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## Home ownership at the origins of contemporary Italy. Politics and legislation (1945-1950)\*

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Although mass access to private home ownership deeply marked the history of contemporary Italy, it remains one of the least studied topics in historiography. This article wishes to help fill this gap by analysing the origins of a process that made Italy one of the countries with the highest rate of home owners in Western Europe. Housing and construction policies aimed at encouraging and supporting small home ownership played a decisive role in this process. From a political and legislative perspective, the post-war years were fundamental: some of the main pieces that would make up the mosaic of a country of private home owners were laid down precisely in those years. In the article, I will examine the programmatic positions of parties as well as the political exchange that occurred in the Constituent Assembly and during parliamentary discussions on fundamental measures such as the Ina Casa plan and the Tupini and Aldisio laws on real estate development.

**Key words:** Home ownership, Contemporary Italy, Housing and construction policies, Parties, Constitution, Legislation

### A nation of home owners

It is known that, in the present day, the Italian population is largely composed of individuals and families who own the house or flat they live in.<sup>1</sup> The rapid growth of home ownership as the main form of property entitlement and, accordingly, the decline of rental housing — especially in large and medium-sized cities — are relatively recent events, which have developed ever since the 1930s and, in particular, the 1950s.<sup>2</sup> They are the result of a complex

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<sup>1</sup> According to the most recent data at the time of writing this article, regarding 2018, these made up almost four-fifths of the total (79,2%): Istat, *Condizioni economiche delle famiglie e disuguaglianze, Condizioni abitative, Titolo di godimento dell'abitazione (in affitto o di proprietà)*, <https://bit.ly/2SSLUTD> (last accessed 24 February 2020).

<sup>2</sup> Marzio Barbagli, Maurizio Pisati, *Dentro e fuori le mura. Città e gruppi sociali dal 1400 a oggi*, Bologna, il Mulino, 2012, pp. 49-54. The data from the Italian National Institute of

interweaving of economic, socio-cultural and political factors, among which we could mention housing market dynamics, especially the level and conditions of the supply of homes for rent and for sale; the widespread aspiration to home ownership, considered as a safe haven, a factor of economic security and a family asset to be passed on to future generations; and public policies. The latter have encouraged the extension of small home ownership in different ways: via credit facilities and mortgage support, tax benefits for the construction and sale of homes, a property tax regime, the allocation of affordable and social housing, and operations to dispose of the housing assets of public and social security institutions.

It is fair to say that the extension of private home ownership on all levels of the social ladder — particularly the middle class, but not only — is one of the most important elements of the “great transformation” that Italy experienced in the Republican period. Nevertheless, this phenomenon is also one of the least studied aspects of such transformation in historical studies. Whereas economists, sociologists and political scientists have examined private home ownership in relation to housing market dynamics, social stratification and inequality, life courses and family trajectories, and housing policies and welfare systems, including from a comparative perspective,<sup>3</sup> in the field of historical studies the ground remains largely unploughed. Occasionally, the relevance of the extension of private home ownership has been acknowledged in historical overviews of contemporary Italy, or in works with a more specific focus. Aurelio Lepre, for example, has listed “the steady growth in the number of privately owned

Statistics that the authors draw on indicate that, between 1951 and 2001, the percentage of families owning a home increased from 40% to 71,4% in Italy, and from 15,2% to 62,5% in major Italian cities; the highest growth rates were recorded in Milan (from 7,9% to 59,5%) and Turin (from 11,8% to 62,6%), whereas Naples moved from 12,4% to 50,1% and Rome from 20,3% to 64,6% (ivi, p. 300).

<sup>3</sup> Massimo Baldini, *La casa degli italiani*, Bologna, il Mulino, 2010, pp. 38-66, 152-156; Anna R. Minelli, *La politica per la casa*, Bologna, il Mulino, 2004; Marianna Filandri, Manuela Olagnero, Giovanni Semi, *Casa dolce casa? Italia, un paese di proprietari*, Bologna, il Mulino, 2020; Marianna Filandri, *Proprietari a tutti i costi. La disuguaglianza abitativa in Italia*, Rome, Carocci, 2015; Fabrizio Bernardi, Teresio Poggio, *Home ownership and social inequality in Italy*, in Karin Kurz, Hans Peter Blossfeld (eds.), *Home Ownership and Social Inequality in Comparative Perspective*, Stanford, Stanford University Press, 2004, pp. 187-232; Teresio Poggio, *Proprietà della casa, disuguaglianze sociali e vincoli del sistema abitativo*, “La Rivista delle Politiche Sociali”, 2006, n. 3, pp. 27-40; Teresio Poggio, *La casa in proprietà nella stratificazione sociale*, “Meridiana”, 2008, n. 62, pp. 53-69; Teresio Poggio, *The Housing Pillar of the Mediterranean welfare regime: relations between home ownership and other dimensions of welfare in Italy*, in Richard Ronald, Marja Elsinga (eds.), *Beyond Home Ownership. Housing, Welfare and Society*, London-New York, Routledge, 2012, pp. 51-67; Antonio Tosi, *La politica della casa*, in Ugo Ascoli (ed.), *Welfare State all'italiana*, Rom-Bari, Laterza, 1984, pp. 239-263; Antonio Tosi, *La produzione sociale della casa in proprietà: pratiche familiari, informale, politiche*, “Sociologia e ricerca sociale”, 1987, n. 22, pp. 7-24; Marzio Barbagli, Maria Castiglioni, Gianpiero Dalla Zuanna, *Fare famiglia in Italia. Un secolo di cambiamenti*, Bologna, il Mulino, 2003.

homes” among the “improvements to the living conditions of Italians” in the years of the economic boom, stressing that, although “urban planners led a tough battle against building speculation, against what has been defined as the plundering of the cities”, large part of the population looked upon the housing boom with very different eyes:

In reality, property development — albeit distorted and to the benefit of small groups of speculators — responded to a deep need, to a hunger for homes that was very much felt. To obtain ownership of a sufficiently large flat seemed, to many Italians, an individual achievement that was too valuable, for the time being, to consider the social costs. On the other hand, if the external appearance of the most important cities decidedly changed for the worse, the interior of homes improved considerably.<sup>4</sup>

Other scholars have approached this phenomenon with a more critical stance, considering the rush to buy homes as “the most important expression” of that “acquisitive individualism” that characterised the years of the economic boom and paved the way for the “individualistic mutation”, of which the children of the baby boomers would become the protagonists in subsequent decades.<sup>5</sup> The gradual extension of private ownership as the main form of property entitlement (accompanied by the spread of “second homes”) has been identified as a key element in the history of consumption in Italy, from the post-war period to the present day.<sup>6</sup> Yet, save for a few studies devoted to the social history of contemporary Italy that discuss the theme of home ownership mainly in relation to housing cultures, life styles and the consumption habits of that vast and composite social group that is the middle class,<sup>7</sup> the research on this topic is still very limited.

Frank Trentmann has rightly highlighted the fact that, at a global level, a “property-owning democracy” gained political relevance throughout the twentieth century, “as nations of tenants turned into home-owners”, starting in the United States and the UK. Trentmann stressed that, especially in moderate and conservative circles, there was a tendency to consider the spread of home ownership as a guarantee of stability: home owners were considered as upright

<sup>4</sup> Aurelio Lepre, *Storia della prima Repubblica. L'Italia dal 1943 al 2003*, Bologna, il Mulino, 2004, pp. 171, 187.

<sup>5</sup> Giovanni Gozzini, *La mutazione individualista. Gli italiani e la televisione, 1954-2011*, Rome-Bari, Laterza, 2011, p. 11.

<sup>6</sup> Enrica Asquer, *Casa e spazi domestici*, in Stefano Cavazza, Emanuela Scarpellini (eds.), *Storia d'Italia. Annali, 27, I consumi*, Turin, Einaudi, 2018, p. 155.

<sup>7</sup> Enrica Asquer, *Storia intima dei ceti medi. Una capitale e una periferia nell'Italia del miracolo economico*, Rome-Bari, Laterza, 2011; Enrica Asquer, *Domesticità italiane: discorsi, conflitti, memorie dagli anni del boom*, in Emanuela Scarpellini (ed.), *I consumi della vita quotidiana*, Bologna, il Mulino, 2013, pp. 77-112; Filippo De Pieri e al. (eds.), *Storie di case. Abitare l'Italia del boom*, Rome, Donzelli, 2013. See also Enrica Asquer, *Famiglie e culture del consumo domestico dagli anni settanta a oggi. Spunti per una riflessione*, “Italia Contemporanea”, 2015, n. 277, pp. 90-120.

and loyal citizens, bound by a direct interest in the fate of the community and able to build genuine bastions of family and freedom.<sup>8</sup> Moreover, at a European level, we must not forget that Italy — along with Spain, Portugal and Greece — has distinguished itself from other countries by reaching the highest rates of home ownership,<sup>9</sup> to which we must add a reduced availability of rented social housing: all typical features of a Mediterranean welfare model that relies heavily on the family and on family resources.<sup>10</sup>

The research on which the present article draws aims to help fill the above-mentioned historiographical gap by developing a reflection on the nexus between housing and building policies that were adopted in the post-war period and the extended access to private home ownership.<sup>11</sup> In particular, the article focuses on a number of fundamental political and legislative premises that developed in the second half of the 1940s. It is in this period that Italy — after it had emerged, “exhausted and disheartened”,<sup>12</sup> from the Second World War — embarked on the road to reconstruction with a confident desire for redemption as well as a sense of bewilderment and insecurity in the face of the material and moral ruins left by Fascism and the war.<sup>13</sup> These premises contributed significantly to the definition of a framework within which, in the following decades, Italy would eventually reach one of the highest home ownership rates of Western Europe. With this in mind, I will examine the programmatic positions of the main political parties and some particularly important political and legislative issues: the works

<sup>8</sup> Frank Trentmann, *Empire of Things. How We Became a World of Consumers, from the Fifteenth Century to the Twenty-first*, London, Allen Lane, 2016, pp. 236-245.

<sup>9</sup> According to the Eurostat’s most recent data at the time of writing this article, regarding 2018, the percentage of home owners in Italy (72,4%) was significantly higher than that of Germany (51,5%), France (65,1%), the UK (65,1%) and, to a lesser degree, the Netherlands (68,9%); the Belgian percentage is closer to the Italian one (72,7%); by contrast, higher values were indeed recorded for Greece (73,5%), Portugal (74,5%) and Spain (76,3%); the majority of Central and Eastern European countries exceeded the 80% threshold, whereas the European Union had an average of 69,3%: *Distribution of population by tenure status, type of household and income group — EU-SILC Survey*, <https://bit.ly/2wJqtfb> (last accessed 26 February 2020).

