

## **HOUSING CONDITION OF FOREIGNERS IN ITALY<sup>1</sup>**

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**Abstract.** The increase in life expectancy and the reduction in the fertility rate are causing not only the aging of the population in developed countries but are also changing the demand for housing. The foreign population, thanks to its younger age and a large proportion of minors, helps to alleviate and slow down the effects of demographic aging. Being residents and real estate owners in Italy can indicate family stability and integration, therefore a greater probability of procreating and a propensity to buy a house. The paper provides an initial analysis of the housing situation of the foreign population in Italy, based on data from the 2021 permanent census of population and housing and the Registry of Buildings and Dwellings by the National Institute of Statistics (Istat). Through this new type of data, not available in previous censuses, one examines the key characteristics of the foreign population who own residential properties and focuses on their geographical and territorial distribution.

### **1. Demographic aging, housing condition and foreign population**

Demographic aging poses significant challenges for advanced capitalist countries, affecting healthcare systems, pension programs, and family support networks. The aging of the population requires a thorough consideration of urban planning, construction, and housing policies in order to adapt the housing supply to the changing needs of the population. The aging of the population also lead to changes in real estate ownership patterns: seniors, driven by needs for downsizing, might decide to sell their larger homes and purchase smaller residences or move into assisted living facilities. Furthermore, rising maintenance costs or energy efficiency expenses can also prompt elderly individuals who are more vulnerable and have fewer resources to consider real estate transactions.

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<sup>1</sup> In the context of a joint and shared work, paragraphs 1 and 2 are attributed to Damiano Abbatini, paragraphs 3, 3.1, and 3.2 to Evelina Paluzzi, and paragraph 3.3 and 3.4 to Stefania Lucchetti. Paragraph 4 is attributed to all three authors.

A recent document published by the British Parliament thoroughly analyses the same phenomenon: “Demographic trends affect housing demand now and will do in the future. [...] we discuss the key UK-wide demographic shifts which will affect housing demand in the coming years: an ageing population, household formation, international migration and internal migration.” (UK Parliament, 2022, Chapter 2). Migration dynamics can influence population composition and age structure. Understanding housing conditions for the foreign population provides insights into access to different housing forms and geographic distribution patterns, highlighting potential disparities compared to the local population. Many scholars consider the most significant challenge that immigrants must face today is that of housing (Strozza and Golini, 2006; de Filippo *et al.*, 2010).

## 2. Materials and methods

### 2.1. *Permanent Census of Population and Housing*

The General Census of Population and Housing represents an important methodological choice and a primary source for analysing the housing conditions of the foreign population. In recent years, the population census has undergone a significant reorganization, transitioning from a comprehensive survey approach to a sampling-based method and from a decennial periodicity to an annual frequency, taking on the characteristics and name of the Permanent Census of Population and Housing.

In particular, the Permanent Census relies on the information produced by the Base Register of Individuals (RBI) and the Statistical Register of Places (RSBL) as well as data collected through specific periodic surveys (Istat, 2021). The transition to the new census model has been made possible by the acquisition, processing, and use of administrative sources for statistical purposes, which generate updated statistical registers with high temporal frequency. In addition to the statistical registers, the Permanent Census also utilizes two specific sample surveys aimed at covering the information needs not generated by the Registers and improving their quality.

This work exclusively refers to the residents enumerated in the 2021 census.

### 2.2. *Building and Dwelling Register in Statistical Register of Places*

The use of administrative archives and registries makes valuable information previously unavailable accessible. Statistical Register of Places (RSBL) is a geographically based database containing comprehensive information on territorial divisions, such as municipalities, provinces, regions, census sections. RSBL offers

advanced analytical tools that facilitate thorough and detailed analysis. In particular, the integration of buildings and addresses with geographic coordinates within RSBL enables precise positioning of the population and other statistical units on the territory, ensuring a high level of accuracy. The Building and Dwelling Register, which includes residential and non-residential properties, associates individual units with various elements such as individuals or legal entities holding rights (ownership, rental agreements, etc.), cadastral categories that denote the intended use, cadastral data, geographic coordinates of the buildings, and addresses. By utilizing these individual elements or integrating them, georeferencing of diverse statistical units such as resident population, employees within local units, and economic entities can be achieved. RSBL offers advanced analytical tools that facilitate thorough and detailed analysis. One of the main strengths of this product is the availability of geographic coordinates to which the examined statistical units are assigned.

This work exclusively refers to the conventional dwellings recorded in the 2021 census.

