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believe housing improves customers' lives by providing healthy, affordable homes and enhancing communities. It is one of the largest not-for-profit housing associations in the North East of England, with more than 18,000 homes and 600-plus employees. A new-build programme is delivering high-quality, energy-efficient homes where they are needed. Existing homes are being upgraded in a huge project to improve their energy efficiency and adapt them to future needs.

Its community grants are supporting projects that make a real difference to people's wellbeing. And a range of support for customers is helping deliver its

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Housing poverty and social inequalities among older people in Italy

Marco Arlotti

Introduction

The phenomenon of housing poverty, which encompasses several difficulties related to housing affordability, housing adequacy and neighbourhood quality, represents a key issue in Europe ([Ayala and Navarro, 2023](#)). However, its impact varies across social groups, with older people seeming to be less affected by housing poverty ([Matel and Marcinkiewicz, 2021](#)). Home ownership represents a crucial factor in this regard: it is more widespread among older people, and it plays a crucial role in protecting against the risk of housing poverty, as well as in terms of housing satisfaction ([Eurofound, 2023](#)). This is especially true in Southern and Central-Eastern European countries, where home ownership is very prominent, representing a crucial resource in contexts where the private rental market is largely unregulated and social rental housing availability is residual, offering only limited protection to vulnerable groups ([Norris and Winston, 2012](#); [Azevedo et al, 2016](#); [Aidukaite et al, 2025](#)).

However, home ownership may also result in housing poverty. For example, housing maintenance costs can exceed resource availability. Furthermore, older people are at higher risk of becoming trapped in housing arrangements that are no longer adequate (the issue of under occupation, for example) ([Pannell et al, 2012](#)), especially when household needs change due to life circumstances. Finally, older people are not a homogeneous social group: strong differences exist among individuals in terms of resources and material conditions, embedded within broader socio-economic and territorial inequalities, and this also has an impact on housing conditions ([Nolan and Winston, 2011](#); [Vasquez et al, 2022](#); [Ayala and Navarro, 2023](#)).

Against this background, this chapter critically examines the issue of housing poverty among older people in Italy with a specific focus on the associations between housing poverty and social inequalities. After this introductory section, the contribution is structured as follows.

The second section introduces the theoretical and conceptual debate on housing poverty in order to define the analytical framework. This section discusses how housing poverty has been debated and conceptualised (Palvarini and Pavolini, 2010; Nolan and Winston, 2011; Matel and Marcinkiewicz, 2021). It also reviews what we know so far about the associations between housing poverty conditions and socio-economic and territorial inequalities (Nolan and Winston, 2011; Vasquez et al, 2022; Ayala and Navarro, 2023).

The third section presents the research strategy and the empirical sources used in the chapter. The contribution adopts both a comparative and in-depth analytical perspective, based on analysis of aggregated and micro-level data drawn from two surveys: European Union Statistics on Income and Living Conditions (EU-SILC) and the European Health Interview Survey (EHIS). The fourth and fifth sections illustrate the empirical evidence, first by embedding the analysis of housing poverty and social inequalities among older people in a comparative perspective and, second, by analysing the Italian case in greater depth.

Finally, the sixth section summarises the main findings and discusses the limitations and policy implications of the research.

Analytical framework

When studying housing poverty and social inequalities, there are at least two main perspectives that are crucial to consider in developing the analytical framework.

First, it is important to recognise that housing poverty is a complex phenomenon. In this regard, several dimensions of poverty have been identified in the literature (Palvarini and Pavolini, 2010; Nolan and Winston, 2011; Matel and Marcinkiewicz, 2021). For example, overcrowding indicates a lack of adequate living space due to an imbalance between the number of household members and available space (Eurofound, 2023). Housing quality, instead, refers to the presence/absence of essential services and/or of structural issues, like infiltrations, limited brightness and so on (Matel and Marcinkiewicz, 2021).

Another relevant dimension is the sustainability of housing costs, for example in terms of rent payments, mortgage costs or the capacity to sustain specific costs required for management and housing maintenance (Matel and Marcinkiewicz, 2021). The impact of housing costs is generally assessed by considering these costs as a share of disposable income (the so-called ‘ratio approach’) (Palvarini, 2013; Filandri and Tucci, 2024). Another way to assess housing costs is to consider the household income left after paying housing costs (the so-called ‘residual income approach’) (Stone, 2006). However, these ‘objective’ criteria are often combined with a consideration of the ‘subjective’ perception of housing costs (Filandri and Tucci, 2024).

A further dimension of housing poverty concerns the characteristics of the housing environment in which individual life is embedded.

Neighbourhood conditions and, more specifically, services accessibility, noise, pollution, architectural decay and crime, represent key topics for empirical studies (Palvarini and Pavolini, 2010; Nolan and Winston, 2011).

Overall, the relationship between these dimensions of housing poverty is far from obvious (Ayala and Navarro, 2023). Furthermore, even in the same dimension, misalignment in empirical evidence may arise, especially when different measurement criteria are adopted. In particular, this divergence is evident when comparing studies using 'subjective' perceptions rather than 'objective' indicators, given that the former are often shaped by specific individual preferences and expectations.

Second, the literature strongly emphasises the association between housing poverty and factors of inequalities, for example in terms of gender, income and contextual conditions.