<sup>10</sup> Judith Allen e al., *Housing and Welfare in Southern Europe*, Oxford, Wiley-Blackwell, 2004; T. Poggio, *The Housing Pillar of the Mediterranean welfare regime*, cit. See also Francis G. Castles, Maurizio Ferrera, *Casa e welfare state. Le contraddizioni dei paesi sud-europei*, “Stato e Mercato”, 1996, n. 48, pp. 409-431.

<sup>11</sup> In this article I further develop themes I discussed in the presentation *Politiche abitative e proprietà della casa in Italia nel secondo dopoguerra* [Housing policies and home ownership in Italy in the post-war period], presented at the tenth edition of Cantieri di storia Sissco (Modena, 18-20 September 2019), in the panel organized by Daniela Adorni, *La casa in Italia. Condizioni abitative e politiche pubbliche dal 1945 a oggi* [The home in Italy. Housing conditions and public policies from 1945 to the present day].

<sup>12</sup> Silvio Lanaro, *Storia dell’Italia repubblicana. L’economia, la politica, la cultura, la società dal dopoguerra agli anni ’90*, Venice, Marsilio, 1992, p. 28.

<sup>13</sup> The author Natalia Ginzburg voiced this feeling of distressing precariousness with great effect when she highlighted how, in the post-war period, the “true face of the home” remained — for many — “the horrible face of the collapsed house or flat”: *Il figlio dell’uomo* (1946), in Natalia Ginzburg, *Opere*, Milan, Mondadori, 2001, pp. 835-838.

of the Constituent Assembly and the Constitution; the legislative decrees of 1947 for the relaunch of the construction sector; and three legal measures that were passed in the crucial two-year period 1949-1950, namely the Ina Casa plan and the Tupini and Aldisio laws on real estate development.

### **Political parties and the home**

Home ownership was a prominent issue in the development of the policy programme of political Catholicism in the last years of the Second World War, when debates about the evolution and the orientation of post-war Italy became ever more urgent and tangible. This is evident in the document known as the Code of Camaldoli, written by Pasquale Saraceno and Sergio Paronetto following a discussion that took place in the homonymous monastery in July 1943. By considering the availability of a home that is decent and adequate for a family's needs as "the most effective means of protecting and enhancing the worker's status, which the equalising constraints of the modern organisation of labour sometimes demean", Article 61 of the Code highlighted the fact that "ownership of the place in which the worker enjoys the fruits of his labour enables man to give the elements on which the affirmation of his status and the well-being of his family depend a more solid foundation, thus constituting a further incentive to develop his individual values".<sup>14</sup>

Access to small home ownership has indeed been one of the ideological cornerstones of the Christian Democracy (Democrazia Cristiana, hereafter DC) ever since its foundation, as the party's policy programmes of both the pre- and post-liberation period demonstrate. For instance, the programme for the Constituent Assembly — drafted during the DC's first national conference (24-27 April 1946) — placed the right to home ownership among those freedoms that were to form the basis of the State's renewal after the tragic experiences of Fascism and the war. It stated that, in order to achieve "*freedom from social injustice*", moving towards "a proportional equality of living conditions", all workers should be given the possibility to own a home. The section dedicated to the "freedom to own" mentioned the need to protect private property and to encourage its widest possible dissemination as a "*defence* of the freedom of the individual and the family", whereas the commitment to give anyone who worked — regardless of their class — access to property was summarised in the well-known formula, "not: 'all proletarians' but 'all owners'". In the field of housing, this commitment was to be translated into a set of coordinated measures, aimed at achieving a precise objective:

<sup>14</sup> *Per la comunità cristiana. Principi dell'ordinamento sociale a cura di un gruppo di studiosi amici di Camaldoli*, in "Civitas" (<https://bit.ly/39sCkNr>), 2013, n. 1-2, Special issue on the Code of Camaldoli (first edition 1945).

The democratic State will favour an economic and fiscal policy and an appropriate credit and cooperative system, so as to enable a progressive implementation of this programme: *home ownership for every blue-collar, white-collar and professional family*. Ownership of the *farm*, in first instance in places of land reclamation and colonisation, for peasant families.<sup>15</sup>

The situation seems to be very different if we look at the left side of the political spectrum. In the Left's policy programmes, the home and housing policies received less attention, whereas the relative proposals remained rather generic. If the programme of the Proletarian Unity Movement (Movimento di Unità Proletaria, hereafter MUP) of January 1943 contained one point on the "housing problem", which was to be tackled "with radical criteria so as to ensure, through the elimination of all forms of capitalist ownership and through appropriate constructions, a comfortable and healthy home for every working family",<sup>16</sup> not a single reference to this matter was made in the founding political statement of the Italian Socialist Party of Proletarian Unity (Partito Socialista Italiano di Unità Proletaria, hereafter PSIUP), born in August of that same year from the fusion between the Milanese MUP and the Roman-based Italian Socialist Party (Partito Socialista Italiano).<sup>17</sup> The questions that the PSIUP's direction declared to be "essential for a democratic reconstruction policy", in November 1945, included — along with the development of public works — the "complete solution of the problems of the homeless with the effective help of the cooperatives for the benefit of the victims".<sup>18</sup> The importance of cooperation in the housing sector was reaffirmed at the party's 24<sup>th</sup> conference (Florence, 11-17 April 1946): the report presented by Secretary Nenni listed the right to housing among those that were to be enshrined in the Constitution, whereas one of the last motions proposed to ensure "adequate state contributions in favour of workers' building cooperatives, help finance them and promote their development through appropriate subsidies for transport and concessions, and through tax reliefs".<sup>19</sup>

The references to housing contained in the policy programmes of the Italian Communist Party (Partito Comunista Italiano, hereafter PCI) are even less frequent and specific: housing and building policies are mentioned only very

<sup>15</sup> *I Congresso Nazionale della D.C. — Il programma della D.C. per la nuova Costituzione* (Rome, 24-27 April 1946), in *Atti e documenti della Democrazia Cristiana, 1943-1967*, Rome, Cinque Lune, 1968, vol. I, pp. 231-254: quotes on pp. 242-246; italics in the original.

<sup>16</sup> *Programma del Movimento di Unità Proletaria per la Repubblica Socialista, 10 gennaio 1943*, in Simone Neri Serneri (ed.) *Il Partito socialista nella Resistenza. I documenti e la stampa clandestina (1943-1945)*, Pisa, Nistri-Lischi, 1988, p. 46.

<sup>17</sup> *La Dichiarazione politica costitutiva del PSIUP, 25 agosto 1943*, in S. Neri Serneri (ed.), *Il Partito socialista nella Resistenza*, cit., pp. 53-58.

<sup>18</sup> Franco Pedone (ed.), *Il Partito Socialista Italiano nei suoi congressi*, vol. V, 1942-1955, Milan, Edizioni del Gallo, 1968, pp. 66-68.

<sup>19</sup> F. Pedone (ed.), *Il Partito Socialista Italiano nei suoi congressi*, vol. V, 1942-1955, cit., pp. 72, 97-98.

rarely. One of the few exceptions is the election programme of the Constituent Assembly (May 1946), which called for urgent economic measures to tackle “the misery of workers, the homeless and veterans, unemployment, insufficient wages and salaries, the troubling increase in tuberculosis and child mortality”; in terms of housing policies, though, it limited itself to calling for “a vast programme of public works in the cities and the countryside and, first and foremost, the systematic reconstruction of homes, with the intervention of the State and the municipalities so as to stimulate personal initiative and replace it if required for the good of the nation”.<sup>20</sup>

The universal right to housing was recognised in the document outlining the objectives of the unity of action between the PCI and the PSIUP (October 1946). Although it called — in “defence of the worker’s status and human dignity” — for the enactment of social legislation that would guarantee “work for all, ensuring the minimum necessary to live[,] housing, schooling, medical care and assistance with illness, accidents and old age”, it did not indicate how or in what form such right should be obtained.<sup>21</sup> Finally, in the founding charter of the Popular Democratic Front, the only reference to housing (or, more generally, to a domestic-family sphere) appeared in the last entry of the second objective that the alliance proposed, namely “a concrete defence of the hearth and home”.<sup>22</sup>

## Housing in the Constitution

The Constitution of the Italian Republic makes only one specific reference to housing, in the second clause of Article 47:

The Republic encourages and safeguards savings in all forms. It regulates, co-ordinates and oversees the operation of credit.

The Republic promotes house and farm ownership and direct and indirect shareholding in the main national enterprises through the use of private savings.

The article is formulated in such a way as to promote and safeguard all types of savings and to direct private savings — primarily those deriving from work, of moderate extent and gradual formation — towards a limited number of

<sup>20</sup> *Il programma del Partito comunista per la Repubblica democratica di lavoratori*, 8 May 1946, in *La politica dei comunisti dal quinto al sesto congresso. Risoluzioni e documenti, raccolti a cura dell’Ufficio di segreteria del PCI*, snt, pp. 36-42: quotes on p. 40.

<sup>21</sup> *Unità d’azione tra Partito Comunista e Partito Socialista per il rinnovamento della vita politica e sociale italiana*, 27 October 1946, in *La politica dei comunisti dal quinto al sesto congresso*, cit., pp. 135-140: quotes on p. 136.

<sup>22</sup> Comitato d’organizzazione del Fronte democratico popolare, *Documenti presentati alla I assemblea nazionale del Fronte democratico popolare per il lavoro, la pace, la libertà: 1 febbraio 1948*, snt, pp. 11-13.

destinations, whose economic and social relevance is widely acknowledged: in the first place, the ownership “[of] a home, that is, the house or flat in its function as a dwelling for direct use by the owner”.<sup>23</sup> Hence, the Constitution does not expressly provide for the right to housing. As the doctrine states, the article in question “only indicates that it favours home ownership intended as the home of the owner [...] and their family”, aiming to protect “the accumulated savings in order to buy the house or flat [...], providing a constitutional basis for the various benefits for the purchase of the first home”.<sup>24</sup>

It was the Christian Democrat assembly member Tommaso Zerbi who promoted the second clause in the Constituent Assembly, during the session of 19 May 1947. The text of the article that was initially presented was far more concise: “The Republic safeguards savings; it regulates, co-ordinates and oversees the operation of credit.” Zerbi presented — on behalf of a large group of Christian Democrat MPs — an amendment that proposed to replace the text with a broader formulation, one that furthermore detailed the types of investment towards which people’s savings should be directed:

The Republic safeguards savings in all forms and encourages real investment through the use of private savings by promoting the spread of house and farm ownership, and of direct and indirect shareholding in the main national enterprises.