### *2.3. Holders of housing cadastral rights*

Among the cadastral information, a variable of undeniable interest and novelty compared to the past is the property right code and the percentage of ownership, available for both individuals and legal entities. In this study, which is still experimental and focused on a specific population segment, the foreign population, and a specific type of property, residential dwellings, the analysis has been limited to only individuals with any form of property rights (ownership, usufruct, other enjoyment rights, etc.). However, for the percentage of ownership, a data transformation was necessary to account for possible significant variations in ownership percentages on the same property: for example, in the case of two individuals owning a dwelling, where the ownership percentages are 90% for the first person and only 10% for the second person.

## **3. Foreign holders of housing rights**

Purchasing a house is viewed as an important indicator of immigrants' integration into their host country. It signifies a commitment to long-term residence and stabilization (Marra, 2012). Immigration plays a role in mitigating the negative effects of declining birth rates and demographic aging in Italy. The non-Italian population contributes to the country's growth and helps counteract demographic stagnation (Gesano and Strozza, 2011). The choice to live with one's family in their own house reflects a non-transitory migration project, an intention at permanent

settlement. Italy cannot overlook this contribution from abroad for its demographic, economic and social implications.

Different immigrant communities in Italy have varying approaches to housing. Some communities are more likely to become property owners or hold shares in buildings, while economic constraints may prevent others from realizing their housing projects, such as buying a house.

The paragraph discusses the distribution of cadastral shares among the foreign population based on factors like the holder's country of citizenship, gender, age, and geographic distribution within Italy. It suggests that young people may be more inclined to buy and maintain houses, potentially benefiting the housing market and contributing to the rejuvenation of the housing stock. In addition, the housing market could be livened up by some nationalities who show a certain propensity to purchase a house, just like Italians who are largely homeowners. Overall, it's undeniable the role of immigrants in Italy's demographic and housing dynamics, their potential to help address demographic challenges and stimulate economic activity in the housing sector.

### *3.1. Foreign holders by citizenship*

Foreign individuals holding housing rights make up 1.2% of all property right holders in Italy. Their distribution by country of citizenship is influenced by the size and duration of the respective communities' settlement in Italy. However, some smaller immigrant communities rank higher among foreign property owners, while larger communities that have been in Italy for a longer time rank lower.

European foreigners, who make up 47% of the total foreign population, represent nearly 70% of foreign property right holders. In contrast, Africans (22.6% of the foreign population) account for less than 9% of property holders, and Asians (one-fifth of the total foreign population) make up around 16% of property holders. The European Union is the most highly represented region, with over 40% of foreign property holders, followed by Central and Eastern Europe with 23%. Both areas have the higher female representation. East Asia ranks third with 9.2% and shows a gender balance. North Africa (6.8%), Central and Southern Asia (6%) have the higher male representation among property holders.

This analysis shows that property ownership among foreign individuals in Italy does not always directly correlate with the size of their respective communities or the duration of their stay in Italy. Some smaller communities or those with a different history of settlement may have a more significant presence among property owners. This information sheds light on the diversity and complexity of property ownership patterns among different immigrant communities in Italy.

Among foreign individuals in Italy, the most populous nationalities typically continue to lead in terms of property ownership. Romania is the largest community,

accounting for nearly a quarter of all foreign property right holders followed by Albania, which represents 10%, and China, accounting for 7%.

**Table 1 – Foreign Holders by country of citizenship: first 20 nationalities.**

Country of citizenship	Foreign holders of housing counted as Resident at Population Census 2021		Foreign Population Census 2021		% of foreign holders in Census 2021
	% of the total	% women	% of the total	% women	
1 Romania	24,3	57,1	21,5	56,9	8,5
2 Albania	9,7	48,7	8,3	48,7	8,7
3 China	7,0	55,4	6,0	49,3	8,9
4 Ukraine	4,7	78,0	4,5	77,8	7,8
5 Moldova	4,3	65,2	2,3	66,1	14,2
6 Morocco	4,0	41,6	8,4	45,6	3,6
7 Germany	3,6	62,1	0,7	61,8	41,3
8 United Kingdom	3,3	53,8	0,6	52,1	43,6
9 France	2,7	65,1	0,6	60,3	35,4
10 India	2,4	38,0	3,2	41,7	5,5
11 Peru	2,2	57,2	1,9	57,6	8,7
12 Poland	2,1	80,2	1,5	74,7	10,6
13 Egypt	2,0	25,5	2,8	34,0	5,3
14 Philippines	1,5	55,7	3,2	56,7	3,6
15 Russian Federation	1,5	78,5	0,7	81,3	15,3
16 Pakistan	1,4	23,7	2,7	28,0	4,0
17 Ecuador	1,3	56,9	1,3	55,8	7,1
18 Spain	1,2	80,3	0,5	66,6	17,7
19 Switzerland	1,2	52,2	0,2	57,8	57,8
20 Bangladesh	1,1	20,3	3,2	28,7	2,7