Regarding gender, it seems that there is not a clear association between this dimension and housing poverty, both in the general population and, specifically, among older people (Nolan and Winston, 2011). However, recent studies highlight the importance of considering the intersectional configurations of different stratification factors: adopting such a perspective highlights the existence of specific conditions of disadvantage in terms of housing poverty for women (Vasquez et al, 2022), especially at older ages (Stone et al, 2024).

Income is strongly associated with housing poverty, both in terms of economic costs and housing quality (Matel and Marcinkiewicz, 2021; Ayala and Navarro, 2023; Filandri and Tucci, 2024). Some studies have also revealed the existence of specific mechanisms of 'housing-induced poverty', whereby housing costs make it more difficult to cover other costs for goods necessary in daily life (Ayala and Navarro, 2023).

As regards contextual conditions, major problems with overcrowding and housing affordability are associated with living in densely populated areas (Eurofound, 2023). However, access to public and private services tends to be more constrained in rural areas: this represents a condition of disadvantage, especially for older people with mobility impairments (Nolan and Winston, 2011; Matel and Marcinkiewicz, 2021). These critical contextual conditions tend to be further reinforced in regional areas characterised by problematic levels of socio-economic development in structural terms (Eurofound, 2023). For example, in Italy, several studies have highlighted how housing poverty is differentiated across macro-territorial areas, with problematic conditions especially affecting people living in Southern regions with greater socio-economic deprivation (Palvarini, 2013).

Housing poverty also appears to be shaped by a series of other factors. Home ownership is a crucial condition for avoiding housing poverty, as being an owner can lead to reduced risks in the sustainability of housing costs. Furthermore, this tenure status is positively associated with housing

quality (Nolan and Winston, 2011): home ownership represents a powerful incentive for greater, and better, maintenance of the dwelling (Matel and Marcinkiewicz, 2021). However these effects should not be taken for granted.

Other factors that seem to be associated with housing poverty include family configuration, with critical housing conditions seeming to be more prevalent (or more severe) among older people living alone compared to those living with other family members (Nolan and Winston, 2011; Matel and Marcinkiewicz, 2021; Stone et al, 2024). Additionally, critical health conditions among older people may also entail a limited capacity to cope with housing costs (Costa-Font, 2008; Cann and Dean, 2009; Chen et al, 2021; Heller et al, 2024).

To conclude, housing poverty is a complex, multidimensional phenomenon that has a significant impact on older people and is strongly interrelated with socio-economic and territorial inequalities. At the same time, recent studies suggest the importance of simultaneously considering how different factors of social inequalities shape configurations of advantage and disadvantage from a housing perspective (Vasquez et al, 2022; Stone et al, 2024) by incorporating the analytical insights derived from the theory of intersectionality (Crenshaw, 1989; Calasanti and Giles, 2015; Hill-Collins, 2015). According to an intersectional perspective, the main forms of socio-economic inequalities (such as gender, income, ethnicity and so on) should be analysed not as separate axes of discrimination but as intersecting conditions. This approach allows for the identification of multiple matrices of discrimination, and potential forms of internal heterogeneity, within both conditions of advantage and disadvantage, affecting different social groups (Crenshaw, 1989; Calasanti and Giles, 2015; Hill-Collins, 2015).

Research strategy and data

In the context of the debate summarised in the previous section, this contribution investigates housing poverty in Italy, with a specific focus on the conditions of older people and the association with socio-economic and territorial inequalities.

For empirical purposes, the phenomenon is examined from a cross-sectional perspective based on a comparative analysis – including Italy and other countries illustrative of different European welfare regimes (Denmark/Sweden; Germany/France; Spain; Poland/Romania)¹ – and an in-depth analysis of the Italian case.

For the comparative analysis, the chapter considers quantitative aggregated data retrieved from the EUROSTAT database (EU-SILC), while for the in-depth analysis, micro-level data from EHIS are used.

The reference year is 2019,² thus focusing the analysis on the pre-COVID-19 pandemic period.

The comparative analyses are based on descriptive statistics. Two variables are considered to operationalise housing poverty:

- *Housing cost overburden*: according to EUROSTAT,³ this is the percentage of the population living in households where total housing costs (net of housing allowance) represent more than 40 per cent of disposable income. This is an ‘objective’ measure of housing poverty.
- *Poor housing quality*: following EUROSTAT,⁴ poor housing quality is here defined as the share of the population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor.

The in-depth analysis of the Italian case combines both descriptive and regression analyses. Housing poverty represents the dependent variable. The two selected dimensions for analysing housing cost overburden and poor housing quality have been elaborated on in the following survey questions:

- ‘do you have any of the following problems in your current accommodation: housing costs are too high’, coded into a binary variable (yes/no). An answer of ‘yes’ was considered a proxy of housing poverty in terms of ‘subjective perception’.
- ‘do you have any of the following problems in your current accommodation: irregularities in the supply of water; damp issues in bedrooms; the house is in bad conditions’, each condition coded as binary variable (yes/no). The existence of at least one condition was considered a proxy of poor housing quality.

In both analyses, housing poverty has been investigated in the light of socio-economic and territorial inequalities.

