

The Long Century of Housing Policies in Italy

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Modern housing policies span well over the short boundaries of the second half of the 20th century, while first experimentation date back to the Enlightenment and interesting achievements were recorded even during the first Machine Age. As for comparative purposes, however, it is a common habit to look to some fifty years, approximately since World War II onwards, when the modernist turn in housing was unmatched and most countries adopted the same influential framework of policies. As for Italy, we can observe that the whole history of the unified country (some 140 years since 1861) presents several phases of growth and at least three main models. The first paragraph discusses the twin ideas of the “housing field” and of “housing regimes”. The concept of a recursively changing housing field allows the long historical perspective and helps to understand the re-framing of housing policies. On the other hand, the idea of a housing regime -being a regime a combination of distinctive policy style, market organisation and trends in urbanisation- marks the main factors affecting different periods of economic development and social change. The following paragraphs report describe three different housing “regimes” recognized in the Italian housing system, and outline the main structural features of each period paying reference to of a few housing indicators and to a brief summary of housing policies. In conclusion, this paper tries than to develop some arguments for a wider approach, connecting the idea of an evolving trend, which justify a comparative approach of the housing field; and the idea of significant nuances in regimes, not necessarily dependent upon economic cycles, yet differentiating policies, actions, and market development nationally and locally. That is to acknowledge that housing policies change less for strictly functional reasons than for the cultural re-framing of policies. Such approach eventually underlines the role played by households and social practices along and through the elaboration of the “universal” modern housing project.

Housing field and housing regimes

It is usually taken for granted that the post-war era is the reference period for a comparison among European countries. Scholars are used to pay attention to the last political cycle, coinciding with a growing concern of advanced democracies with housing and urban issues. This is a sensible choice apparently, since what lies at the very core of any comparative research is the presumption that every different situation can be depicted through a stable and limited set of variables. “Economic and social policies in much of Europe (...) have been formulated and applied within a more stable political environment than hitherto, and conditioned to a greater or lesser extent by the parameters of western liberal democracy” (Balchin 1996). The dominant post-war perspective on housing seems in fact to hide several explanatory factors.

Some present peculiarities of national housing systems may be traced back to the industrialisation process, which invested Europe -not in a uniform way- in different point of a temporal lapse. Moreover, it becomes possible to take in account the influence of the national features of urbanisation and of spatial development on the establishment of the national –or local- framing of housing policies.

Different mixes of state and market regulations can be observed in a broader perspective instead. The perspective of a “long century” widens the field of observation, even if it is not only for quantitative reasons. It is rather a move towards the idea that all the European countries have undergone periodical changes in the structure of housing provision, and consequently in the spectrum of housing policies. After every change a new configuration of actors and policies can be recognised. Thus, a conceptual issue is whether is possible to describe the whole field of analysis –the housing system profile and the correspondent policies- along its structural transformation.

In the long century land values and the construction industry have undergone several cyclical fluctuation and a few radical change. These radical changes likely occurred in a similar way in all the cities of Europe, yet in different ages. The birth of a “*bourgeois*” property market meant also recognition of the city as a new industry, of the land as a new commodity.

We may indicate the analytical object of this research as the “*housing field*”, a configuration of the system that provide dwellings and regulate housing markets which undergoes recurring structural changes. Mutations have cyclically changed the actors of housing and the relationship among them, while establishing a new pattern of development (Topalov 1987). Historians have described the shift from the pre-capitalist form of provision to the “*rentier*” system in a variety of cases (see for instance Caracciolo 1984 on the expanding 19th century Rome).

The housing field did not only evolve: with a little emphasis it may be said that modern urban market was a full scale “invention”, as devised by Haussmann in France (in the same way that Ford invented modern mass “car” in the new continent thirty years later).

The invention of the urban land property market paved the way to new actors – urban land owners, developers and promoters, housing companies, etc- held together by mutual relationships and common interests. These actors, their culture - and correspondent policy-styles- can be described through the idea of a particular regime managing the configuration of the housing field between two structural changes.