The Republic regulates, co-ordinates and oversees the operation of credit.<sup>25</sup>

As the proposer explained, the amendment ultimately aimed to protect “the small savings of the working classes” from inflation, since the latter “are more often than not forced into the simplest forms of monetary investment, such as bank deposits, government bonds and debentures”; in the face of the strong devaluation that had been recorded for many years, similar fixed-income investments exposed small savers — whether they were workers, artisans,

<sup>23</sup> Fabio Merusi, *Art. 47*, in Giuseppe Branca (ed.), *Commentario della Costituzione, Rapporti economici*, vol. 3, *Art. 45-47*, Bologna, Zanichelli, 1980, p. 186. On private savings: Stefania Baroncelli, *Art. 47*, in Raffaele Bifulco, Alfonso Celotto, Marco Olivetti (eds.), *Commentario alla Costituzione*, vol. I, Turin, Utet giuridica, 2006, pp. 945-957; Vezio Crisafulli e al. (eds.), *Commentario breve alla Costituzione*, Padua, Cedam, 2008, pp. 481-482.

<sup>24</sup> V. Crisafulli e al. (eds.), *Commentario breve alla Costituzione*, cit., p. 483. Yet, over time, constitutional case law has counted among the “inviolable rights of man” — namely those that “the Republic recognises and guarantees” in accordance with Article 2 of the Constitution — not only those the Constitution expressly qualified as such (i.e. personal freedom, freedom of domicile, freedom of communication, right of defence) or merely envisaged (e.g. freedom of thought, religious freedom, freedom of association and the right to health), but also many others: in fact, these include the right to housing, which the Constitutional Court has qualified as “inviolable” through sentence 404/1988 and as “fundamental” through sentence 217/1988 (Ivi, p. 10).

<sup>25</sup> Parliamentary proceedings (hereafter PP), Discussions of the Constituent Assembly (hereafter DCA), 1947, vol. IV, session of Monday 19 May 1947, pp. 4023-4067: quote on p. 4025.



employees or pensioners — to a dramatic reduction in purchasing power.<sup>26</sup> When he illustrated the types of investment mentioned in the amendment, Zerbi stressed that he hoped “first and foremost [for] the spread of home ownership”, which the State should encourage through specific benefits.<sup>27</sup> The article was approved following a number of changes and edits that I am unable to explore in detail here, in a formulation that was very similar to the final one cited above. However, Zerbi’s amendment was not voted by left-wing groups: while “generally in agreement with the principle that dictated [it]”, as the Communist MP Renzo Laconi explained, they felt that the subject matter exceeded the scope of the constitution.<sup>28</sup>

The home was also the subject of other debates in the Constituent Assembly that deserve attention here, even if the proposed housing-related measures were eventually not included in the constitutional text. The third sub-commission’s debate about the economic and social guarantees for families — resulting in the formulation of Article 31 of the Constitution — was based on three reports, presented by Lina Merlin (Partito Socialista Italiano, hereafter PSI) and by two co-speakers, Maria Federici (DC) and Teresa Noce (PCI).<sup>29</sup> The first to intervene was Federici, who stressed the need for appropriate provisions in terms of work, wages, family property, home care, working women’s rights, taxes, social insurance and welfare. In this context, home ownership would have represented an essential tool to guarantee security and emancipation for the family:

Based on the premise that the family has the right to own and pass on the family inheritance, and that it can escape from the servitude of the proletariat only at this condition, we acknowledge the need to make it possible for all families to achieve home ownership, or farm ownership (for the rural population) and to draw benefit from the redistribution of real estate ownership and national wealth.<sup>30</sup>

Federici therefore suggested to include a number of articles in the Constitution, the first of which offered universal access to decent, hygienic and sufficiently spacious single-family home ownership:

<sup>26</sup> The extent of the problem of inflation in the post-war period becomes evident if we consider free market prices of industrial and agricultural goods, which in December 1946 were respectively 32 and 59 times higher than those of 1938: Rolf Petri, *Dalla ricostruzione al miracolo economico*, in Giovanni Sabbatucci, Vittorio Vidotto (eds.), *Storia d’Italia*, vol. V, *La Repubblica. 1943-1963*, Rome-Bari, Laterza, 1997, p. 317.

<sup>27</sup> PP, DCA, 1947, vol. IV, session of Monday 19 May 1947, pp. 4025-4026.

<sup>28</sup> PP, DCA, 1947, vol. IV, session of Monday 19 May 1947, p. 4045.

<sup>29</sup> Article 31 of the Constitution reads as follows: “The Republic assists the formation of the family and the fulfilment of its duties, with particular consideration for large families, through economic measures and other benefits. / The Republic protects mothers, children and the young by adopting necessary provisions”.

<sup>30</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell’on. Signora Federici Maria sulle garanzie economico-sociali per l’assistenza della famiglia, pp. 96-99: quote on p. 97.

It is the State's duty to provide economic and social guarantees for the preservation of the natural right to the family and for the family's existence. Thus: 1° [...]; 2° the following will be guaranteed: the right to work, to earn what is necessary to support oneself and one's family (family wage) [...]; access to ownership of a single home, or farm, for all heads of the household, based on the criterion of the redistribution of property and land wealth in order to make all social classes entitled to goods, with a particular consideration for large families [...].<sup>31</sup>

Merlin presented three articles. The first aimed at guaranteeing the “minimum economic conditions of existence for every citizen and therefore for every family”:

The State must ensure that all citizens have the minimum requirements for existence in terms of food, clothing, housing and health care; in particular, it must provide for the needs of those who are unemployed through no fault of their own or incapable of working because of old age or disability.<sup>32</sup>

The right to housing was therefore included — without any clarifications being provided as to how it should be implemented — as a prerequisite for ensuring that economic insecurity would not preclude the possibility of forming and maintaining a family: as Merlin herself explained, “[w]hat is of particular value is the security of the home, to which the attention is drawn, given its fundamental impact on family life”.<sup>33</sup> Finally, in the last of the three reports, by Noce, the home was not mentioned at all, nor was it included in the articles she proposed.<sup>34</sup>

The process that led to the formulation of Article 31 also included a discussion on the family by the first sub-commission, which was introduced by the reports of Camillo Corsanego (DC) and Nilde Iotti (PCI). Again, not even a single reference to the theme of housing was made in the report of the Communist assembly member.<sup>35</sup> Corsanego, on his part, proposed five articles for the defence and the reinforcement of the family, considered as a “natural institution endowed with innate rights, preceding and superior to any positive law”, and as a “main and essential element of society”. The last of these articles

<sup>31</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell'on. Signora Federici Maria sulle garanzie economico-sociali per l'assistenza della famiglia, pp. 98-99.

<sup>32</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell'on. Signora Merlin Angelina sulle garanzie economiche e sociali per l'esistenza della famiglia, pp. 100-101.

<sup>33</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell'on. Signora Merlin Angelina sulle garanzie economiche e sociali per l'esistenza della famiglia, pp. 100-101.

<sup>34</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell'on. Signora Noce Teresa sulle garanzie economico-sociali per l'esistenza della famiglia, pp. 102-103.

<sup>35</sup> PP, DCA, Atti della Commissione per la Costituzione, vol. II, Relazioni e proposte, Relazione dell'on. Signora Jotti [*sic*] Leonilde sulla famiglia, pp. 55-57.

regarded the economic protection of the family. Other than providing a favourable tax and inheritance system, the State would have to facilitate, “by means of the family wage and other measures, the gradual access to ownership for all and the constitution of a family property, of which the single and separate house — of the ‘domestic hearth’ type — constitutes the central element”.<sup>36</sup> It is worth highlighting that, when claiming home ownership for each family, the DC’s assembly members had a traditional form of housing in mind, with an essentially rural matrix — quite different from the multi-storey apartment buildings that would become the dominant feature of the ever more urbanised Italy of subsequent decades.

Finally, the theme of the home also entered the third sub-commission’s discussion about the right to ownership. However, in this case the subject of the debate was almost exclusively the peasant home, which obviously had very distinct characteristics and raised specific questions related to the inhabitants’ work activities.<sup>37</sup> A report by Paolo Emilio Taviani — on the link between personal freedom and private property obtained through work and savings — opened the discussion, which in fact focused on land ownership and the need to lay the constitutional foundations for land reform in the near future. Urban real estate property entered the debate only marginally. Initially, Giuseppe Togni pointed out that limits should be placed on its concentration, as with the planned interventions in land ownership prescribed by the relative reform; in fact, the Christian Democrat MP asked for whatever reason “the great building estates should not be taken into consideration as well”, arguing that “a property of 700 or 1,000 flats [is] as harmful to society as a property of 2,000 hectares of land”. Next, as Togni exchanged views with Taviani and Fanfani about adding a clause to an already approved article on ownership, regarding the possibility of “splitting land and homes between individual farmers and users” where this would benefit the whole community, Teresa Noce intervened. The Communist MP stated that “the principle of land [could be] accepted, but not that of the homes”: while “the farmer who works the land may well be entitled to own that very land”, as the latter represents “not only a use but also a tool, a right”, “the user living in a home does not necessarily have the same right”.

<sup>36</sup> This was particularly relevant for large families, which according to Corsanego were a “comforting symptom of physical and moral health”. The text of the proposed article reads as follows: “The State will take appropriate measures to make it easier for the less well-off to start a family and to make it less financially burdensome, for large families in particular, to meet their family obligations”. PP, DCA, *Atti della Commissione per la Costituzione*, vol. II, *Relazioni e proposte*, *Relazione del deputato Corsanego Camillo sulla famiglia*, pp. 53-54.

<sup>37</sup> The discussion led to the development of Article 44 of the Constitution, especially the first clause: “For the purpose of ensuring the rational use of land and equitable social relationships, the law imposes obligations and constraints on private ownership of land; it sets limitations to the size of property according to the region and the agricultural area; encourages and imposes land reclamation, the conversion of latifundia and the reorganisation of farm units; and assists small and medium-sized properties”.