In the comparative analysis, gender and poverty status (here operationalised by considering the risk of poverty threshold set at 60 per cent of the median equivalised income) are the dimensions considered. In the in-depth analysis of Italy, the selected dimensions are gender, income quintiles (I–II quintiles vs III–IV–V quintiles) and macro-territorial areas of residence (South vs Centre/North). Additionally, the analysis further investigated the potential association of housing poverty with socio-economic inequalities by considering different intersectional conditions that could reveal the existence of subgroup differences within broader conditions of advantage/disadvantage, as the theory of intersectionality suggests (Crenshaw, 1989; Calasanti and Giles, 2015; Hill-Collins, 2015). This has entailed the elaboration of intersectional categories (Maroto et al, 2019; Liu et al, 2022) that consider different intersections in terms of gender, income and macro-territorial areas of residence. The following intersectional categories were considered: woman, low income, living in Southern regions; woman,

low income, living in Central/Northern regions; woman, medium/high income, living in Southern regions; woman, medium/high income, living in Central/Northern regions; man, low income, living in Southern regions; man, low income, living in Central/Northern regions; man, medium/high income, living in Southern; man, medium/high income, living in Central/Northern regions.

In the regression analysis, additional controls were included for sociodemographic background (age class: 65–74; 75 and over; education: absent/low; medium/high), typology of the area of residence in terms of territorial density (densely populated; not densely populated area); health status (self-reported health conditions: bad/very bad; neither good nor bad; good/very good; number of limitations in activities of daily living and instrumental activities of daily living); family configurations; and availability of informal/care (living alone: yes/no; living away from relatives: yes/no; use of professional care: yes/no).

To assess the reliability of the results derived from this analysis, the potential presence of multicollinearity within the set of selected variables has been preliminarily examined. The Variance Inflation Factor (VIF) has been calculated, and the resulting values are consistently below the critical threshold (VIF value = 10) (Kutner et al, 2004), thereby indicating the absence of collinearity. Furthermore, the model fit has also been verified across different specifications (intercept only, socio-economic and territorial factors of inequality, socio-economic and territorial factors of inequality plus control variables), through a series of diagnostic tests (Akaike Information Criterion; Bayesian Information Criterion; Log likelihood).

Older people and housing poverty in Italy in a comparative perspective

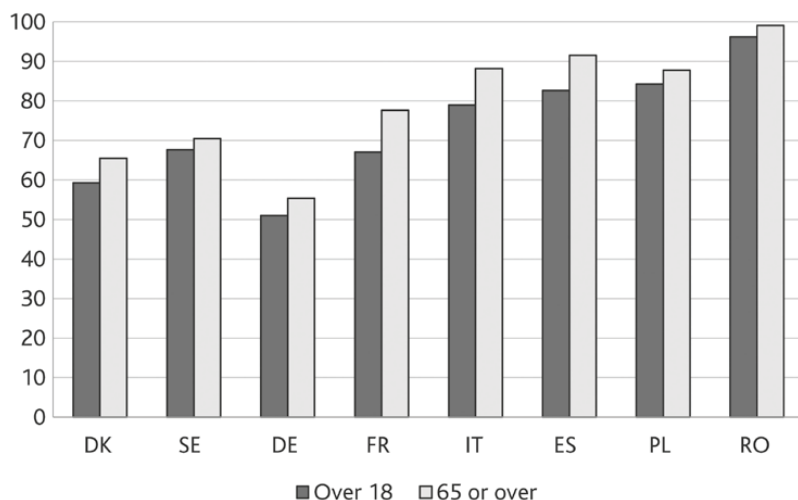
This section analyses housing poverty among older people in Italy from a comparative perspective.

As already indicated, housing poverty has been analysed by considering two dimensions: (i) housing cost overburden; (ii) poor housing quality. For both dimensions, I examined potential differences between older people and the general population, as well as in terms of socio-economic conditions (gender and poverty status).

However, before proceeding in this direction, the analysis of housing conditions begins with a preliminary step, considering the dimension of home ownership. Indeed, as indicated in the previous paragraph, this dimension represents a crucial, although not sufficient, condition to limit housing poverty.

The prevalence of home ownership (see Figure 7.1) shows the strong dominance of this configuration in Italy, with the data indicating that around

Figure 7.1: Distribution of population (population aged 18 or over; 65 or over) by tenure status: owner, 2019



Note: DK = Denmark; SE = Sweden; DE = Germany; FR = France; IT = Italy; ES = Spain; PL = Poland; RO = Romania

Source: Elaborations on data retrieved from EUROSTAT [ilc_lvps15]

80 per cent of the population aged 18 or over are homeowners. This figure is decidedly higher than in the Continental and Scandinavian countries, while it is similar, or it shows only a limited gap, compared to Spain and Poland. In Romania, more than 96 per cent of the population aged 18 or over own their own homes.

This scenario, in terms of cross-country differences and similarities, is fully confirmed when the older population is specifically analysed. However, two further elements emerge.

