component)	6.9	6.7
Not employed/miss.	Dummy=1 if none within male partner's (household's head) parents did work or information is missing	6.1	7.2
<i>Female partner's class of origin</i>			
Blue collars	Dummy=1 if prevailing occupation within female partner's parents was that of manual worker employed in industry or services (V; VI; VIIa)	32.4	omitted
Agricult labourers	Dummy=1 if prevailing occupation within female partner's parents was that of manual worker in agriculture and primary productions (VIIb)	14.5	omitted
Farmers	Dummy=1 if prevailing occupation within female partner's parents was that of self-employed in agriculture or in primary productions (IVc)	10.6	omitted
Other urban s.e./e.s	Dummy=1 if prevailing occupation within female partner's parents was that of self-employed or employer in commerce, services, craft activities, ... (IVa+b; I-II, employers component)	15.2	omitted
Middle class	Dummy=1 if prevailing occupation within female partner's parents was that of not-manual worker employed in administration, services, (III)	15.0	omitted
Service class	Dummy=1 if prevailing occupation within female partner's parents was that of higher level not-manual worker employed in administration, services, or of a liberal profession (I-II, employed and professionals component)	6.0	omitted
Not employed/miss.	Dummy=1 if none within female partner's parents does/did work or information is missing	6.3	omitted
Control variables			
<i>Male partner (household's head) birth cohort</i>			
Born 1931-40	Dummy=1 if male partner (household's head) is born in the 1931-1940 period	24.3	35.2
Born 1941-55	Dummy=1 if male partner (household's head) is born in the 1941-1955 period	48.5	44.2
Born 1956-65	Dummy=1 if male partner (household's head) is born in the 1956-1965 period	27.2	20.7
<i>Geographical area</i>			
Industrial area	Dummy=1 if couple (household) resides in the North-West of Italy	23.6	25.4
Third Italy	Dummy=1 if couple (household) resides in the North-East or in the Northern Center of Italy	30.6	37.6
South and Islands	Dummy=1 if couple (household) resides in the South of Italy or in the Islands	45.8	37.0
<i>Dimension of the town</i>			
< 20,000 inhabitants	Dummy=1 if couple (household) resides in a village with less than 20,000 inhabitants	24.5	30.1
20-40,000 inhabitants	Dummy=1 if couple (household) resides in a city with 20-40,000 inhabitants	21.9	18.9
40-500,000 inhabitants	Dummy=1 if couple (household) resides in a city with 40-500,000 inhabitants	42.5	36.7
> 500,000 inhabitants	Dummy=1 if couple (household) resides in a city with more than 500,000 inhabitants	11.1	14.3
Numb. of observations		3,791	1,291

NOTES: In the coding of social classes we refer to last known job (both in case of current employment, unemployment or retirement). When information is missing for one partner, available information is used. Reference to Erickson and Goldthorpe (1992) scheme is in bracket. Totals may not sum exactly to 100 due to rounding.

**App. Tab.3; Bivariate summary table for tenure and independent variables
(only couples with household's head aged 33-67) - % in row**