She concluded by saying that, although urban property could also be divided, this regarded “an entirely different problem” that the Constitution should not deal with in such detail.<sup>38</sup>

## Two decrees to relaunch the construction sector

After the forced decrease in — and the eventual interruption of — building works during the Second World War, in the first post-war years the construction sector went through a period of stagnation. It was decided that all available materials and resources should be used to repair damaged homes, to rebuild those destroyed by the war, and to build shelters and social housing for the many homeless; the construction of new private homes was prohibited until April 1947.<sup>39</sup> Once the greatest emergency had passed, the government passed two important measures on residential construction, both aimed at stimulating the relaunch of the construction sector so as to tackle the serious housing shortage across the country, which had led to a widespread recourse to precarious housing solutions and situations of overcrowding and home sharing.<sup>40</sup>

The first of the two measures was the provisional Head of State’s Legislative Decree 399/1947. It was proposed by the Minister of Public Works of the third De Gasperi government, Emilio Sereni, approved by the Council of Ministers, and then promulgated by Enrico De Nicola on 8 May 1947.<sup>41</sup> The decree provided for state aid for the construction of social housing — to be rented out or allocated on a rent-to-own basis — in favour of the Autonomous Social Housing Institutes (Istituti autonomi per le case popolari, hereafter IACP), of the National Institute for State Employees’ Housing (Istituto nazionale per le case degli impiegati dello Stato, hereafter INCIS), of local administrations, and of public bodies aiming to build housing for their employees. The aid covered a very generous 50 per cent of the expenditure required to purchase the land and construct the buildings. For the remaining expenses, the above-mentioned bodies were entitled to take out loans supported by state

<sup>38</sup> PP, DCA, Commissione per la Costituzione, Discussioni, Terza Sottocommissione, from 26 July 1946 to 26 October 1946, concise account of the sessions from Wednesday 25 September 1946 to Thursday 3 October 1946, pp. 67-153: quotes on pp. 135, 143-144.

<sup>39</sup> Giovanni Ferracuti, Maurizio Marcelloni, *La casa. Mercato e programmazione*, Turin, Einaudi, 1982, pp. 3-9, 20-23.

<sup>40</sup> On the evolution of the construction sector, from its relaunch around 1950 to the oil crisis of 1973, in relation to public policies and the main measures adopted in the field of urban planning and constructions, see Enrico Berbenni, *La grande espansione: dal primo al secondo ciclo edilizio*, “Storia urbana”, 2015, n. 148, pp. 103-150.

<sup>41</sup> Decreto legislativo del Capo provvisorio dello Stato 8 May 1947, n. 399, *Provvidenze dirette ad agevolare la ripresa delle costruzioni edilizie*.

subsidies provided for in the consolidated law on affordable and social housing.<sup>42</sup> Moreover, the Ministry of Public Works was authorised to grant private builders and building consortia specialised in reconstructions an incentive grant that varied according to the surface area of the homes to be built, whereas tax benefits were established for their commerce and for the loans that the purchasers would take out.

The second measure is the more interesting one for the purpose of this article: the provisional Head of State's Legislative Decree 1600, presented by Umberto Tupini — the newly appointed minister of Public Works of the fourth De Gasperi government, which took office at the end of May — and promulgated on 22 December 1947. This decree modified the previous one, extending the aforementioned state support and contributions for social housing to include those companies that were set up to build — on a non-profit basis — social homes to be rented out with a future purchase agreement, as well as to cooperatives of public employees and pensioners, professionals and members of commercial and industrial companies.<sup>43</sup> Hence, a few months after the left-wing parties were ousted from the government and the Ministry of Public Works moved from the PCI to the DC, both housing cooperatives and private companies set up to build rent-to-own homes were — in terms of state subsidies — essentially placed on the same level as public bodies appointed to operate in the field of affordable and social housing.<sup>44</sup>

It is no surprise that the measure was favourably received by private actors in the construction sector, who strove to make the most of the new opportunities that the legislation offered.<sup>45</sup> The case of the Società Generale Immobiliare (hereafter SGI) is interesting in this regard: based in Rome and subject to the control of the Special Administration of the Holy See as the majority shareholder, this major real estate developer expanded its reach — thanks also to this measure — from the capital to numerous other Italian cities.<sup>46</sup> Indeed, in various prov-

<sup>42</sup> *Testo unico delle disposizioni sull'edilizia popolare ed economica*, approved by royal decree on 28 April 1938, n. 1165. The contribution of the State was also granted to the Ente edilizio di Reggio Calabria as well as to land transformation, irrigation and colonisation authorities, for houses that were meant to become part of rural villages.

<sup>43</sup> Decreto legislativo del Capo provvisorio dello Stato 22 December 1947, n. 1600, *Modificazione del d.l. 8 maggio 1947, n. 399, recante provvidenze per la ripresa delle costruzioni edilizie*. This second decree extended state support and contributions to the Ente nazionale per le Tre Venezie and the National Social Security Institute for Journalists.

<sup>44</sup> This process was fine-tuned by the Tupini law, on which I will come back further ahead.

<sup>45</sup> A highly critical assessment of this measure is that of Giovanni Ferracuti and Maurizio Marcelloni, according to whom it set in motion “a degenerative process that made organisations and companies with the sole purpose of making profit thrive, opening one of the blackest pages of collusion — especially in the 1950s — between political leadership, the bureaucratic apparatus and businesses” (G. Ferracuti, M. Marcelloni, *La casa*, cit., p. 24; italics in the original).

<sup>46</sup> For a general overview: Paola Puzzuoli (ed.), *La Società generale immobiliare Sogene: storia, archivio, testimonianze*, Rome, Palombi, 2003. On the building projects in some of the main Italian cities: Bruno Bonomo, *Grande impresa e sviluppo urbano: l'attività della*

inces the SGI promoted the formation of the Institutes for affordable and social housing (Istituti per l'edilizia economica e popolare, hereafter IEEP): non-profit joint-stock companies composed of industrial companies, banking and insurance institutions, and public bodies, to build rent-to-own homes for their employees and collaborators, ranging from junior and subordinate staff to executives.<sup>47</sup> Relying on the generous financial support of the State, as well as on the technical and economic direction of the SGI, which was responsible for the construction of the buildings, in subsequent years the IEEPs built around ten thousand flats in some fifteen cities. The building projects that they carried out — including in posh residential areas, such as the Trieste district and Monte Mario in Rome, Albaro in Genoa, or the Vomero in Naples — contributed to shape the “new city” of the 1950s with interventions that reflected an idea of urban living centred on apartment buildings, modern home comfort and, especially, home ownership.<sup>48</sup>

### The Ina Casa plan

In February 1949, the most important public intervention plan in the residential construction sector of the post-war period was promulgated: the Ina Casa plan. Inspired by Keynesian economic doctrines and Catholic solidarity values, the plan — proposed by Amintore Fanfani, an exponent of the Dossetti group within the DC and minister of Labour and Social Welfare in the fifth De Gasperi government — aimed at softening the blow of unemployment among blue-collar workers, and was to be funded through contributions from employees, employers and the State.<sup>49</sup> As Paola Di Biagi rightly observed, the

*Società generale immobiliare a Roma nel secondo dopoguerra*, “Storia urbana”, 2006, n. 112, pp. 167-195; Bruno Bonomo, *Strategie e realizzazioni di un grande promotore edilizio privato: la Società generale immobiliare*, in Francesco Bartolini (ed.), *Città a confronto. Lo sviluppo edilizio a Roma e Milano nella seconda metà del Novecento*, “Dimensioni e problemi della ricerca storica”, 2006, n. 1, pp. 208-214; Bruno Bonomo, *Il quartiere delle Valli. Costruire Roma nel secondo dopoguerra*, Milan, FrancoAngeli, 2007; Fabrizio Pedone, *Esportare l'alta civiltà edilizia in una città mediterranea: la Società Generale Immobiliare a Palermo*, in Angelo Bertoni, Lidia Piccioni (eds.), *Raccontare, leggere e immaginare la città contemporanea / Raconter, lire et imaginer la ville contemporaine*, Florence, Olschki, 2018, pp. 47-57; Fabrizio Pedone, *La città che non c'era. Lo sviluppo urbano di Palermo nel secondo dopoguerra*, Palermo, Istituto poligrafico europeo, 2019, pp. 38-50.

<sup>47</sup> Among the companies and public bodies that joined the various IEEPs we could mention Montecatini, Italcable, Snia-Viscosa, Falck, Dalmine, Anic, Assicurazioni Generali, Ras, Banco di Sicilia, Banco di Napoli, Inail and the Cassa per il Mezzogiorno.

<sup>48</sup> See the promotional volume by the Istituto centrale per l'edilizia economica e popolare (ed.), *Stato ed aziende in cooperazione per la casa in proprietà alla famiglia*, Rome, Istituto grafico tiberino, 1950.

<sup>49</sup> Law 43 of 28 February 1949, *Provvedimenti per incrementare l'occupazione operaia, agevolando la costruzione di case per lavoratori*, published in the Official Gazette n. 54 on 7 March 1949.

plan strongly contributed to the growth of home ownership: nearly seventy per cent of the over three hundred fifty thousand homes built during two seven-year periods (1949-1955, 1956-1963) were allocated on a rent-to-own basis.<sup>50</sup>

In reality, the bill that Fanfani presented in the Chamber of Deputies, in July 1948, suggested that *all* homes would be rented out for the duration of 25 years with a future purchase agreement. In fact, as the minister explained, the plan's anticipated results — other than creating employment, which was its main objective, and reducing the shortage of housing — included that of increasing home ownership by making workers invest in it, “following the spirit and the letter of Article 47 of the Constitution”.<sup>51</sup> Likewise, the majority report of the Labour Commission that accompanied the bill — presented by Mariano Rumor (DC) — emphasised its “strong social purpose” in allowing the beneficiaries of the dwellings to own them at one point, “thus responding to a social requirement advanced by the Constitution of the Italian Republic (art. 47)”. The minority report — presented by Giuseppe Di Vittorio (PCI) — did not question the allocation on a rent-to-own basis, therefore implicitly accepting the principle of home ownership, but only the excessively high monthly fees that the beneficiaries would be charged, which would severely penalise low-wage workers.<sup>52</sup>

Throughout the bill's discussion in the Chamber of Deputies, various interventions touched upon the theme of home ownership. The Christian Democrat Raffaele Lettieri, declaring to be “enthusiastic about the Fanfani plan”, solemnly confirmed that “all, without exception, whether they are professionals, office workers or labourers, aspire to own their home as a sublime shrine to the family”.<sup>53</sup> By contrast, the Socialist Fernando Santi conveyed the disapproval of his group — even if it agreed on the plan's twofold purpose to create employment and build homes — regarding not only the funding mechanism (which originally involved a loan imposed on workers) and the housing allocation system (those who would have contributed to finance the plan had to

<sup>50</sup> Paola Di Biagi, *La “città pubblica” e l'Ina-Casa*, in Ead. (ed.), *La grande ricostruzione. Il piano Ina-Casa e l'Italia degli anni '50*, Rome, Donzelli, 2001, p. 19. Another reference book on the Ina Casa plan was published in the wake of the plan's fiftieth anniversary: Istituto Luigi Sturzo, *Fanfani e la casa. Gli anni Cinquanta e il modello italiano di welfare state. Il piano Ina-Casa*, Soveria Mannelli (CZ), Rubbettino, 2002; on the bill's parliamentary discussion and the process leading to its approval, see the essays by Augusto d'Angelo, *Problemi e questioni nell'iter legislativo del piano Ina-Casa*, pp. 69-109; and Umberto Gentiloni Silveri, *Il dibattito parlamentare: governo e opposizione a confronto*, pp. 111-144.