By regime is meant than the combination of social forces, cultural and technical beliefs, and policy styles. The idea of an urban “regime” -introduced by the political economy approach to urban development- has been also discussed with reference to building and spatial development (see for instance Molotch and Vicari 1988). Housing regimes combine features of different social systems in order to characterise different model of housing policies, and mix three main features:

- a) on the regulatory side, a mix of legal restrictions and development control; different forms of provision (state, market, but also “informal” actors); last, but not less important, a mix of local and central powers, which actually varied heavily through the three periods, affecting the history of housing policies in the long run; moreover, different types of housing providers –“rentiers”, housing companies, family networks...- have prevailed trough the whole span of time;

- b) on the demographic and economic side, different combinations of trends producing distinctive pattern of spatial and geographical framing; actually, the regional pattern of housing development is different through the whole history;
- c) finally, on the cultural and ideological side, a more or less developed idea of social solidarity. The early efforts of elaborating a public provision model impinged upon the moral aim to add a new citizen to existing cities, and were intrinsically locally bounded; while the post-war massive housing has intentionally emphasised the melting of social ties in the solid construction of a dramatically new urban landscape, aspiring to an universal mood. The ambiguous post modernity turn allows several combinations of rural and urban settlements and practices to pour from the divorce between production and city.

Thus, different policy orientations and different attempts to enact “modern” housing policies have been retrieved during the “long century” started after the unification of the country in 1861. The division in *early*, *mature* modernity, and the *post-industrial* age allows identifying three different regimes of housing policies.

The first period of the early modernisation corresponds with a liberal regime (1861-1924), which allowed a growing construction industry and a speculative land market to provide for the expansion of the whole urban system in Italy; trends were comparatively low, and surprisingly developments did not concentrated as they would later.

The central 20th century period coincides with the industrialisation and urbanisation of the country, one effort that encompasses the two decades of the dictatorship (1924-45) and the post-war economic boom. A common modernist attitude influenced the policy making until the end of the Seventies. It is an age where several efforts were paid in order to centralising policies and development control, two aims only partially achieved actually. Moreover, and notwithstanding central government options, population concentrated in a few major urban areas.

The third period (from the eighties onwards) endorses a process of deconcentration of development actions, and a deliberate process of “de-nationalisation” of policies. Housing policies incurred in a re-framing process after the convergence process of the second half of the 20th century, when the modernist turn in housing and housing policies was unmatched and most countries adopted the same influential framework.

The three regimes are described in some details in the following paragraphs.

Local policies of the early modernisation

The early modernisation effort took place around the beginning of the century, coinciding with a liberal regime, and implied a considerable effort to overcome the structural and regulatory differences among former regional states unified in the new Italian unified State in 1861. A debate on the nature and aims of housing policies followed the construction of the new central state as well as the first experiments with municipal socialism.

For the first 70 years, the housing system (tab. 1) worked hard in order to provide new dwellings for a population, which was not only growing fast, but also

substantially moving from the mountain hamlets to the county town, and partially towards the bigger cities

Tab.1

Housing indicators in Italy

| | 1881 (000) | 1931 Index (1881=100) | 1951 | 1971 | 2000* |
|--------------|---------------|--------------------------|------|------|-------|
| Population | 29.791 | 138 | 159 | 178 | 193 |
| Households | 6.620 | 141 | 178 | 241 | 320 |
| Occupied dw. | 6.136 | 148 | 166 | 249 | 343 |
| Non-occ. | 737 | 81 | 89 | 289 | 746 |
| Dwellings | 6.873 | 141 | 175 | 254 | 387 |

Source: Istat, National Censuses

Note: The overall dwelling figures include second homes and vacant units.

* Estimates

What is rather important to stress it is that for a rather long time the issue of shortage was not apparent at a nation wide level. Between 1881 and 1931 the shortage (the gap between the number of households and the number of dwellings) was more than halved from 7% to 3%, even if the population in Italy increased by 38% and the number of households by 41% (Svimez 1961).

An even larger increase occurred for the number of occupied dwellings. The number of dwellings grew because of the construction of new buildings and thanks to a slight reduction of the non-occupied sector. The average size of the family was quite high, well above 4 components per households: since the thirties it will steady decrease. Considering the whole increase of the housing system, such achievements were not negligible, and testified a rather balanced growth of the whole system

tab.2

Annual increase of dwellings and population

| 000 per year | 1931-1881 | 1951-1931 | 1971-1951 | 2000-1971 |
|-----------------|-----------|-----------|-----------|-----------|
| Population | 225 | 324 | 272 | 177 |
| Households | 54 | 124 | 208 | 200 |
| Dwellings | 56 | 87 | 301 | 349 |
| Occupied dw. | 59 | 84 | 227 | 222 |
| Non-occ. Dw. | -3 | 3 | 74 | 130 |
| % House-sharing | 2,8 | 9,0 | 0,9 | 0,6 |

Actually, even the city growth was rather balanced, at least compared to following decades. In 1861 only 17% of inhabitants lived in cities (with more than 50.000 inh.), a share which was grown to 24% by 1931. However, only one fifth of the increase of population concentrated in main urban areas: more precisely, only 22% of the increase between 1881 and 1931 took place in some 13 bigger cities, which shall become metropolitan cities only later in the 20th century. On the other hand, every single county town population was on the increase; and moreover, half

of the total increase was not related to towns or cities at all, but to rural villages (tab. 3).