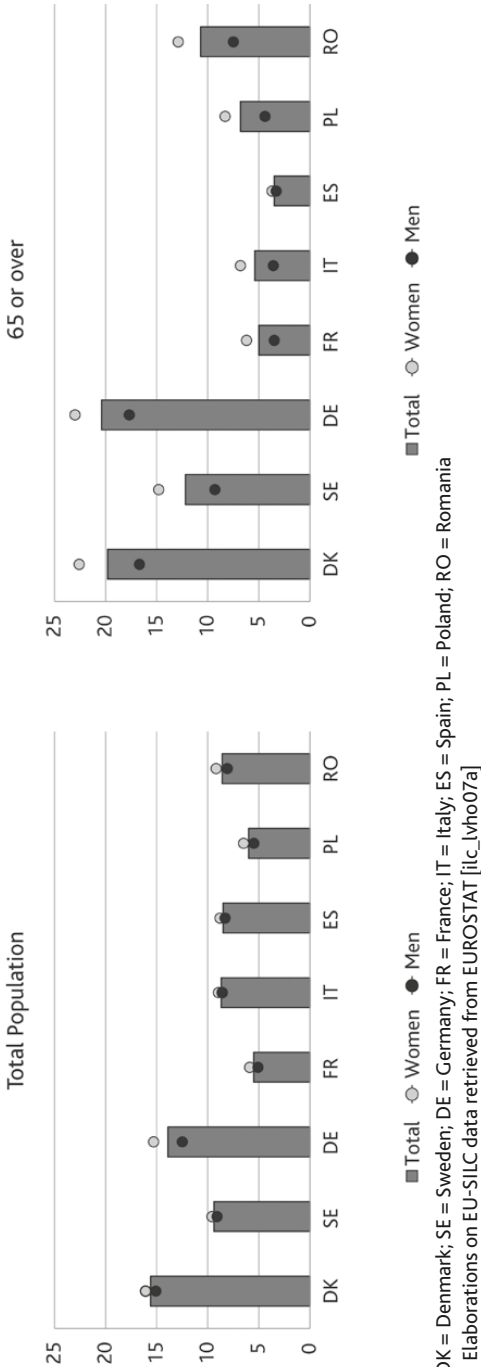
First, older people are more likely to own their own home than the overall population. This is consistent across all countries, but the gap is wider in certain countries.

Second, Italy shows a very significant gap. Home ownership reaches 88 per cent for older people, while 79 per cent of the overall population own their own home. When comparing this gap across other countries, Italy's value is the second highest, only after France.

The chapter now considers the analysis of the two selected dimensions of housing poverty.

For the overall population (see [Figure 7.2](#)), the data for housing cost overburden in Italy (8.7 per cent) are relatively in line with the other countries considered, except for Denmark and Germany, where the rates reach 16 per cent and 14 per cent respectively.

Figure 7.2: Housing cost overburden rate by gender (total population; 65 or over), 2019



Among older people, Italy has one of the lowest values (5.4 per cent), with only France (5 per cent) and Spain (3.5 per cent) having fewer problematic situations. Furthermore, when comparing the gap between older people and the general population, Italy – along with France and Spain – is among the countries showing a more favourable position for the former group.

In terms of gender, women show a higher rate of housing cost overburden in all countries (see [Figure 7.2](#)). While this gap is limited within the general population, it becomes significant among older people, though to a lower extent in Italy.

Regarding income conditions, greater disadvantages are evident for people at risk of poverty (below the poverty threshold set at 60 per cent of the median equivalised) in both the general and the older populations. The highest values are recorded in Denmark, with a gap of over 65 percentage points between those who are at risk of poverty and those who are not, and in Germany, where the difference is over 40 percentage points (see [Figure 7.3](#)).

In this context, Italy shows a significant difference (over 30 percentage points) in the overall population, while among older people the difference is lower (over 20 percentage points) but still relevant.

This section now analyses the second selected dimension of housing poverty: housing quality (see [Figure 7.4](#)).

First, looking at this dimension among the general population, the rate of poor housing quality in Italy (13.4 per cent) is among the highest in a comparative perspective, only slightly lower than in Spain (14.7 per cent) and Denmark (14.9 per cent).

However, when considering the older population specifically, Italy reaches the highest value (14.8 per cent). Furthermore, it is also interesting to note that Italy is the only country (along with Romania) that shows a more problematic situation for older people compared to the overall population, though the gap is limited (around one percentage point). In all other countries, the contrary is true. For example, in Denmark the rate of problematic housing quality among older people is nine percentage points lower than the overall population.

[Figure 7.4](#) also shows no substantial difference (or, in any case, a very limited one) between women and men, both in the general population and among older people. The only exception is Romania, where data indicate a higher incidence of poor housing quality among older women.

For income conditions (see [Figure 7.5](#)), systematic evidence across all countries indicates poor housing quality among those at risk of poverty. However, what differentiates the countries is the intensity of the gap. For the general population, the widest gaps emerge in France (over 11 percentage points) and in Poland (15 percentage points). Italy, with a value of three percentage points, has the smallest gap.

Figure 7.3: Housing cost overburden rate by risk of poverty (total population; 65 or over), 2019