<sup>51</sup> PP, the Chamber of Deputies (hereafter CD), Documenti - Disegni di legge e relazioni, 1948, n. 48, Disegno di legge *Provvedimenti per incrementare l'occupazione operaia, agevolando la costruzione di case per i lavoratori*, session of 12 July 1948, p. 5.

<sup>52</sup> PP, CD, Documenti - Disegni di legge e relazioni, 1948, n. 48-A, Relazione della XI Commissione permanente sul disegno di legge *Provvedimenti per incrementare l'occupazione operaia, agevolando la costruzione di case per i lavoratori*, presented on 26 July 1948: quotes on p. 2.

<sup>53</sup> PP, CD, Discussioni, afternoon session of 28 July 1948, p. 1469.

draw lots), but also because the dwellings themselves would have to be given in ownership. Santi, in fact, expressed the Socialists' "strong disagreement" with what they defined "forced ownership". The problem did not only reside in the fact that the spread of private home ownership would be fuelled "by the sacrifice of the community, in this case even a poor community, as was that of the workers" who were called upon to finance the plan — a more general consideration had to be made. Obviously, it was to be hoped that all could have access to housing, but Santi — speaking from his position as a leader of the CGIL, Italy's most important trade union — wondered what the real needs were of those who did not own a home or lived in particularly difficult conditions:

What people need [...] is a healthy and decent home at a reasonable rent. They do not need to own it, for becoming a home owner at the conditions set out in the Honourable Fanfani's project means putting a stone around your neck and dragging it for a long time — a quarter of a century. For an average three- to four-bedroom flat a worker would need to pay some four and a half thousand lire per month, and for the duration of 25 years [...]. Now, I consider such a commitment to be unacceptable, also from my viewpoint as a trade union organiser, because the indebted worker ends up in a situation of considerable inferiority vis-à-vis his employer. What conditions would he find himself in if he was laid off or came down with illness? This regulation therefore ends up reducing the worker's freedom, as his position of debt will put him in a condition of inferiority, [and] he will not be able to move, act and react as he would if this commitment did not crush him.<sup>54</sup>

Pia Lombardi Colini (DC) had a completely different view of the plan: although she admitted that the workers' contribution represented a sacrifice that "is problematic and rightfully weighs a great deal on all of us who take an interest in their situation", she flatly rejected the idea that the plan itself could lead to "an abuse of the freedom of the workers" themselves. Rather, she called attention to the positive value of savings — even when compulsory — aimed at achieving home ownership:

But let us briefly consider the advantage that they can gain from the idea and practice of saving; this principle of stability based on the fact that one starts putting aside, even if by means of imposition, something that represents such a security for the future; this projection of us that is the possession, or ownership, of even only the most basic asset as is the home, the seat of the family, the seat of everyday life at present and in the future, this beginning to put down roots — the foundation of the family unit.<sup>55</sup>

The problem of the excessively high monthly fees that the beneficiaries of the dwellings would be charged over the following 25 years, in compliance with the rent-to-own agreement, was also raised by the Communist MP Vincenzo Cavallari, even if he made no objections of principle to the rent-to-own agree-

<sup>54</sup> PP, CD, Discussioni, morning session of 30 July 1948, p. 1526.

<sup>55</sup> PP, CD, Discussioni, afternoon session of 30 July 1948, p. 1568.



ments in themselves.<sup>56</sup> In the rest of the discussion, the Chamber approved an article proposed by Giuseppe Togni that aimed at reducing the amount of rent due by using the employers' payments: in the proposer's words, this would have "truly [made] the home accessible, without too much sacrifice, to the workers chosen by fate".<sup>57</sup> The left-wing groups — who agreed with Fanfani on this matter — said they were in favour of using part of the employers' payments to reduce the rent, provided that the remainder went to the workers who were not selected among the beneficiaries of the homes. Nonetheless, while the Christian Democrats — through Palmiro Foresi — again evoked the issue of access to home ownership, which would have been conveniently facilitated thanks to the reduction of the rent, the exponents of the Left refrained from making any comments in this regard.<sup>58</sup>

Another Christian Democrat, Filadelfio Caroniti, delivered a paean to home ownership, as he outlined an amendment that he had prepared with seven party colleagues. It provided for the allocation of homes to all workers who were willing to pay a rent ten times higher than the amount provided for in the plan:

If a tenfold share is not enough, then we should establish a share of 12, 15, 20 times as much: but we must give these workers and savers the certainty of having a home! We shall thus reward the sacrifice of the worker who wishes nothing more than to succeed in owning a home, given his deep love for the sacred institution of the family. Home ownership represents the greatest aspiration of his life, the guarantee of a better future for himself and his loved ones.<sup>59</sup>

The bill next moved to the Senate, where the Labour Commission and the Finance and Treasury Commission changed it in various points. In particular, to meet the needs of workers with limited economic means and therefore unable to afford a rent-to-own home, it was decided that half of the dwellings to be built would be rented out.<sup>60</sup> When the bill reached the House floor, the debate was reopened. The Communist Senator Paolo Fortunati expressed his party's reservations, demanding that the financial costs of the plan would be borne by the richest classes, that more homes would be built than planned,

<sup>56</sup> PP, CD, Discussioni, afternoon session of 31 July 1948, p. 1575.

<sup>57</sup> PP, CD, Discussioni, afternoon session of 2 August 1948, p. 1732.

<sup>58</sup> PP, CD, Discussioni, afternoon session of 2 August 1948, pp. 1734-1735.

<sup>59</sup> PP, CD, Discussioni, afternoon session of 4 August 1948, p. 1862. The Chamber did not approve the amendment.

<sup>60</sup> In reality, as I have mentioned, there were eventually far more rent-to-own homes than rental homes. In this regard, it must be noted that the law extending the plan for the second seven-year period increased the quota of homes to be assigned on a rent-to-own basis to two thirds, while also allowing the tenants of homes initially only rented out to switch to a rent-to-own contract: Alice Sotgia, *Ina Casa Tuscolano. Biografia di un quartiere romano*, Milan, FrancoAngeli, 2010, p. 69. See also the decisions on cooperatives: *infra*, note 67. For a case study on the methods and timeframes of the shift from rental to rent-to-own contracts, and from the latter to ownership: Costanza Bonelli, *Quando la città pubblica diviene privata. Il quartiere Tiburtino a Roma*, "Città e Storia", 2014, n. 2, pp. 223-239, in particular pp. 232-234.

and that the whole programme would be “clearly and explicitly set out with the general prospect of reforming the structure of the market, in order to change the type of income distribution in Italy”. Among the points of criticism, he mentioned the allocation of homes in ownership, which in his view should be “kept to a minimum”. On the one hand, even from the viewpoint of the “supporters of an economic organisation permanently hinged on small ownership” (to which Fortunati boasted that he did not belong), it had to be acknowledged that the latter had “an economic and historical reason for being” when it was the result of “an economic, market achievement”, and not a “more or less paternalistic facilitation or concession”. On the other hand, the decision to allocate homes in ownership to individual citizens clashed — in his view — with the political premises of the majority itself:

Working class solidarity is the premise: solidarity in function — if the argument makes sense — of a particular differential situation of unease among the working masses themselves. But you cannot fix this situation over time. It may be that, for a number of future circumstances, the current recipient of the house or flat will be in a different economic situation. So, do you want to consolidate, once and for all, the situation obtained by drawing lots or through allocation? This is not rational and, mind you, it is not rational even from your own perspective. Solidarity expresses class interests, not the interests of individuals!<sup>61</sup>

Carlo Cerruti — another senator of the PCI and a minority rapporteur of the Finance and Treasury Commission — was pleased that, by accepting the indications of the minority, the Commission itself had made a number of improvements to the bill: the workers’ compulsory loan and housing vouchers were abolished; the idea to allocate dwellings by making people draw lots was abandoned; the allocation of all homes in ownership was cancelled. Yet, despite these improvements, the plan still contained “serious defects and major inconsistencies”: among these, Cerruti listed funding sources, “the mediocre results” that would be achieved in terms of both employment and number of built rooms, and the fact that half of the dwellings would be given in ownership.<sup>62</sup> The Communists, he continued, firmly preferred rent to rent-to-own agreements, since

the right to home ownership, which is exclusive by its very nature, is in stark contrast with the present and future need to extend the benefit to the widest number of poor and less well-off workers. Indeed, in our case the private owner is eventually entitled to, and disposes of, the dwelling at their will, and on their death this same right is transferred to their legal heirs, and so on. Now, we wish to observe that, if the need to possess a house or flat is a need that generates a natural right to such entitlement, the allocation of new housing by way of ownership creates a perpetual right that, today more than ever, must be postponed in order to guarantee a similar right to the great mass of those who suffer as a result of lacking or insufficient housing.<sup>63</sup>

<sup>61</sup> PP, the Senate of the Republic (hereafter SR), Discussioni, afternoon session of 16 December 1948, pp. 4571-4573.

<sup>62</sup> PP, SR, Discussioni, afternoon session of 17 December 1948, p. 4618.

<sup>63</sup> PP, SR, Discussioni, afternoon session of 17 December 1948, p. 4623.