Actually, tab. 3 synthesises quite well the distinctive feature of every period: earlier growth influenced cities consistently (32) but was mainly dispersed in sparse settlements (56%); central growth concentrated in cities (62%), but more in metropolitan areas (36%); finally, metropolitan areas declined while minor cities and surroundings acknowledged positive rates of growth.

As for regional inequalities, quite surprisingly, the ratio between dwellings and population had been lower until World War II in the Centre-North regions, where the migrants in-flows were high; however, figures show that it has steadily improved since then (tab. 4). On the contrary, the availability of dwellings has been severely limited in the rural South for decades, which even a relative decrease shows for a long span, while joining the national trends in the last quarter of the century only.

tab. 3

Annual dwelling increase in cities

| <i>Thousands per year</i> | <i>1931-1881</i> | <i>1971-1931</i> | <i>2000-1971</i> |
|----------------------------------|------------------|------------------|------------------|
| 13 main metropolitan cities | 55 | 132 | -63 |
| Rest of 13 metropolitan counties | 30 | 77 | -43 |
| Other county cities | 24 | 97 | 147 |
| Rest of other counties | 138 | 63 | 77 |
| Italy | 246 | 368 | 118 |

The debate around housing policies and urban issues was strictly linked. Social reformers were aware of the social costs of expanding the central cities. At the turn of the century London and Paris concentrated more people than the whole urban system of Italy, and were quoted as examples not to be followed (Sori 1977).

The role of municipalities and social reformers should be reminded in inspiring local housing policies. The very idea of an ideal dwelling fitting to the poor –the so-called “*casa popolare*”- was developed at this time. Such elaboration can be hardly reduced to the practice of a minimum housing units for each household (McGuire 1981). In fact, the housing reform movement was not intended only to shelter people, but precisely to let them take abode in a physical place as well as in a social organisation.

The aim of early modernism was to put under control the urban expansion, designing “rational” and “beautiful” surroundings around cities, as well as building new social communities and renewing social ties. Thus, the built environment of the early modernisation age was mainly the result of a locally bounded policy effort.

The turn towards nation-wide policies

The fascist regime

As for housing and urbanisation, the fascist regime (which came to power in 1924 and led the country to the II World War) has been a significant step in the modernisation of Italy, especially with regards to housing and urbanisation.

During the crucial post war years, the country started to change. Not only the population was growing fast: the structure of families, as well as the geography of Italy was beginning to change. The rate of increase of the population was almost the double of the preceding period; however, the number of families was growing at a greater speed.

On the other end, the production of new dwellings (even if increased by a 50%) was not able to match the demand of housing: house sharing boomed to 9%, city were crowded by new comers, while more and more rural houses were left empty.

A severe shortage was a result of modernisation and mass migration, one that will last well into the second post-war decades. Improvements in the housing conditions were paid with dramatic change in housing style, and in the built environment.

Notwithstanding the effort of the regime, decidedly against the city for fear of masses, the demographic turn led to a typical urban growth, in the sense that occurred basically inside or around the XIX century boundaries of cities, rapidly saturating every plot of land available for residential use.

Private landlords and building companies on the one hand, and public agencies of the municipalities on the other, were concerned with the provision of low-cost dwellings, almost entirely built in the new industrial cities.

Although the common strategy was the production of high-density estates in comparatively cheaper peripheral lands, public and private developers operated according to different ratios, these latter being far eager in applying a normalising view on dwellings and urban developments, a view which would be a prime in the second post war era. Neighbourhood and community policies have long since been neglected, but originally they were intended as a device to promote urban solidarity.

As for the relation with welfare, it should be stressed the scarce protection provided for several social groups. A national scheme to support low-income housing provision –based on contributions established on wages and public bodies- was not established until the mid 30s, while not attaining its present form until the end of the Sixties.