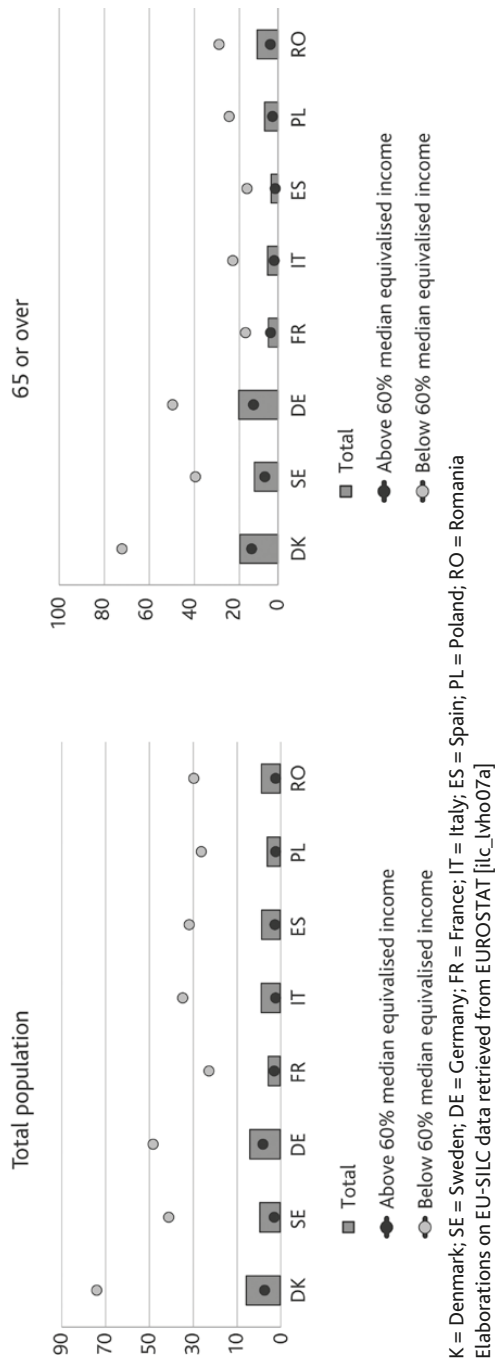


Figure 7.4: Poor housing quality rate by gender (total population; 65 or over), 2019

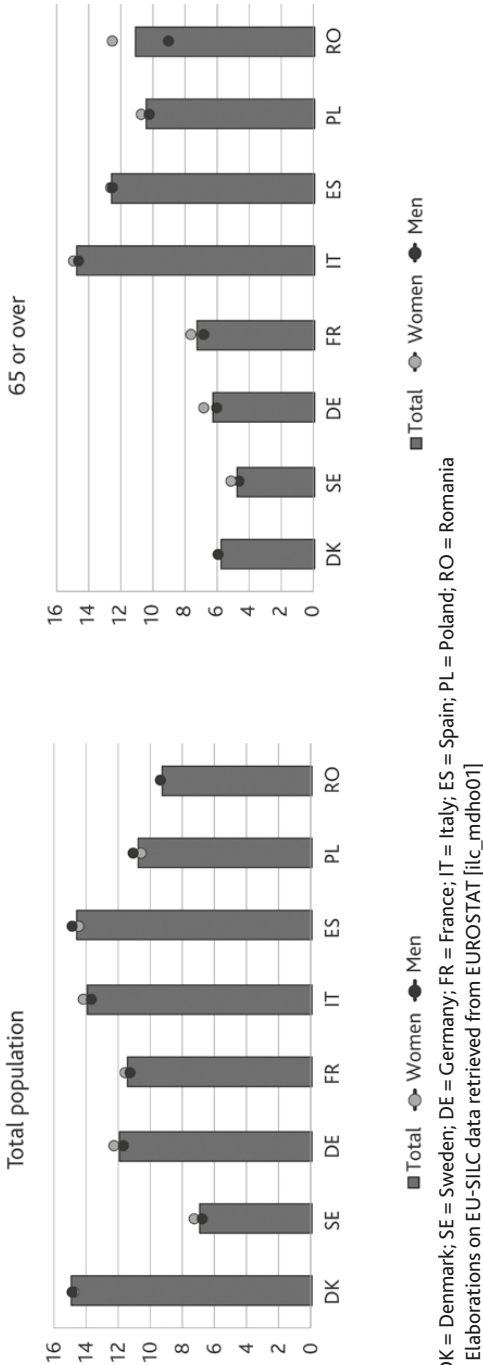
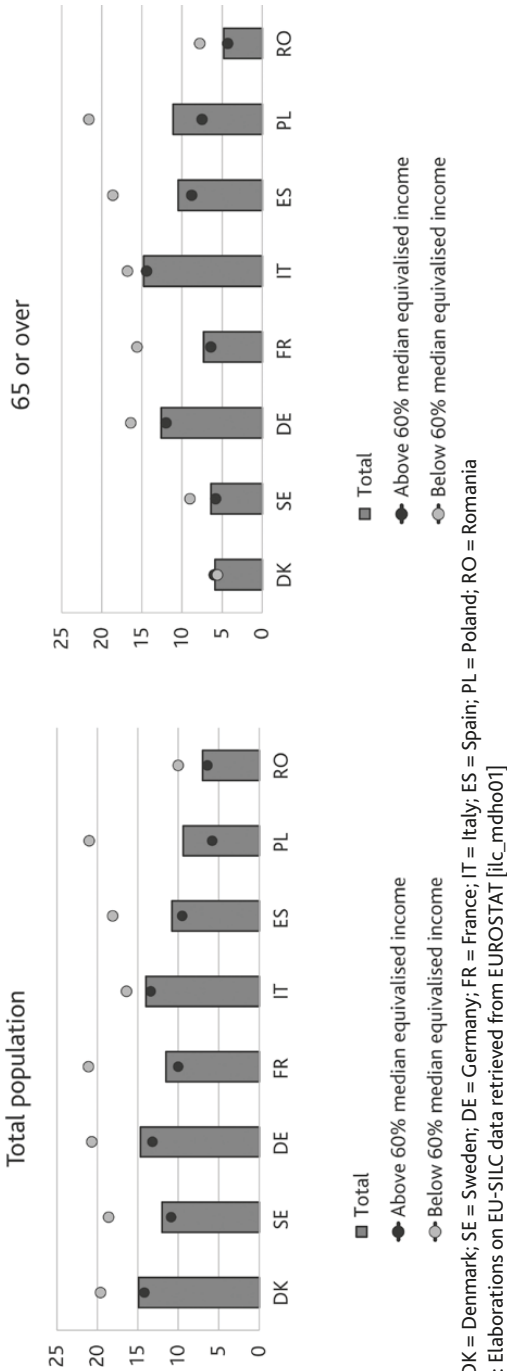