Cerruti therefore again highlighted the serious defect of the right to home ownership, which “eternally fixes and limits the benefit”, even when the conditions for entitlement are no longer met (e.g. following an improvement in the assignee’s economic circumstances or a reduction in the number of family members). A rental agreement, instead, “would extend it to other individuals through a continuous, fair and beseeched alternation” in housing occupancy. Moreover, the problem remained that “only very few office and factory workers” could afford to pay the monthly fees of a rent-to-own contract:

At most, only very fortunate working families will be able to join in, [such as] retailers, small entrepreneurs, professionals, company managers, and so on; but it is disastrous that precisely the great mass of the neediest and worst off workers would be excluded from any benefits for a long time.<sup>64</sup>

These last observations refer to what can indeed be considered a significant factor in the Ina Casa plan, which — as Marialuisa-Lucia Sergio, among others, has observed — overall seemed to be in line with “the commitment [...] to socially advance the middle classes” that represented “a cornerstone of the majority’s economic policies”.<sup>65</sup> In Cerruti’s opinion, there was an obvious injustice: it was, in fact, “right and humane” that the funds gathered for the plan should be “directed first and foremost to the relief of the poorest, and not to the exclusive benefit of those who already possess a certain amount of wealth that enables them to overcome the worst hardships as best they can”. For the Communist senator, the share of homes to allocate on a rent-to-own basis should therefore be further reduced, if not eliminated: in the allocation of funds, they should receive not more than one eighth of the amount allocated to rental homes.<sup>66</sup>

It was, instead, the Christian Democrat Leopoldo Rubinacci, a majority rapporteur of the Labour Commission, who energetically defended the allocation of homes in ownership (again via the rent-to-own mechanism), stressing its high social value:

I must say that I consider it a socially valuable general interest to allow workers to buy their own homes. The objections against the possibility that is given to workers to become small home owners, owners of the house or flat they live in, are not justified. The part of the Senate that I belong to has the most committed orientation in this regard.<sup>67</sup>

<sup>64</sup> PP, SR, Discussioni, afternoon session of 17 December 1948, p. 4624.

<sup>65</sup> Marialuisa-Lucia Sergio, *Le organizzazioni economiche e la società civile*, in Istituto Luigi Sturzo, *Fanfani e la casa*, cit., p. 57.

<sup>66</sup> PP, SR, Discussioni, afternoon session of 17 December 1948, pp. 4624-4625.

<sup>67</sup> PP, SR, Discussioni, afternoon session of 17 December 1948, p. 4638. The Christian Democrats’ preference for ownership again emerged in a later session, when Fanfani and Adone Zoli raised the issue of dwellings that would be built by companies, and especially cooperatives, proposing an amendment — later approved by the House — that allowed the cooperatives to give all homes in ownership: PP, SR, Discussioni, afternoon session of 18 December 1948, pp. 4692-4718.

Finally, Rubinacci returned to the topic in the penultimate session of the debate in the House, using words that reveal how rental housing was basically seen as a last resource for those unable to meet the expenses involved in rent-to-own contracts. Recalling the bill's purpose, the Christian Democrat senator in fact stressed how it proposed

on the one hand, to give workers the opportunity to acquire home ownership and, on the other hand, to reach out to less well-off workers, to workers with low wages who could therefore not aspire to home ownership. For them we have, in fact, arranged that half of the dwellings that will be built are to be rented out.<sup>68</sup>

### The Tupini and Aldisio laws

Some months after the Ina Casa plan was approved, another very important measure for the residential construction sector was launched: Law 408 of 2 July 1949 on the increase in real estate development, better known as the Tupini law, after the name of the minister of Public Works who made the proposal.<sup>69</sup> The measure contained four parts. Title I allocated funds and laid down the rules for the construction of social housing, extending the number of entities eligible to take out loans for this purpose: these included, in particular, non-profit companies set up for the purpose of building social housing to be rented out with a future purchase agreement, thus confirming that these companies were treated in the same way as the social housing bodies provided for by the aforementioned Legislative Decree 1600/1947. Title II, instead, aimed at stimulating private construction through tax reliefs — in first instance, the 25-year exemption on property tax, but also other tax exemptions or reductions related to the purchase of buildable areas, construction works and sale deeds for all dwellings that could be qualified as non-luxury.<sup>70</sup> In subsequent years, these tax reliefs greatly impacted on the development of residential constructions and the spread of home ownership, encouraging builders and purchasers to do whatever necessary to bring expensive homes within the parameters of non-luxury housing.<sup>71</sup> Finally, title III regulated the expropriation

<sup>68</sup> PP, SR, Discussioni, session of 19 December 1948, p. 4738. Rumor reiterated the concept during the last discussion at the Chamber of Deputies: PP, CD, Discussioni, session of 17 February 1949, p. 6388.

<sup>69</sup> Law 408 of 2 July 1949, *Disposizioni per l'incremento delle costruzioni edilizie*, published in the Official Gazette on 18 July 1949.

<sup>70</sup> The characteristics of the luxury dwellings were subsequently outlined by the ministerial decree of 7 January 1950, published in the Official Gazette on 17 January.

<sup>71</sup> For two important Milanese examples see: Elena Demartini, *Pratiche abitative in una casa signorile ma "non di lusso"*, in F. De Pieri e al., *Storie di case*, cit., pp. 23-43; Michela Morgante, *Popolare di lusso. Restyling Montecatini in un isolato del centro storico*, ivi, pp. 211-231.

of land needed for the construction of social housing, whereas title IV set out some final provisions.

This bill, and others presented by Tupini shortly thereafter, absorbed the indications of a commission that the minister himself had set up in March 1948, with the aim of addressing the housing problem. The experts who were called to join the commission (politicians, specialists, government officials, managers of public and private entities)<sup>72</sup> were entrusted with the task of examining the problem in its multiple aspects and proposing measures to be taken to intensify reconstruction works and increase the production of residential construction, in order to meet the great housing need in the country. During the commission's first meeting, the DC's vice-secretary — the engineer Stanislao Ceschi — recalled that, although the war had worsened the housing problem, the latter had existed before. He furthermore noted an element “of particular importance”: it would have been “appropriate to give everyone the possibility to become home owners, through a variety of rent-to-own agreements”. In that same meeting, Ceschi's party member Carmine De Martino also asserted that “all citizens should own their home”, stating that this represented a “social problem of great importance also for political purposes” — an observation that can in all probability be attributed to the desire for social stability and the aim of broadening the consensus.<sup>73</sup> In order to conduct its activities, the commission was divided into two sub-commissions: one aimed at addressing the housing issue from an urban planning perspective, the other focusing on its financial and social implications. One particularly interesting conclusion drawn by the second sub-commission was the recommendation to encourage both affordable and social housing agencies and private operators to rent out the constructed housing with future purchase agreements.<sup>74</sup>

The bill on the increase in real estate development was presented in the Chamber of Deputies in February 1949 and discussed in April. Article 3 envisaged that the social housing built by municipalities, the IACPs, the INCIS and other institutions could be rented out with a future purchase agreement upon authorisation of the Ministry of Public Works. The Christian Democrat MP Margherita Bontade presented an amendment aimed at making this option an obligation, thus forcing the involved institutions to transfer ownership of all the social housing they would have built. She explained that the main purpose of the amendment — other than to relieve the State from the burden of fixing the

<sup>72</sup> These included: a number of Christian Democrat MPs (Salvatore Aldisio, Stanislao Ceschi and Carmine De Martino); the INCIS commissioner Antonio Jannotta; the architect Pio Montesi; the urban planner Luigi Piccinato; the Governor of the Bank of Italy, Donato Menichella; and the director general of the SGI, Eugenio Gualdi.

<sup>73</sup> Ministero dei Lavori Pubblici, *Commissione per lo studio del problema della casa*, Rome, Istituto Poligrafico dello Stato, 1949, p. 8.

<sup>74</sup> Ministero dei Lavori Pubblici, *Commissione per lo studio del problema della casa*, cit., pp. 29-30.

institutions' budgets, which would have been deducted from the costs of maintaining and managing the built heritage — was to encourage citizens to save money and stimulate the spread of small home ownership:

Renting homes with a future purchase agreement will allow many families who are not well off to become home owners. This will facilitate the formation of a widespread phenomenon of small home ownership, whose beneficial economic, *political* and social consequences are easy to imagine.<sup>75</sup>

At the end of her intervention, Bontade again underscored “the social, moral and economic advantage” of the proposed amendment and clarified the political goal of the increase in home owners: “By increasing small home ownership, we will obtain a more satisfied and, therefore, stable society.”<sup>76</sup> Despite gaining the appreciation of Fernando Tambroni — the bill's rapporteur — and of the same Minister Tupini, who both acknowledged the importance of the amendment's social end goal, it was not accepted for technical reasons linked to the arrangement of mortgage loans by the institutions in question.<sup>77</sup>

Subsequently, Angelo Cemmi and other DC senators proposed a similar — albeit less radical — amendment in Senate, suggesting that not all homes but at least half of them would be allocated on a rent-to-own basis. In this case too, the proposed aims included the increase in small home ownership (listed first), “also within the spirit of the Constitution”, as Cemmi himself observed.<sup>78</sup> Senator Antonio Toselli (DC), a rapporteur for the Public Works Commission, declared that the commission did not wish to make any objections to the amendment and deferred to the judgment of Minister Tupini. By contrast, the Socialist Giovanni Cosattini — while acknowledging that the amendment had a certain value — felt it was preferable not to place any constraints on the matter, leaving it to the minister to make the most appropriate decisions based on the circumstances. Tupini expressed his objection to the amendment precisely in view of Cosattini's considerations, which induced Cemmi to withdraw it.<sup>79</sup> Consequently, no prescriptions regarding the allocation of social housing on a rent-to-own basis were included in the law.

On a whole, the Socialists conveyed an attitude of prudent openness towards the bill, despite their reservations on the general approach and, especially, on the allocated funds, which they considered to be insufficient. The Communists, instead, expressed a decidedly negative judgement and invited Tupini to withdraw the bill. During the debate in the Chamber of Deputies, Pietro Amendola

<sup>75</sup> PP, CD, Discussioni, session of 8 April 1949, p. 7973. Italics are mine.

<sup>76</sup> PP, CD, Discussioni, session of 8 April 1949, p. 7973.

<sup>77</sup> PP, CD, Discussioni, session of 8 April 1949, pp. 7973-7974.

<sup>78</sup> PP, SR, Discussioni, session of 25 May 1949, p. 7757. Cemmi also noted that the Chamber had rejected Bontade's amendment by only three votes.