The Italian welfare system was in fact centred on the existence of broad insurance schemes grounded on an employment basis. Workers were in fact fully protected by a scheme covering against the risks of being unable to work due to unemployment, loss of job, sickness, inability, retirement age, etc. As a consequence, if exception is made for the health service, no system of social welfare protection was developed in Italy that it was capable of providing cover to all citizens for risks

connected with insecure or “irregular” work (the same situation occurring today: Negri and Saraceno 1996).

This state protection model had a clear residual character, as opposed to universal systems of social protection: but such a “conservative” welfare system, considered to be a topical feature of Italy, could be not inadequate in a period of occupational growth, when the non-protected are a small group somehow connected to the ones who benefit from the protection schemes. Family solidarity compensated for the otherwise unequal welfare distribution; the uneven combination of strong family and social networks, on the one side, and a weak state on the other, partially absorbed the shock produced by economic change and social transformation.

tab. 4

Annual increase per geographical areas

| (000) | 1931-1881 | 1971-1931 | 1991-1971 |
|---------------------------|-----------|-----------|-----------|
| Centre-North | | | |
| <i>Population</i> | 153 | 189 | 108 |
| <i>Non-occ. dwellings</i> | 3 | 26 | 80 |
| South | | | |
| <i>Population</i> | 72 | 109 | 83 |
| <i>Non-occ. dwellings</i> | -5 | 13 | 78 |
| Italy | | | |
| <i>Population</i> | 225 | 298 | 177 |
| <i>Non-occ.</i> | -3 | 38 | 130 |

Source: Istat Censuses and Estimates on the Consumption Survey

Albeit a patronising and somehow “disciplinary” ideal was implied, yet housing was intended as an initial step in a broader process, one which would finally end in a full citizenship. Dwelling, living and belonging (to a place, or a community) was firmly maintained as intertwined dimensions of the provision of housing.

For instance, eminent urbanists of this period were extremely cautious about the economic rationality of modernist high-rise developments, and the social cost implied by the management of large and complex building. However, functional criticisms mixed confusedly with social prescriptions. Although detached houses appeared the natural choice for high-earning families, high transportation costs and lacking public facilities in the suburbs seemed good enough reasons for the search of a central location in higher density districts. And high-rise buildings seemed to pay a narrow and decreasing competitive advantage compared to medium-rise buildings, if measured in the terms of the density of dwellers per hectare. Moreover, high-rise housing (and the alleged subsequent social mixity) was supposed to jeopardise the “morals” of the new “urbanites”, i.e. the number of farmer families moving to towns after the 2nd World War.

Post war modernist mass housing

After 2nd World War the country entered an age of prosperity, known as the “economic boom”. Between 1951 and 1971 population increased again by nearly 11% while households by 35%. Almost the entire demographic growth of the country concentrated in a few major metropolitan areas, which were invested by huge waves of migration (Coppo e Cremaschi 1994). In the meantime non-urban areas reduced their share of the pie (-11%), generating by the way a relevant phenomenon of abandon of dwellings.

A severe shortage was than experienced (partially because of war destruction) notwithstanding a massive effort in construction that allowed the number of dwellings to double (a process that took place until the end of the 70s).

Despite the fact that the main metropolitan areas collected 46% of all new residential construction (Coppo and Cremaschi 1994), the gap between households and dwellings has been widening for all the period spanning through the three post-war censuses.

During the crucial period of growth (since 1951 to 1964) the number of dwelling completions has been fast growing (Padovani 1986). Public investment rate was very high in this first period, for Italian standards, although it diminished from 25% in 1951 to 6% in 1961-1965.

During the same years, a relevant share of all completions was diverted to non-primary uses; i.e. the number of vacancies steady grew.

This was the result of different processes: basically, several middle class households built or bought their own summerhouses; many dwellings were kept vacant (or informally rented) to avoid rent control. Some houses were (slowly) built in view of the age of retirement in the village or region where people came from, as it has occurred in other countries. However, the non-occupied sector witnessed a dramatic increase as a consequence of the abandon of rural areas and of the malfunctioning of urban markets; the unoccupied sector grew up to five time its size. And finally, households' size begun to diminish while family structure started to change timidly.

Actually, the age-long shortage has been recalled among the reasons that justify the exceeding provision of housing in the South, soon after as families' income rose over the basic need level (Cremaschi 1990). Informal housing is part of a general tendency towards home-ownership, which has constituted a way of accommodating the widest range of income groups in several southern European countries. Actually, the rate of home-ownership has been higher in Southern Europe among the low-income social groups, even before public support. This can be explained with the role of extended families, which mobilises all available assets to provide members in crucial need with resources intended to provide access to ownership (or even with a ready-made dwelling).