Figure 7.5: Poor housing quality rate by risk of poverty (total population; 65 or over), 2019



Similar considerations also apply for the older population. In all countries (except Denmark, where the rate is substantially similar), older people at risk of poverty experience more problematic conditions in terms of housing quality. This is true also for Italy, although the gap (less than three percentage points) is the lowest among the countries considered. The widest gaps are recorded in France (difference of nine percentage points) and in Poland (where the difference exceeds 15 percentage points).

Summing up, analysis of the comparative data shows that home ownership is widespread among older people, a phenomenon that is particularly significant in Italy. In Italy, this feature may represent an important barrier against housing poverty risk as shown by the analysis of housing cost overburden. However, the dominance of home ownership may also be interrelated with problematic conditions such as poor housing quality. Furthermore, from a social inequality perspective, if on the one hand gender differences are limited, on the other hand a strong differentiation emerges when poverty status is considered, for both the general and the older populations.

Older people and housing poverty in Italy: an in-depth analysis

Following the comparative descriptive analysis presented and discussed in the previous section, this section proceeds with an in-depth analysis of the conditions of older people in Italy by considering the selected variables and the research strategy illustrated in the third section.

The analysis begins by focusing on the relevance of the two dimensions of housing poverty investigated (see [Table 7.1](#)). Two considerations emerge from the analysis of these data.

The first concerns the strong relevance of housing cost overburden. Specifically, 46 per cent of older people included in the EHIS sample reported issues with their current accommodation due to excessive housing costs. This finding contrasts with the evidence previously observed from the analysis of EU-SILC data (see the fourth section of the chapter), where a more limited condition of housing poverty caused by cost overburden among the older population emerged. However, it should be noted that EU-SILC and EHIS data refer to a different operationalisation of housing cost overburden. EU-SILC adopts a more ‘objective’ definition (based on the impact of expenses on disposable income), whereas EHIS follows a ‘subjective’ definition, considering the subjective perception of housing costs. As previously noted (see the second section), the adoption of different measurement criteria may significantly impact on the empirical prevalence of the phenomenon under investigation.

The second consideration is about the condition of housing poverty related to poor housing quality. In this case, the value for older people from the EHIS sample (13 per cent) is considerably lower than that identified for

Table 7.1: Housing cost overburden and poor housing quality, 65 or over, 2015/19

Dimension	Condition	%
Housing cost overburden	No	54.1
	Yes	45.9
	Total	100.0
Poor housing quality	No	87.2
	Yes	12.8
	Total	100.0

Source: Elaborations on EHIS microdata (N = 20520)

Table 7.2: Housing cost overburden and poor housing quality by socio-economic and territorial inequalities, %, 65 or over, 2015/19

Dimension	Gender			Income			Macro-territorial areas		
	Woman	Man	Sig	I-II quintile	III-IV-V quintile	Sig	South	Centre- North	Sig
Housing cost overburden	46.7	44.8	**	51.9	42.8	***	49.1	44.2	***
Poor housing quality	12.9	12.7		17.5	10.5	***	18.3	10.0	***

Note: Chi-squared test, levels of statistical significance 0 '***' 0,001 '***' 0,01 '*' 0,05 '.' 0.1 ' ' 1

Source: Elaborations on EHIS microdata (N = 20520)

housing cost overburden. Nevertheless, this value is more consistent with the results from the comparative analysis (see the fourth section), which indicated that, for this dimension, older people in Italy show one of the most critical conditions compared to the other countries investigated.

This section now proceeds to a more specific analysis of the distribution of the two dimensions of housing poverty investigated here, considering socio-economic and territorial inequalities.

Table 7.2 shows the housing poverty rates considering these factors separately. Table 7.3 follows with the same detail but by examining the factors of inequality simultaneously from an intersectional perspective.

Starting with the analysis of the data in Table 7.2, we see that all three socio-economic and territorial factors of inequality considered show a consistent and statistically significant difference concerning the condition of housing poverty due to perceived housing cost overburden.

More specifically, women, older people with low incomes and those living in the South have a higher rate of perceived housing cost overburden compared to their complementary categories (men, middle and high income, Centre and North). However, the difference is not the same: it is particularly limited when examining the gender dimension (indeed, women

Table 7.3: Housing cost overburden and poor housing quality by socio-economic and territorial inequalities with intersectional perspective, %, 65 or over, 2015/19

Dimension	Woman, I-II quintile, South	Woman, I-II quintile, Centre-North	Woman, III-IV-V quintile, South	Woman, III-IV-V quintile, Centre-North	Man, I-II quintile, South	Man, I-II quintile, Centre-North	Man, III-IV-V quintile, South	Man, III-IV-V quintile, Centre-North	Sig
Housing cost overburden	51.4	52.2	46.3	42.9	53.5	50.8	46.0	39.9	***
Poor housing quality	20.3	14.5	16.4	8.3	21.0	15.1	16.1	8.2	***

Note: Chi-squared test, levels of statistical significance 0 '***' 0,001 '**' 0,01 '*' 0,05 '.' 0,1 '' 1

Source: Elaborations on EHIS microdata (N = 20520)

have a rate only two percentage points higher than men); it is relevant from a territorial point of view (older people living in the South record a rate around five percentage points higher than those living in the Central–Northern regions); and it is also relevant in terms of income differences (there is a nine percentage points gap between older people with lower incomes and those with medium–high incomes).