While the most populous nationalities are at the top of the property ownership rankings, there are substantial differences compared to the 2021 Census data. Some communities with a long history of settlement and a large presence in Italy occupy lower positions in the rankings. For example, Morocco, the second-largest community according to the Census (420,000 individuals, 8.4% of the total foreign population), ranks sixth among foreign property right holders it is surpassed by China, Ukraine and Moldova. Moldova, despite not being among the top ten largest communities in the Census (2.3% of the total foreign population), has a prominent position in the rankings of property owners. Germany, United Kingdom and France represent only 2% of the foreign population enumerated in the 2021 Census but they are among the top ten communities of foreign property right holders.

Communities such as Egypt and Asian nationalities, excluding China, do not hold high positions among foreign property owners in Italy. This group includes countries such as Bangladesh, Pakistan and the Philippines. India is the only

country relatively higher in the ranking. In addition, African countries like Nigeria, Tunisia and Senegal, despite their significant presence and a large number of individuals born in Italy, do not appear among the top 20 property owners. On the contrary, some countries belonging to the older EU membership tend to have high percentages, but also some non-EU countries such as the Russian Federation and Moldova that show significant values, at around 15%.

The last column in the table 1 represents a ratio, which indicates the relationship between the number of foreign property owners and the number of foreigners counted in the 2021 Census, categorized by their country of citizenship. This ratio provides a general measure of how invested each community is in the Italian housing market and indirectly reflects their willingness to establish roots in Italy. Foreign property owners account for 7.6% of the total number of foreigners compared to 57% among Italian property owners. Romania, with over one million residents in Italy, records an 8.5% ratio, similar to Albania and China, but with a significant absolute value. However, Morocco and Egypt, despite their long-standing presence and high number of births in Italy, have relatively low ratios. Asian countries also display lower values, whereas Latin American nationalities have more significant proportions, comparable to those at the top of the ranking.

### *3.2. Foreign holders by sex and age*

The average age of foreign property holders is 47.6 years, significantly younger than the average age of Italian property owners, which is 61.2 years. Foreign property owners are mainly concentrated in younger age groups, with a notable presence in the 0-34 and 35-54 age brackets. Regarding nationality-specific trends, EU countries, excluding Romania and Poland, tend to have relatively older property owners. In contrast, the youngest property owners are from Asian countries, particularly Bangladesh, Pakistan, Egypt, and Albania. This youthfulness may be attributed to a higher percentage of individuals born in Italy among these nationalities.

According to gender distribution, 56.2% of foreign property owners are women, which is slightly higher than the 51.4% of Italian property owners who are women. However, specific nationalities such as Ukraine, Poland and Russian Federation, which have a strong female presence, show an even higher representation of women as property owners. In contrast, certain Asian and African communities, including Egypt, Morocco, Bangladesh and Pakistan, have a higher male representation among property owners. Importantly, for these same nationalities, the percentage of female property owners is lower than the percentage of women counted in the 2021 Census. This suggests a significant gender imbalance and a hypothetical male-led management of residential properties within these communities.

**Table 2** – *Foreign Holders by sex and age: first 20 countries.*

Country of citizenship	Sex Ratio	Average Age
Romania	75,1	45
Albania	105,2	42,8
China	80,6	47,2
Ukraine	28,3	48,3
Moldova	53,3	44,4
Morocco	140,7	45,6
Germany	61,2	63,2
United Kingdom	85,8	62,9
France	53,7	59,5
India	163,1	43,7
Peru	74,8	48,7
Poland	24,7	49,4
Egypt	292,7	42,9
Philippines	79,6	51,3
Russian Federation	27,6	50,4
Pakistan	323,2	42,6
Ecuador	75,5	47,4
Spain	24,6	53,6
Switzerland	89,8	66,6
Bangladesh	391,5	40,7
<b>Total</b>	<b>77,8</b>	<b>47,6</b>

### 3.3. Geographical distribution

The majority of foreign property holders in Italy are located in Northern Italy, with Lombardia having the highest share at 29.1%. The North-West region accounts for over 40% of foreign property holders. Veneto, Emilia-Romagna, and Lazio also have significant proportions of foreign property holders, around 10% each. In terms of gender distribution, in some regions of Central and Southern Italy, the percentage of female foreign property owners is higher, with Campania at 76% and Calabria at 71%.

