"LIFESTYLES" OF IMMIGRANT HOUSEHOLDS:
A STATISTICAL ANALYSIS ON THE DATASET EU-SILC

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1. Structure of the analysis: data sources and sample of reference[1]

The generalized economic crisis which has been affecting Europe, and thus Italy, for over 5 years now has shattered our sound family model traditionally based on a high propensity to save, to purchase the house rather than rent as well as on a limited indebting and on wealth inequality which – in a European comparison – is less emphasized than the income inequality. The perseverance of the crisis in Italy has emphasized even more the territorial differences and inequalities between social classes and has contributed to a significant rise of indicators such as material deprivation, poverty risk in Central and South area as well as income inequality. For that reason, the analysis on "economic hardship" that has spread over the Italian soil was carried out by identifying the living conditions of those households that particularly are at a risk of poverty, such as those composed entirely or in part of immigrant members. The choice of studying "lifestyles" of immigrant and/or mixed (Italians and foreigners) households is linked to the rise of the phenomenon of "familization" among immigrant collectivities in Italy: in fact, between the last two census surveys (2001-2011) there has been an increase of households with at least one immigrant member equal to 172,1%. In the total number of households residing in Italy, those having at least one immigrant component represent a share of 7,4%. While households composed solely of immigrant members constitute 74,2% of all households reporting at least one immigrant component.

The primary data source used is the Reddito e condizioni di vita delle famiglie con stranieri survey carried out for the first time in Italy in 2009 on a sample of 6.000 households with at least one immigrant member residing in Italy. The fact that this survey has applied the same methodological tools as those used in the Reddito e condizioni di vita delle famiglie (EU-SILC) survey conducted on Italian household also in 2009, enables also to make comparison between three types of households: those composed entirely of immigrant members, those represented

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only by Italians and the mixed ones, i.e. those composed of both immigrant and native members.

Given these premises, an analysis on living conditions of households with at least one immigrant member, distinguished by the immigrant's nationality, was conducted in relation to four fields of observation – demographic traits, housing conditions, income distribution and living conditions (economic hardship, material deprivation, etc.) – and its results will be illustrated in part hereinafter. Our approach, which was developed by computing indicators on socio-economic wellbeing and/or hardship, has allowed us to identify heterogeneities and homogeneities not only among different types of households previously mentioned but also among those nationalities that are currently the most represented ones in Italy. Therefore, the originality of this type of analysis, in respect to the current literature, lies in the comparison made between the 3 most represented immigrant nationalities in Italy – Romanians, Albanians and Moroccans – while taking into the consideration, at the same time, the general trends of other categories of immigrant households – those originating from the EU and the extra-EU area.

The dataset employed has enabled us to work on a sample which allows distinguishing not only between foreigners born abroad and those born in Italy[2], but also between households composed entirely of immigrant foreigners and those composed of foreigners and Italians[3]. If we observe the share of total households having at least one immigrant member residing in Italy, in some 80% of cases these families are composed entirely of immigrants while the remaining share are the mixed unions. In particular, focusing on three nationalities of our interest (Romanians, Albanians and Moroccans), it appears that the share of mixed households that have an Albanian or Moroccan breadwinner is rather limited and even below the average registered for remaining households originating from the extra-EU. Similarly, the percentage of Romanian mixed households seems lower in comparison to the average value reported for the rest of the mixed households with a breadwinner holding an EU citizenship. In terms of household typology it is possible to identify, in overall, an equivalent behavior among the considered immigrant communities, bearing in mind however that the Romanian households should be studied apart in all areas of analysis since they enjoy rights reserved to

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[2]This differentiation shed light on one particularly important aspect: among the total number of foreigners – out of which 72,8% is born abroad – the percentage of minors under 14 is divided between the scarce share of 28,4% of those who were born abroad and another, all but modest, share of 71,6% of those born (and residing) in Italy.

[3]This additional categorization becomes highly important since the presence of mixed families can be seen as indicative, in a certain way, of the degree of integration of foreigners into the native community. The literature has, in fact, revealed that the economic hardship of mixed families tends to be more limited in its extent in comparison to the condition of hardship that affects the households composed solely of immigrants.

the citizens of the EU and, thus, can have a more privileged access to welfare services and job market than the one Albanians and Moroccans have.

Besides the household typology, also the household composition together with some of its demographic traits might provide additional information regarding the inclusion of immigrants into the national society. In specific, some information on the number of household members and their age structure could, to a certain extent, reflect also the nature of the migratory project, whether it is a medium-long term one or assumes a more temporary nature. Some data elaborations performed on our dataset of reference permitted us to notice how mixed families tend to be more numerous than those composed entirely of immigrant members: this information reconfirms the hypothesis that the major degree of integration of mixed households is linked to the migration projects focused mainly on the permanent settlement. In terms of the pattern, looking at single nationalities studied, Albanians register a higher number of components in relation to households composed entirely of immigrants than in mixed ones, while Moroccans show a greater number of components in mixed households than in households of only immigrants. Moreover, both nationalities reported an average number of household components and for both types of households higher than the average for households originating from the rest of the extra-EU area. Correspondingly the Romanian households appear to be somewhat more numerous in comparison to the category of households holding another EU citizenship.