Conversely, when considering poor housing quality, the gender dimension loses relevance (the difference between women and men, with the former recording a higher value, is only 0.2 percentage points). In contrast, the differences remain significant at both the income level (seven percentage points) and the territorial level (eight percentage points); however, the territorial dimension shows, in this case, a higher degree of differentiation. From an intersectional perspective (see [Table 7.3](#)), all the socio-economic and territorial factors of inequality remain relevant, with differences which are consistent and statistically significant across the two dimensions of housing poverty investigated. Nevertheless, several points require a specific comment.

In general terms, a specific articulation of advantage and disadvantage emerges. On the one hand, advantageous conditions are particularly evident for high-income older adults, women and, especially, men, living in the Central–Northern regions. These social groups consistently present the lowest incidences of housing poverty (though it is not irrelevant, as in the case of housing cost overburden). On the other hand, women and, particularly, men with low incomes living in the South have the highest rate of housing poverty, in the two dimensions of analysis.

Considering the other intersectional categories, the findings show that older adults, regardless of gender, with high incomes living in the South record a significant advantage compared to older adults with low incomes in the same macro-territorial areas. This advantage also extends, to some extent, regardless of gender, when compared to low-income older people in the Central–Northern regions.

Following this descriptive analysis, the associations between housing poverty conditions and socio-economic and territorial inequalities have been more closely analysed by employing logistic regression models.

The primary aim has been twofold: first, to test whether the relevance of socio-economic and territorial inequalities also persists after controlling for key covariates that may impact housing poverty conditions (such as tenure status, age, educational level, self-perceived general health, difficulties in personal care and household activities, household types, degree of urbanisation of the residence area); and, second, to assess whether these associations show a consistent pattern across the two dimensions of housing poverty investigated.

This analysis has been performed by assessing the relevance of socio-economic and territorial inequalities separately and then simultaneously, from an intersectional perspective.

Table 7.4: Associations between housing cost overburden and poor housing quality with socio-economic and territorial inequalities, logistic regression

	Housing poverty			
	Housing cost overburden	Sig	Poor housing quality	Sig
Man (<i>ref</i> Woman)	-0.07	*	0.02	
III–IV–V quintile (<i>ref</i> I–II quintile)	-0.30	***	-0.37	***
Centre–North (<i>ref</i> South)	-0.07	*	-0.57	***

Note: Full models, coefficients for control variables not reported; statistical significance 0 '***' 0.001 '***' 0.01 '*' 0.05 '.' 0.1 '.' 1

Source: Elaborations on EHIS microdata (N = 20520)

From an interpretative point of view, the analysis focused on the presence of statistically significant associations after controlling for other variables. The analysis also considered the sign of the coefficients: positive values have been interpreted as an increased risk of housing poverty conditions compared to the reference category; conversely, negative values have been considered in terms of a reduced risk of housing poverty.

Table 7.4 shows the results of the full models, which include all the control variables. As a first step, I analysed the association between housing poverty conditions with socio-economic and territorial inequalities in separate terms. Based on the sign and statistical significance of the coefficients, income and territorial factors show a systematic relevance across both the dimensions of housing poverty considered. This finding confirms the results that emerged from the descriptive analysis; however, in this case, the relevance persists even after controlling for other dimensions that may impact housing poverty conditions. This persistence indicates a reduced risk of housing poverty for older people living in the Centre–North (compared to those in the South) and for those with a higher income (compared to those with a lower income). At the same time, the gender variable is significant only in the case of housing cost overburden and not for poor housing quality.

By adopting an intersectional perspective (see Table 7.5), the analysis of housing poverty related to housing cost overburden confirms that the greatest condition of advantage is found in the intersectional category of older adults who are male, have a high income and live in Central–Northern regions. Moving on to examine the other intersectional categories, however, income is the only relevant factor. In other words, regardless of gender or macro-territorial area of residence, a negative and statistical significance coefficient, indicating a reduced risks of housing poverty related to housing

Table 7.5: Associations between housing cost overburden and poor housing quality with socio-economic and territorial factors of inequality, intersectional perspective and logistic regression

	Housing cost overburden	Sig.	Poor housing quality	Sig
<i>Ref Woman, I-II quintile, South</i>				
Woman, I-II quintile, Centre–North	0.11		–0.34	***
Woman, III–IV–V quintile, South	–0.15	*	–0.15	.
Woman, III–IV–V quintile, Centre–North	–0.24	***	–0.87	***
Man, I-II quintile, South	0.08		0.07	
Man, I-II quintile, Centre–North	0.03		–0.31	**
Man, III–IV–V quintile, South	–0.18	*	–0.15	
Man, III–IV–V quintile, Centre–North	–0.37	***	–0.89	***

Note: Full models, coefficients for control variables not reported; statistical significance 0 '***' 0.001 '***' 0.01 '*' 0.05 '.' 0.1 '.' 1

Source: Elaborations on EHIS microdata (N = 20520)

cost overburden, is found only for high-income categories living in both the Centre–North and the South of the country.