Foreign property holders are spread across various municipalities in Italy, with significant variability based on nationality. Milano accounts for 4.9% of foreign holders, followed by Roma at 4.1% and Torino at 2.5%. Genova, Venezia and Prato each have 1.1% of foreign property holders.

**Table 3** – *Foreign Holders by NUTS2 level.*

NUTS 2	% Foreign holders of housing	% women
Lombardia	29,1	52,0
Veneto	13,1	51,9
Emilia-Romagna	10,5	55,7
Lazio	10,2	61,9
Piemonte	9,3	56,7
Toscana	8,6	59,2
Friuli-Venezia Giulia	3,3	52,7
Liguria	3,0	59,2
Umbria	2,3	60,1
Marche	2,2	57,9
Sicilia	2,1	66,8
Abruzzo	1,6	61,3
Puglia	1,4	65,5
Campania	1,2	76,0
Calabria	0,8	71,3
Sardegna	0,8	62,8
Molise	0,2	67,0
Valle d'Aosta/Vallée d'Aoste	0,2	57,6
Basilicata	0,2	68,2
<b>Total</b>	<b>100,0</b>	<b>56,2</b>

*Trentino Alto Adige is not included in the database.*

The majority of cadastral rights owned by foreigners are concentrated in Milano and/or Roma, with these municipalities occupying the top positions for most of the 20 communities of property holders, except for Morocco and Pakistan. Different countries of citizenship show distinct patterns of concentration. Romania is spread across approximately 5.400 municipalities, mainly in larger ones. Moroccan owners seem to be more concentrated in about 2.800 municipalities, particularly in Torino and predominantly small to medium-sized municipalities. Surprisingly, Caltanissetta ranks second, showing a clear prevalence of women, followed by the small municipality of Sermide and Felonica in the Mantova area.

Egyptian property rights are concentrated in a few municipalities, with Milano being the primary location, accounting for 27% of the rights, as well as neighbouring municipalities like Cinisello Balsamo, Sesto San Giovanni, and Pioltello.

Albanians have property rights spread across approximately 3,300 municipalities, primarily in larger ones, with Genova having the highest concentration. China is present in around 1,700 municipalities, mainly in larger urban areas, with Milano, Prato, and Roma accounting for 37% of the shares.



Ukrainians hold property rights mainly in Roma, Milano, Brescia, and Venezia. Polish property holders are also present in Roma and Milano, as well as Ardea and Ladispoli. Moldovan property rights are concentrated in Venezia, Parma, Roma, Padova and Brescia, while Russians own properties in Milano, Roma, Campione d'Italia, Torino and Sanremo.

Filipino property rights, concentrated in a few hundred municipalities, are primarily found in Milano (about one-third of the total) and Roma. Indian property holders have rights in Roma and Brescia, as well as in smaller municipalities like Arzignano and Viadana. Bangladesh has the majority of its shares in Venezia (14.4%) and Monfalcone (11%), but also in larger municipalities. Pakistan's property rights are present in Carpi, Brescia and Portomaggiore.

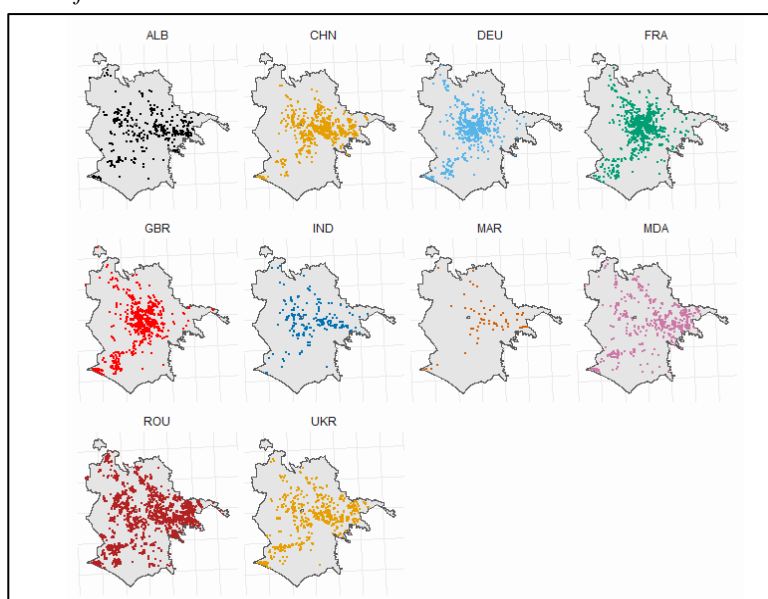
Ecuador is mainly represented in Genova (15.5%) and Milano, while Peru is present in Milano (13.7%) and Torino. Lastly, property holders from old EU member countries and Switzerland are primarily distributed in Roma, Milano, Torino, and Firenze.