Mature modernisation, at its apogee, conceived and elaborated modern housing as a distinctive and special tool for the policing and regulation of the spatial order.

In this second phase of the economic boom, mass housing was at the core of some national programmes, which eventually came together in the New Housing Act of 1978. For instance, the “housing for the working class” national post-war policy resulted in a massive construction of multi-dwelling social housing estates in outer and isolated locations. Private developers followed speculating on lands provided with basic infrastructure, and filling the gap between the centre and the peripheral ring.

The spatial re-framing of the late modernity

The beginning of the final and present step can be tracked down to the de-industrialisation crisis of the end of 70s, which considerably changed the pattern of regional development, and notably witnessed the rise of the SME model in the so called Third Italy.

Since then (and so far), the population number is stable, having substantially reached its peak in the middle of the 80s (later small increases are basically due to foreign immigration). Households grew by 32% instead, the share of large households being considerably reduced, while single households (most of them old retired people) attained and overcame the share of 20%, especially in urban areas such as Milan (32%) or Rome (nearly 40% in the central districts).

The most important change that took place in this period was the dispersal of growth, which no longer concentrated in major urban areas, but affected mainly cities in the Centre and North Eastern regions, which had not been previously interested by economic development.

Construction in the 90s is becoming a more and more scattered activity: almost 70% of dwellings are built outside urban areas by now. Also the rate of increase in the number of dwelling completions reached its peak during the Seventies, and has been slowing down afterwards, as well as the vacancy rate (yet exceedingly redundant according to all estimates).

The re-organisation of the public sector affected housing sector as well. Since the age of “mass-housing”, social housing continuously declined. In particular, the already limited share of 8% per year at the beginning of the 80s fell to a scant 2% at the beginning of the 90s, not to rise anymore. Public finance support diminished, while local authorities became more and more involved with the new configuration of housing needs and poverty issues. However, public supported housing construction did not completely disappear. While the number of social rented dwellings continues to diminish, a state supported housing programme concentrated on major urban areas, trying to contrast urban decline subsidising the provision of rented dwelling in urban areas. New estates were built not only for low-income people, but also for people unable to find an affordable rent.

On the other hand, family promotion is responsible for an important and growing share of total building completions: according to some estimates, this figure has changed from 40% of new dwelling construction in the first half of 80s to

30% in 90s. In the same period, industrial providers, such as building companies and construction firms, hold an approximately stable share of 30%.

Family promotion has been easily acknowledged with reference to rural areas and, basically, to the remnants of the pre-industrial era. However, the role of the family in industrialised countries tends to be undervalued (Padovani 1988) whereas it represents, in Italy as well as in many western countries, an important agency in the housing market (Padovani 1991); and whilst it affects not only the informal provision, but the accession to ownership in general. Families help accession to ownership either financing the purchase on the market (which account roughly for half the total), or providing a dwelling through inheritance or self-provision (including self-construction).

In 1978 the National statistical agency estimated that 30% of owner families had received their home through inheritance, a share that was still at 23% in 1985 when the largest number of households was purchasing a flat, a huge pressure being exerted towards an extension of the ownership area. However, the financial help generated in families is commonly accounted for a substantial incentive of purchasing. Moreover, families involvement is high even in advanced areas: in Lombardy, for instance, 16% of households gained their ownership through inheritance or gift in 2000.

However, many scholars have expressed concern today towards the capability of familial and reciprocal institutions to prevent the effects of social deterioration. Long-term unemployment, protracted dependence of children in terms of income, combined with the effects of demographic change and economic restructuring induced an increase of poverty. As a consequence of economic restructuring the familial system is overloaded with responsibilities.

As for the spatial framing of policies, the structural change in metropolitan development led to a major shift in housing policy guidelines: the effacement of the neighbourhood concern that was the dominating problem during the fifties and sixties. One can say that post-industrial societies bring industry and towns to separate, while concerns with the working and the living become more and more independent.

Housing practices renew the variety of “dwelling rationalities” against and over the simplified opposition between individualism and collectivism embodied by the “modernist” architecture (stigmatised as narrower and more single-minded than the “modern project” of housing: Tosi 1994a and 1995).

As a consequence, wide ranges of settlements, neither urban nor rural, are introduced. City and neighbourhood -as the spatial equivalent of society and community- tend to be useless concepts, and have been substituted by a wider concern with the framing of large “scattered semi-urban environment” (Coppo and Cremaschi 1994).