<sup>79</sup> PP, SR, Discussioni, session of 25 May 1949, p. 7758.

lamented the fact that the allocation of funds for social housing (title I) represented a step backwards from Sereni's decree of 1947.<sup>80</sup> With regard to the tax exemptions provided for in title II, in particular exemption from property tax, Amendola explained that the PCI was against it for several reasons, starting from the fact that its indiscriminate nature would have privileged large builders and owners "like Mr Bonomi in Milan, who owns hundreds of homes and does not pay a penny of tax, and like many black nobles in Rome, who hide behind the screen of real estate companies, and who do not pay a penny".<sup>81</sup> Lionello Matteucci (PSI) also criticised title II: he highlighted, among other things, that tax exemptions would have failed to attract private capital to the construction sector and alleviate the housing shortage if "a mass of citizens and workers" would not be put in a position to pay the required rents.<sup>82</sup>

Matteucci then presented, with Amendola and other Communist MPs, an amendment on the indivisible ownership cooperatives: those that, once the homes were built, would not have transferred ownership to individual members and that — in the words of one of the supporters of the amendment, Achille Stuani — were quite different from the "companies wishing to speculate". The amendment aimed at granting these cooperatives a further exemption regarding the general income tax on construction materials. However, Tambroni and Tupini declared that the Public Works Commission and the government were against the amendment, which was rejected.<sup>83</sup>

In the discussion in the Senate, Egisto Cappellini reiterated the PCI's clear opposition to the 25-year exemption from property tax, as this would have favoured "speculative constructions":

speculators do not need an exemption from property tax to continue their business, that is, building speculative constructions. For when they charge the equivalent of 10 to 15 thousand lire per room per month, neither an employee of the State, the Senate or any other administration or company, nor a worker will manage to rent such housing, because none of these can afford the luxury of spending 70 to 80 thousand lire per month, which is what it would take to pay the apartment's rent. This type of speculation would continue anyway, because those who are able to pay 70 or 80 thousand lire per month can afford to pay a few thousand more, whereas social housing — I insist — should receive a special contribution from the State, but both types of construction must pay the State the amount it is entitled to claim.<sup>84</sup>

Intervening later on in the discussion, the Socialist Giacomo Mancini said that he regretted having to disagree with Cappellini's call to withdraw a bill that he felt was substantially appreciable, despite the "great flaw [...] to allocate only 5

<sup>80</sup> PP, CD, Discussioni, morning session of 7 April 1949, pp. 7875-79. The Socialists also shared this critical observation: *ivi*, pp. 7885-88.

<sup>81</sup> PP, CD, Discussioni, morning session of 7 April 1949, pp. 7883-84: quote on p. 7884.

<sup>82</sup> PP, CD, Discussioni, morning session of 7 April 1949, p. 7888.

<sup>83</sup> PP, CD, Discussioni, session of 8 April 1949, pp. 7992-93.

<sup>84</sup> PP, SR, Discussioni, session of 24 May 1949, p. 7688.

billions, *rari nantes in gurgite vasto*”, when a budget five times higher would have been necessary. Indeed, only thus would it have been possible to resolve “the distressing problem of the homeless and, consequently, of rents; for the more homes are on the market, the more rents go down. The law of supply always leaves its mark”.<sup>85</sup>

After being approved in the Senate, the bill — subjected to a number of amendments — returned to the Chamber, where it was given the final go-ahead by an absolute majority. It is worth noting here that the left-wing MPs intervening both in the Senate (Cappellini and Mancini) and in the Chamber of Deputies (Amendola and Matteucci) based their assessments of the various points contained in the bill on the expectation that the homes would be rented, not allocated to owner-occupiers.<sup>86</sup>

A final important measure in the field of residential construction in the post-war period was the 1950 law that established the Fund for the Increase in Real Estate Development.<sup>87</sup> In order to “stimulate private construction activities, encouraging the initiative of small savers” (art. 1), the law — which took the name of Tupini’s successor at the Ministry of Public Works, the Christian Democrat Salvatore Aldisio — focused on easy credit terms: individuals, cooperatives and consortia aiming to build a home for themselves or for their members, provided it was not a luxury home, were granted 35-year loans at a reduced rate of 4% per year to cover up to three quarters of the costs of the area and the construction. The resources required for the establishment of the Fund, which would have advanced the sums to the credit institutions called upon to grant the loans at such advantageous conditions, would have been taken out of the Lire Fund of the European Recovery Program. In this regard, it is worth stressing that the Aldisio law essentially incorporated the indications that representatives of the Italian government had received from the American officials in charge of managing the Marshall Plan funds. The latter had conveyed their doubts about the Ina Casa plan’s reliance on the intervention of the State and bureaucratic bodies; in their opinion, the housing problem had to be addressed precisely through personal initiative and real estate credit.<sup>88</sup> Moreover, the law granted various tax reliefs for the dwellings to be built, mostly by also applying previous provisions of the Ina Casa plan and the Tupini law to these constructions.

<sup>85</sup> PP, SR, Discussioni, session of 24 May 1949, pp. 7696-97.

<sup>86</sup> PP, CD, Discussioni, session of 25 June 1949, p. 9658.

<sup>87</sup> Law 715 of 10 August 1950, *Costituzione di un “Fondo per l’incremento edilizio” destinato a sollecitare l’attività edilizia privata per la concessione di mutui per la costruzione di case di abitazione*, published in the Official Gazette n. 211 of 14 September 1950.

<sup>88</sup> Emanuele Bernardi, *Politiche per la casa e aiuti americani dall’Unrra al Piano Marshall (1944-1950)*, in Pier Luigi Ballini (ed.), *Quaderni Degasperiani per la storia dell’Italia contemporanea*, 1, Soveria Mannelli (CZ), Rubbettino, 2009, pp. 161-178.



The minister of Public Works sent the bill to the Senate in June 1950.<sup>89</sup> During the discussion, the Senator Vittorio Ghidetti (PCI) — a local councillor and president of the IACP of Treviso — expressed his satisfaction for the establishment of the Fund, which would “certainly have brought great benefits in the hard and vast field of housing shortage in Italy”. However, he also stressed that its contribution would have been “only [a] modest [one] for the immense need for housing” in the country, for the solution of which “quite other, courageous measures” were required that the government would have to take “as quickly as possible”.<sup>90</sup> Aldisio hoped that, once approved, the law would be “applied intelligently and conscientiously” so as to draw “the savings of the lower classes towards the building construction sector”.<sup>91</sup> Among the “category of savers” who would have benefited from the measure, the rapporteur Luigi Borromeo (DC) included “artisans, modest professionals, small retailers in need of a home”.<sup>92</sup> The Liberal Giuseppe Paratore declared himself a “fervent supporter of this law, [...] the worthy achievement of Minister Aldisio”, thanks to whom “tenants [could have] become owner-occupiers”.<sup>93</sup> The discussion next focused on the possibility to exclude from the anticipated benefits anyone who already owned a dwelling suitable for the needs of a family, even if it was located in a different municipality than that of residence. Finally, an amendment proposed by a group of Communist senators guided by Giacomo Ferrari was approved, which suggested to enhance the commission responsible for the Fund’s management with representatives of the cooperatives, which could have included “the smallest” among the “small savers” to which the law was directed.<sup>94</sup>

Unanimously approved in the Senate, the bill was sent to the Chamber on the eve of the Assembly’s summer recess. It was, therefore, referred to the examination and approval by the VII Public Works Commission in legislative session.<sup>95</sup> The rapporteur of the measure was Caroniti (DC); as we have seen, in the discussion of the Ina Casa plan, Caroniti had — unsuccessfully — proposed an amendment aimed at broadening the range of those eligible to obtain housing in ownership. Referring to that proposal, Caroniti said he was pleased to see that Aldisio wanted to extend “to all small savers — from the worker to the peasant, from the artisan to the small retailer” that which Caroniti had, at the time, sought to obtain “for the good, provident savers belonging to the category of humble workers”. Using the same paternalistic tone, he then pointed out that, through this bill, the State encouraged private enterprise to

<sup>89</sup> PP, SR, Discussioni, afternoon session of 14 June 1950, p. 17324.

<sup>90</sup> PP, SR, Discussioni, morning session of 28 July 1950, p. 19034.

<sup>91</sup> PP, SR, Discussioni, morning session of 28 July 1950, pp. 19035-19036.

<sup>92</sup> PP, SR, Discussioni, morning session of 28 July 1950, p. 19039.

<sup>93</sup> PP, SR, Discussioni, morning session of 28 July 1950, p. 19047.

<sup>94</sup> PP, SR, Discussioni, morning session of 28 July 1950, p. 19057.

<sup>95</sup> PP, CD, Discussioni, afternoon session of 28 July 1950, p. 21789.

build “modest homes [...] destined for the aforementioned humble savers” and paved the way “for the solution of the problem of social housing”, stimulating people “to increase and, subsequently, invest their savings in the construction of their own little home”.<sup>96</sup>

Matteucci (PSI) next took the floor, declaring that “the opposition [would] not [have]... opposed this bill” because it essentially went in the right direction, even if it was not free from defects, which is why he decided to abstain.<sup>97</sup> Pietro Amendola announced that the PCI would have voted in favour, although he urged the government to help — through other measures — “those categories that have no possibility of saving, namely the most humble layers of the population, those who live in caves and shacks”.<sup>98</sup> In his reply to the exponents of the Left, Aldisio stressed the fact that his bill was but the first step in the direction of a solution to the housing problem, urging them not to underestimate “a psychological element” that they should “respect and appreciate”, namely the widespread desire for new, modern and comfortable homes. In fact, notwithstanding the shortage of housing due to the destruction of war and the prolonged stagnation of the construction sector, he explained, “people, today, no longer want to live in old homes; people want to live in healthier, more comfortable environments”.<sup>99</sup> Towards the end of the discussion, the Communist MP Stuani again stressed — even if shyly — the limited scope of the law, from which only those in a position to “bear the burden” of the loan could have benefited.<sup>100</sup> The measure was then put to the vote by secret ballot and approved by a large majority, with two abstentions (Matteucci and fellow party member Mancini) and two votes against, among a total of 38 voters.

## Conclusion

The strong increase in home ownership to its current high levels has deeply marked the history of contemporary Italy. It mainly involved urban areas and the vast social group of the middle classes, though without excluding working classes. Wide access to home ownership occurred in different ways

<sup>96</sup> PP, CD, Commissioni in sede legislativa, VII commissione - session of 29 July 1950, p. 320.

<sup>97</sup> PP, CD, Commissioni in sede legislativa, VII commissione - session of 29 July 1950, p. 321. Pointing out that the 4 per cent interest rate on mortgages was “only written on paper” and that it would actually be higher, Matteucci did not fail to specify that a “colleague” had brought to his attention that “in Hungary, for example, no interest is paid at all”.

<sup>98</sup> PP, CD, Commissioni in sede legislativa, VII commissione - session of 29 July 1950, p. 321.

<sup>99</sup> PP, CD, Commissioni in sede legislativa, VII commissione - session of 29 July 1950, p. 322.