### 3.4. Georeferenced real estate units: towards a sub-local spatial analysis

As mentioned earlier (section 2.2), the availability of geographic coordinates is one of the key advancements in the new framework for producing census data using registry information. Indeed, compared to analyses conducted using traditional census data (see, for example, Todisco *et al.*, 2008), these coordinates enable the exact positioning of statistical units, including individuals, families, and other entities.

Figure 1 displays the positions of each residential property owned by major foreign nationalities in the municipality of Roma.

**Figure 1** – Georeferenced real estate units.



A quick glance reveals distinct territorial distributions, with some nationalities exhibiting more pronounced patterns than others do. For instance, properties owned by French, German and British citizens (ranking third, fourth, and fifth, respectively, in terms of foreign property ownership) are predominantly concentrated in the city centre and along two main road axes. One axis approximately follows Via Cassia, connecting the centre to the northwest quadrant, while the other extends from the centre to Ostia, the primary residential area along the Roman coast. A similar distribution pattern is observed for properties owned by Romanian citizens, who represent the largest foreign nationality in terms of residential property ownership in Roma. However, they also show a significant concentration in the southeast quadrant of the city, specifically between Via Tuscolana and Via Casilina, leading towards the Castelli Romani area. In contrast, properties owned by Chinese citizens, the second-largest non-Italian nationality in terms of property rights, are mainly clustered in the city centre. These brief observations on the territorial concentration or dispersion of properties among specific population segments aim to highlight the potential of this type of data within the scope of this study. The availability of high-quality geographic coordinates allows for novel analysis that was previously unavailable. Spatial analysis enables the identification of geographic patterns, clusters, and distributions of data (Costarelli and Mugnano, 2020). Additionally, geographic coordinates facilitate the creation of new variables to assess various aspects, such as distance and accessibility to specific amenities (hospitals, pharmacies, public transportation and green spaces) or exposure to risks (crime, pollution, hydrogeological instability). In conclusion, the use of precise geographic coordinates offers valuable insights into the spatial distribution and potential patterns of foreign population in relation to property ownership.

#### **4. Conclusions**

Foreigners registered in the 2021 Census account for 8.5% of the total population in Italy. When combined with "new Italians" (naturalized citizens), the percentage rises to almost 11% (Paluzzi *et al.*, 2011). A significant portion of the non-Italian population is composed of minors, making the foreign population much younger on average than the native Italian population. The average age of foreigners is 35.4, while for Italians, it is 47.2. About 18% of foreigners and naturalized individuals in Italy are actually born in the country. These individuals grow up in Italy, attend Italian schools, and become integrated into the socio-economic context. They represent a potential source of homebuyers and future property owners, contributing to the slowing of population aging and the

rejuvenation of the housing stock. The aging of the native population can have positive effects due to increased demand for a workforce specializing in elderly care and the establishment of new family units coming from abroad. Immigrants, who are typically of working age, contribute to the rejuvenation of the Italian population.

While Italian legislation often ties immigrants' official existence to stable employment and housing, only a small portion of immigrants own property. For immigrants, buying a house can represent the achievement of stability and the realization of their migration project. An important aspect to underline is the meaning that the house takes on for an immigrant who intends to build his future in Italy: it is the demonstration to himself and to others of the success of his own migration project. The purchase of a house by stable foreign workers can represent the fulfillment of the migration project, the achievement of stability in the country of arrival and the creation of a family and one's descendants. The arrival of immigrants, including refugees, in less-populated and aging regions can economically revitalize these areas, which have been affected by emigration.

The article discusses a descriptive analysis of ownership data from the Cadastre administrative source to understand how the foreign population can contribute to addressing the aging population issue and modernizing the housing stock in Italy.

The study represents an initial exploration of territorial analysis combined with socio-demographic variables, providing insights into the living conditions and interactions of foreign communities in Italy. It's viewed as a lens through which to observe the migration phenomenon, its evolution, living condition and interaction with the 'elderly' Italian society. By utilizing geographic coordinates, it's possible to understand the living conditions of individual foreign communities, also the complex interplay between immigration, housing, and demographics in Italy and how immigrants play a role in addressing issues related to an aging population and housing stock.

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