Conclusions

A varying set of features has been recalled, marking opposed characters of subsequent regimes: the economic and demographic trends, the policy style, and the

ideology of housing. In particular, three main “regimes” of housing policies have been detected, which present ultimate differences:

- the early modernisation age was characterised by a steady growth of the inhabitants of the entire urban system (minor towns included); institutions for social housing were slowly “invented” and piecemeal enacted on the basis of a “manufacturers alliance” (Piccinato 1998) between labour and the new industries, an alliance where a *rentier* system thrived with social housing; the idea of modern dwelling varied along the class system, allowing however interesting local experimentation ⁽¹⁾;
- the modernist cycle attempted to rationalise dwelling and urban functions, leading to a strong centralisation of the housing provision, and to a less extent of the development control; growth concentrated on main urban areas either during the Fascist dictatorship, which was overtly committed to contrasting urbanisation, or during the post war “golden decades”, when private landlords felt free to develop peripheral estates; as for compensating social costs of the “standardised” model of conceiving and providing the dwellings, neighbourhood and community were a predominant idea; in fact “normalising” assumptions have largely determined the modern housing model, with its functional distinctions within the dwelling, and between work-place and living-place; however “the diffusion over time of these models have been slow, and fraught with obstacle. The variance reminds us that modern models have never achieved a complete success” (Tosi 1995).
- eventually, the “post-fordist” transformation of the economy re-framed also the housing system, which underwent a double process of denationalising either competencies towards the market, or responsibilities towards the municipalities (Cremaschi 1994b); state investments declined, and instead of public regulation market mechanisms were re-entered to control the rented sector; urban decline and the dispersal of growth enacted families to become crucial providers in the balance of local systems, where a “insular belonging” take the place of the universal ideology implied by modernism.

Tackling housing practices in a perspective longer than usual highlights a few important nuances of the modern project. This caution is particularly needed for countries like Italy, where the modernisation process has presented specific characters, such as: a deep regional economic inequality; massive waves of overseas migration from the poorest Southern regions around the century; a large movement of people towards the North-western cities in post-war years; rooted cultural networks heavily influencing the policy styles of local authorities, below and against an apparent national uniformity.

It is eventually possible to ask what makes a change between regimes and what does not. For instance, it is worth to stress that some actors disappear (the urban

¹ Not often reminded by historians (as noted by Piccinato 1998) social housing accounted for 10% of the stock in Rome in 1930, more or less the same as the well known example of Vienna.

rentier, the developer, even some state agencies) while others are operating beyond changes among regimes.

This continuity is well exemplified by the never tamed role played by families as local agency of housing provision. Ideally, families have been removed from the housing field as soon as a capitalist market has developed around the early XIX century. However, families have been taken back in order to explain late housing development -like urban spread (Padovani 1988), second house (Villanova, Leite e Raposo 1994) and informal housing (Cremschi 1990). In general, it has often been necessary to recall –even in the advanced countries- the steady overlaying of housing practices across decades.

Another conclusion is that if the change of regime occurred after 1st World War (but culminated in the 2nd post-war period) produced a mixed but comparable frame across Europe: housebuilding on a massive scale, a large social rented sector, and (at least partially) the subsidies to home-ownership. All these choices were in fact backed by a general political consensus, which both left and right wing parties basically expressed in favour of the centrality of housing policies. During such decades much of Europe experienced similar trends in demography, equally rapid changes in geographical hierarchy, and a common tendency towards economic growth (a coincidence, by the way, that is unlikely to happen again in the future).

In a word, the “golden” post-war Decades were reasonably the most radical experiment of a “modernist” model resulting from a combination of Keynesian public policies and of a fordist economy. Thus, as far as mass housing is concerned, discussions about convergence matters (Power 1993) seem rather useless. Mass housing policy is in fact the local branch of the universal modernisation endeavour, a convergence process in itself. The post-war era is a profitable field for comparative research for the same reasons that make it a period of convergence for much of Europe.

A new housing regime seems now have appeared, one that does not reflect Keynesian assumptions and does not expect the same trends of growth. Rather, it has to face a process differentiating pattern of urbanisation and policy orientations across not only the countries of Europe, but even the regions of each country: such a process does not easily fit with “standard” policies elaborated for a even modernising world.

What is at stake is what shape housing policies will acquire in the present process of changing regimes, when two opposite poles seem potentially effective: the process of convergence of the institutional frames of nation-state, on the one side; on the other, the devolution to the local state of the responsibility to tailor policies on the shoulders of localities.

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