	Home own.	Social rent	Private rent	Other *	Tot.
<i>Couple's social class</i>					
Blue collars	60.9	7.9	21.7	9.5	100.0
Agricultural labourers	62.6	3.0	17.2	17.2	100.0
Farmers	81.7	3.3	3.3	11.7	100.0
Other urban s.e./e.s	71.4	2.3	16.1	10.2	100.0
Middle class	73.9	2.2	15.7	8.2	100.0
Service class	78.2	0.6	13.1	8.0	100.0
<i>Male partner's class of origin</i>					
Blue collars	64.9	4.6	21.4	9.1	100.0
Agricultural labourers	73.7	4.8	13.1	8.4	100.0
Farmers	75.3	3.2	10.7	10.9	100.0
Other urban s.e./e.s	73.7	1.9	15.1	9.3	100.0
Middle class	70.8	2.4	17.4	9.3	100.0
Service class	72.9	1.5	16.8	8.8	100.0
<i>Female partner's class of origin</i>					
Blue collars	66.1	4.9	19.1	9.9	100.0
Agricultural labourers	72.3	5.1	13.5	9.1	100.0
Farmers	78.6	2.7	10.2	8.5	100.0
Other urban s.e./e.s	69.7	3.1	16.3	10.8	100.0
Middle class	71.9	2.1	16.9	9.1	100.0
Service class	72.0	0.9	21.0	6.1	100.0
<i>H's head birth cohort</i>					
Born 1931-40	78.7	5.0	12.3	4.0	100.0
Born 1941-55	73.2	3.9	15.7	7.2	100.0
Born 1956-65	57.4	2.1	23.3	17.2	100.0
<i>Geographical area</i>					
Industrial area	68.2	4.4	20.1	7.4	100.0
Third Italy	76.2	2.8	12.3	8.7	100.0
South and Islands	67.3	3.9	18.4	10.4	100.0
<i>Dimension of the town</i>					
< 20,000 inhabitants	77.9	1.9	10.9	9.3	100.0
20-40,000 inhabitants	70.5	3.0	15.4	11.1	100.0
40-500,000 inhabitants	68.9	4.6	18.1	8.4	100.0
> 500,000 inhabitants	57.6	5.2	29.0	8.1	100.0
<i>Total</i>	70.2	3.7	16.9	9.2	100.0
<i>Numb. obs</i>	2,662	139	642	348	3,791

Notes: * "other" includes dwelling occupied for free. Totals may not sum exactly to 100 due to rounding

App. Tab.4; Bivariate summary table for tenure and independent variables
(all households with household's head aged 33-67, except couples) - % in row

	Home own.	Social rent	Private rent	Other *	Tot.
<i>Type of household</i>					
Divorced singles	45.1	3.9	32.4	18.6	100.0
Widowed singles	60.6	5.6	16.9	16.9	100.0
Other singles	59.4	3.2	24.7	12.8	100.0
Divorced single parents	43.9	10.1	37.4	8.6	100.0
Widowed single parents	64.5	7.4	22.2	5.9	100.0
Other single parents	50.0	12.5	37.5	-	100.0
Couples (with and without children) living with relatives	82.1	2.6	10.4	4.9	100.0
Single parents living with relatives	65.1	16.3	14.0	4.7	100.0
Other multi-family households	74.2	5.3	15.2	5.3	100.0
<i>Household's social class</i>					
Blue collars	59.8	10.1	21.6	8.6	100.0
Agricultural labourers	68.3	9.8	14.6	7.3	100.0
Farmers	85.3	2.9	-	11.8	100.0
Other urban s.e./e.s	68.1	1.8	19.0	11.0	100.0
Middle class	65.8	2.5	22.7	9.0	100.0
Service class	73.1	-	23.1	3.8	100.0
<i>Household's head class of origin</i>					
Blue collars	58.4	7.2	25.2	9.1	100.0
Agricultural labourers	64.7	7.8	18.3	9.2	100.0
Farmers	75.2	3.1	10.6	11.2	100.0
Other urban s.e./e.s	67.9	5.6	20.4	6.1	100.0
Middle class	60.4	1.8	28.7	9.1	100.0
Service class	68.6	1.2	20.9	9.3	100.0
<i>Household's head birth cohort</i>					
Born 1931-40	65.6	4.4	19.4	10.6	100.0
Born 1941-55	66.3	6.8	18.8	8.1	100.0
Born 1956-65	56.2	5.2	29.6	9.0	100.0
<i>Geographical area</i>					
Industrial area	55.5	4.3	31.1	9.1	100.0
Third Italy	69.7	5.2	14.6	10.5	100.0
South and Islands	64.0	7.1	21.1	7.7	100.0
<i>Dimension of the town</i>					
< 20,000 inhabitants	79.4	4.1	13.1	11.3	100.0
20-40,000 inhabitants	69.3	4.9	16.8	9.0	100.0
40-500,000 inhabitants	61.2	7.2	23.8	7.8	100.0
> 500,000 inhabitants	48.6	5.9	37.3	8.1	100.0
<i>Total</i>	64.0	5.7	21.2	9.1	100.0
<i>Numb. Obs</i>	826	73	274	118	1,291

Notes: * "other" includes dwelling occupied for free. Totals may not sum exactly to 100 due to rounding