<sup>100</sup> PP, CD, Commissioni in sede legislativa, VII commissione - session of 29 July 1950, p. 326. Stuani again pointed out that the interest rate on mortgages would in fact have turned out to be much higher than the anticipated 4 per cent, but when Tupini reassured him on the matter he declared that he would withdraw his observation.

and through multiple channels: not only self-building and the private sector construction industry — mainly aimed at building homes to be given in ownership — contributed to its growth, but also divisible ownership cooperatives, whose buildings subsequently became none other than ordinary apartment blocks with privately owned flats, as well as subsidised housing, as a result of the allocation of affordable and social housing on a rent-to-own basis and, next, the sale to the beneficiaries of part of the initially rented homes.<sup>101</sup>

In the social sciences, which have given far more attention to this theme as opposed to the field of historiography, it has often been stressed that the growth of home ownership has largely been the result of “non-policies” and/or ineffective policies: for example, the widespread tolerance of unauthorised building, the lack of adequate incentives for private renting, and the limited budget made available for rented social housing.<sup>102</sup> However, in addition to these factors, which can be attributed to omissions or indeed ineffective measures, I believe that this phenomenon was mainly fuelled by public policies that were deliberately designed to encourage and support small home ownership. As a matter of fact, ever since the early twentieth century, housing policies in Italy — starting with legislation on affordable and social housing — have been directed not only towards social renting and low-income groups, but to a large extent also towards ownership and the middle layers of the population. In this regard, the elements of continuity between the liberal age, Fascism and the Republic are of particular relevance.<sup>103</sup>

<sup>101</sup> In Turin, for example, more than half of the dwellings built with public funds between 1945 and 1977 were given in ownership: Daniela Adorni, Maria D’Amuri, Davide Tabor, *La casa pubblica. Storia dell’Istituto autonomo case popolari di Torino*, Rome, Viella, 2017, pp. 170 ff.

<sup>102</sup> See, for example, F. Bernardi, T. Poggio, *Home ownership and social inequality in Italy*, cit., pp. 192-96; T. Poggio, *Proprietà della casa, disuguaglianze sociali e vincoli del sistema abitativo*, cit., p. 35; M. Filandri, *Proprietari a tutti i costi*, cit., p. 110.

<sup>103</sup> M. Baldini, *La casa degli italiani*, cit., pp. 152-56; A.R. Minelli, *La politica per la casa*, cit., pp. 112-13; T. Poggio, *The Housing Pillar of the Mediterranean welfare regime*, cit.; A. Tosi, *La politica della casa*, cit., pp. 239-43. The preference for ownership obtained via the rent-to-own method has been a common feature of legislation ever since Law 254 of 31 May 1903, on social housing; its promoter, Luigi Luzzatti, considered the beneficiaries — industrial workers, artisans, direct cultivators, white-collar workers and “workers of thought”, such as teachers or journalists — as a group of “faithful conservators of the social order” (Maria D’Amuri, *La casa per tutti nell’Italia giolittiana. Provvedimenti e iniziative per la municipalizzazione dell’edilizia popolare*, Milan, Ledizioni, 2013, pp. 67-78). On the interwar years, see Mariuccia Salvati, *L’inutile salotto. L’abitazione piccolo-borghese nell’Italia fascista*, Turin, Bollati Boringhieri, 1993, pp. 76-95; Francesco Bartolini, *Roma borghese. La casa e i ceti medi tra le due guerre*, Rome-Bari, Laterza, 2001, pp. 3-75. An in-depth analysis of the elements of continuity between the Fascist era and the years of Centrism and the first centre-left governments can be found in Lando Bortolotti, *Storia della politica edilizia in Italia. Proprietà, imprese edili e lavori pubblici dal primo dopoguerra ad oggi (1919-1970)*, Rome, Editori Riuniti, 1978. What is lacking — and would be very useful — is a long-term analysis of the discursive and ideological construction, by individuals and political forces in favour of home ownership, of a virtuous class of small savers to be protected and rewarded for being the backbone of society.

This article has shown how the theme of home ownership entered the political and legislative sphere in the post-war period, when some of the main pieces were laid down that would make up — in the following decades — the mosaic of a country of real estate owners. The discussions on housing matters that took place within the Constituent Assembly were translated into a single explicit reference in the Constitution: the second clause of Article 47, which was included after a proposal by the DC that called for the Republic to support the investment of people's savings in small home ownership. Thanks to the Legislative Decree 1600/1947, promulgated by the first government from which left-wing parties had been excluded, the generous state subsidies previously reserved for affordable and social housing organisations were also made available to housing cooperatives as well as to non-profit private companies established to build rent-to-own social housing. Next, the Ina Casa plan also contributed significantly to the spread of home ownership, despite the fact that, throughout the parliamentary discussions, the left-wing parties — in defending the interests of low-wage workers and the necessity to avoid limiting the benefits of housing allocation to the first beneficiaries — obtained a significant reduction in the proportion of housing to be assigned on a rent-to-own basis compared to that anticipated by Fanfani's bill. The process of placing the above-mentioned cooperatives and private companies on the same level as the social housing bodies was consolidated and further developed by the Tupini law, which changed the funding system for social housing and granted substantial tax benefits for the construction and sale of all non-luxury homes. Finally, the Aldisio law allowed for a wide range of savers — both individuals and cooperatives or consortia — to take out loans on very advantageous terms to have their homes built.

The DC made considerable efforts to promote the spread of home ownership. In a political and cultural context that was characterised “by a strong reassertion of family values”,<sup>104</sup> home ownership fitted with a political programme that considered decent, comfortable and adequate (in relation to the number of inhabitants) housing an essential requirement for supporting the family and protecting it from the pitfalls of “promiscuous” living conditions. Moreover, small home ownership represented, in the eyes of the Christian Democrats, a decisive factor in terms of emancipation, sense of responsibility and social stabilisation, towards which it seemed appropriate to direct the virtuous practice of private saving. This policy aimed primarily at the middle classes, which on the one hand had the economic resources to become home owners, including via fiscal and credit benefits; on the other hand, they formed the backbone of the broad interclass consensus that De Gasperi's party managed to obtain. As Vittorio Vidotto highlighted about Rome, “home owner-

<sup>104</sup> Pietro Scoppola, *La repubblica dei partiti. Evoluzione e crisi di un sistema politico, 1945-1996*, Bologna, il Mulino, 1997, p. 82.

ship for the small- and middle-class population was an unquestionable principle for the vast majority of Christian Democrats as well as a powerful consensus builder”.<sup>105</sup> Furthermore, Piero Craveri observed that, for public and parapublic employees, home purchase benefits could compensate for the “limited perspectives in terms of salary growth” linked to the rigorous approach to the management of the public budget.<sup>106</sup> Speaking from a more critical stance, Lando Bortolotti saw “a purely political reason [...] behind the push for home ownership”, since “the same people who pay urban land rent through rents, tone down or stop protesting” when, with the prospect of becoming owners, “they pay (but this time without reacting) the same rent, in mortgage payments”.<sup>107</sup> What is certain is that the DC and the other forces of the centrist coalition were far more unanimous in their support of the measures in favour of small home ownership than they were with regard to coeval land reform projects aimed at extending farm ownership through land redistribution measures; precisely because of their redistributive character, which distinguished them from the housing measures under examination here, these measures were unpopular among the Liberals and portions of the Christian Democrat right that represented the interests of the large landowners who were threatened by expropriation.<sup>108</sup>

The Communists and Socialists failed to counter the Christian Democrats’ solutions with a specific programme that was equally structured in ideological terms. Overall, the housing issue was less prominent in the Left’s policy formulations and proposals, which rather generically called for a right to housing for all, to be achieved through a more decisive reconstruction effort, the relaunch of housing (especially social housing) and the containment of rental prices. The preference for rent, or indivisible ownership for cooperatives, as opposed to individual private ownership — the traditional heritage of Marxism and the workers’ movement — was repropounded only partially or unmethodically.<sup>109</sup> Only few MPs took a clear stance, mainly on public

<sup>105</sup> Vittorio Vidotto, *Roma contemporanea*, Rome-Bari, Laterza, 2006, p. 288.

<sup>106</sup> Piero Craveri, *L’arte del non governo. L’inesorabile declino della Repubblica italiana*, Venice, Marsilio, 2016, p. 78.

<sup>107</sup> L. Bortolotti, *Storia della politica edilizia in Italia*, cit., p. 222.

<sup>108</sup> See Gino Massullo, *La riforma agraria*, in Piero Bevilacqua (ed.), *Storia dell’agricoltura italiana in età contemporanea*, vol. III,  *Mercati e istituzioni*, Venice, Marsilio, 1991, pp. 509-542, in particular pp. 522-523; Emanuele Bernardi, *La riforma agraria e l’Italia democristiana*, in Agostino Giovagnoli (ed.), *L’Italia e gli italiani dal 1948 al 1978*, Soveria Mannelli, Rubbettino, 2019, pp. 61-80, in particular pp. 66-69; Emanuele Bernardi, *I liberali e la riforma agraria (1947-1950)*, in Fabio Grassi Orsini, Gerardo Nicolosi (eds.), *I liberali italiani dall’antifascismo alla Repubblica*, vol. I, Soveria Mannelli, Rubbettino, 2008, pp. 419-440, in particular pp. 420-427.

<sup>109</sup> After all, if we broaden our perspective, we can note that, in the twentieth century, many Western social democratic parties reassessed private home ownership, after it had initially been rejected as a cause of working-class embourgeoisement: Karin Kurz, Hans-Peter Blossfeld,

housing. In the parliamentary debate, the Communists and Socialists tried to check the more radical proposals by the DC with the aim of protecting the interests of the working classes, opposing measures that would penalise the latter and/or excessively benefit the middle and upper classes. Nevertheless, it is difficult to disagree with those who argue that the left-wing parties “failed to develop an alternative housing policy to that of the Christian Democrats”,<sup>110</sup> which — as we have seen — attributed a strong social and moral value to small home ownership and ideally aimed to extend it to the whole of the Italian population. In fact, this aim would be largely achieved in the following decades.

*Introduction: Social Stratification, Welfare Regimes, and Access to Home Ownership*, in Idd. (eds.), *Home Ownership and Social Inequality in Comparative Perspective*, cit., pp. 10-11.

<sup>110</sup> Giorgio Rochat, Gaetano Sateriale, Lidia Spano, *Introduzione*, in Idd. (eds.), *La casa in Italia 1945-1980. Alle radici del potere democristiano*, Bologna, Zanichelli, 1980, p. 14.