Considering poor housing quality, however, the relevant factor of inequality is the territorial one. In fact, regardless of gender and income, the intersectional categories represented by older adults living in the Centre–North of Italy are characterised by a lower risk for this condition of housing poverty. The only exception that the intersectional analysis unveils is the condition of high-income women in Southern regions. For them, the coefficient is both negative and statistically significant: this indicates the presence of a specific condition of advantage, in terms of better housing quality, precisely for high-income women, in the context of an overall condition of disadvantage affecting older people living in the South of the country in terms of housing quality.

Conclusions

This contribution has investigated the conditions of housing poverty among older people in Italy through a comparative, in-depth analysis. It selected two dimensions: housing cost overburden and poor housing quality. Although housing poverty is complex and intrinsically multidimensional and would require, in terms of analysis, the consideration of multiple domains, these two dimensions effectively grasp important constitutive aspects of the phenomenon investigated. Furthermore, the contribution has also analysed the associations between housing poverty conditions and social inequalities.

In comparative terms, Italy is characterised by a strong relevance of home ownership, a trait that is particularly prominent in the housing conditions of the older population. Regarding housing cost overburden, the condition of older people in Italy appears less problematic, not only compared to the general population but also to older people in other national contexts.

For housing quality, instead, the scenario is markedly different: Italy, in fact, shows a decidedly more problematic condition for older people, specifically, in terms of the low quality of its housing stock.

In both dimensions, the relevance of social inequalities (especially income) is significant, highlighting the existence of substantial housing disparities among the older population.

The in-depth analysis conducted on the Italian case has allowed for a further extension of the investigation, including additional measures of housing poverty. This has shown how the adoption of different measurement approaches ('objective' and 'subjective') can provide considerably distinct empirical results (for example, in the case of housing cost overburden). Furthermore, the analysis has highlighted that, in addition to income, the territorial dimension – specifically the differentiation along the Centre–North/South axis – is also a crucial factor shaping housing conditions. Older adults living in Southern regions are systematically associated with housing poverty, regardless of the dimension under consideration. The gender dimension, instead, has shown a more limited relevance, which only concerns the issue of housing cost overburden.

By adopting an intersectional perspective, it also emerged that for housing cost overburden, income is a crucial factor: regardless of gender or territorial area, older people with a higher income are at a significantly reduced risk of being affected by this condition of housing poverty. While partly expected, this finding is robust even after controlling for a series of additional factors that may shape housing poverty.

Regarding housing quality, however, it is the territorial factor that mainly affects housing poverty. In fact, in all intersectional categories, older adults living in the Central–Northern regions, regardless of gender and income, were at lower risk for this poverty condition. However, the adoption of the intersectional perspective has also unveiled the existence within an overall macro condition of disadvantage, represented by living in the South, of a specific condition of advantage represented by high-income older women. Future analyses should explore whether these empirical findings are consistent across time and in more recent years by including other dimensions not explored in the present study but constitutive of housing poverty conditions.

From a theoretical perspective, these empirical findings contribute to the theoretical debate on housing poverty and older people in several ways. First, they highlight the intrinsic multidimensionality of housing poverty and the

importance of considering multiple analytical dimensions (from objective to subjective measures) to grasp the complex conditions of housing needs. Second, they confirm the relevance of social inequalities as structural factors shaping housing poverty also among older people. Third, they suggest the importance of analysing the relevance of social inequalities in terms of housing poverty by considering subgroup differences that may emerge within broader conditions of advantage/disadvantage, as the results of the intersectional analysis have shown.

Finally, the findings also have policy implications. In this regard, the evidence analysed and discussed in this contribution suggests that while home ownership is undoubtedly a necessary condition for protecting older people against the risk of housing poverty, it is not entirely sufficient for achieving this goal. The conditions of housing poverty affecting older people in Italy, despite a strong relevance of home ownership, clearly illustrate this point. Furthermore, the in-depth analysis of the Italian case has confirmed the strong relevance of income but also of the territorial factors in shaping housing poverty. This suggests the importance of promoting redistributive interventions that explicitly address not only income inequalities but also territorial disparities. This is an important issue because over the last decade a significant amount of public resources has been invested in Italy to support the requalification and renovation of the housing stock (for example, through fiscal incentives), but without the adoption of any specific mechanisms aimed at supporting the take-up of the measures implemented, particularly among the most deprived socio-economic groups and territorial areas (Zanfi et al, 2021; Carfora et al, 2025). Such policy indications could potentially also be valuable for other countries with similar structural conditions regarding the ageing process and housing configurations.

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Notes

- ¹ The UK is not considered due to data unavailability.
- ² Microdata files for EHIS have been released by the Italian National Institute of Statistics upon specific request for research purposes. To increase the number of available cases, data from waves 2015 and 2019 have been pooled. Before this procedure, the absence of any relevant differentiations between the two waves was preliminarily checked. Furthermore, a dummy variable for the reference year was included among the control variables in the regression analysis.
- ³ See 'Glossary: Housing cost overburden rate', Eurostat, nd, Available from: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Housing_cost_overburden_rate

- ⁴ See 'Share of total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames of floor – EU-SILC survey', Eurostat, nd, Available from: <https://data.europa.eu/data/datasets/3kkj4wihebhsepyodajewq?locale=en>

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