2. Housing conditions

The housing constitutes a key factor within the existential dimension of any individual as well as in the definition of lifestyles of the households. Living in a decent and not fortuitous housing helps the inclusion of households, especially immigrant ones, in the socio-economic context of any country by ensuring a condition of stability and thus facilitating individuals' life paths. The choice among different housing types depends on the conditions of access to the real estate market, but foremost it depends on a level and composition of the household income. Purchasing a house is a project that is highly difficult to accomplish for those households facing a limited availability of economic resources as well as, in general, for those more recently created households.

In light of these considerations and according to data observed, the share of households renting a property appears to be significantly higher than the number of households owning property, having the usufruct or free housing in relation to all three analysed nationalities and, in particular, such pattern appears more pronounced for Albanian and Moroccan households and less for Romanian ones.

However the concept of housing conditions is not referred exclusively to the aspect of housing typology, but it also includes a number of dimensions that are not necessarily associated with the concept of successful (or not) enjoyment of the housing right. Certainly one of these dimensions is "housing wellbeing or hardship" that can be measured both on the basis of objective and subjective variables depending if the housing wellbeing/hardship is a condition actually lived or a condition which is perceived. Leaving aside the subjective type of considerations – that however would have been interesting to analyse since the perceptions that individuals have regarding their own conditions could allow to measure better the wellbeing or hardship than do the objective evaluations provided by an external observer – we have decided at this stage to analyse the "actual" housing conditions of surveyed households using certain indicators such as the "average number of rooms per person" and "number of m^2 per person". Both indexes show better housing conditions for Romanians – with values that nevertheless are lower than those reported for households originating from the rest of the EU, but higher in comparison to the average for immigrant households in total – and somewhat inferior conditions for Albanian and Moroccan households that show values lower than those registered for immigrants from the rest of the extra-EU as well as those applicable for immigrants in general (Tab. 1).

Table 1 – *Housing conditions of immigrant households.*

Citizenship	Average number of rooms per person per persona	Average number of m^2 per person
Romania	1,2	31,3
Rest of the EU	1,4	37,4
Average all foreigners	*1,1*	*29,0*
Morocco	0,9	23,5
Albania	0,9	23,1
Rest of the extra-EU	1,1	28,4

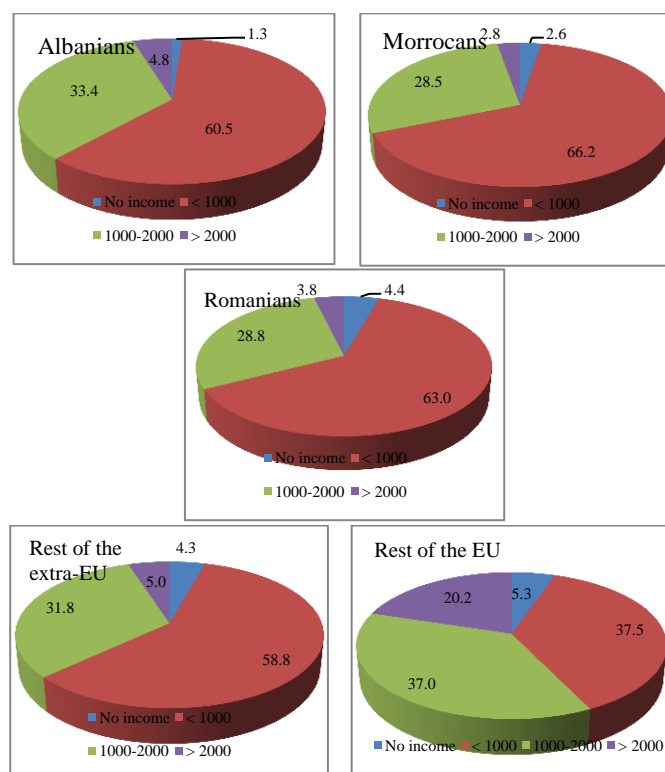*Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri".*

We have also carried out an analysis (results not shown here) on the average monthly expenditure pro capite (in euro) on housing, which includes not only the mortgage or rent but also all costs associated with housing purposes. In this sense, it should be mentioned that Romanians appear, in comparison with other nationalities, those who on a monthly basis spend more on housing.

3. Economic conditions

On the topic of economic conditions, the analysis of income has allowed us to further validate what was previously highlighted in terms of heterogeneities and/or homogeneities in behaviors between the nationalities observed.

In light of these considerations, for each nationality considered we have computed shares of households according to 4 income categories (Fig. 1) and, in addition, provided kernel density estimations[4] (Fig. 2).

Figure 1 – *Distribution of equivalised monthly income by nationality in percentage.*

Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri".
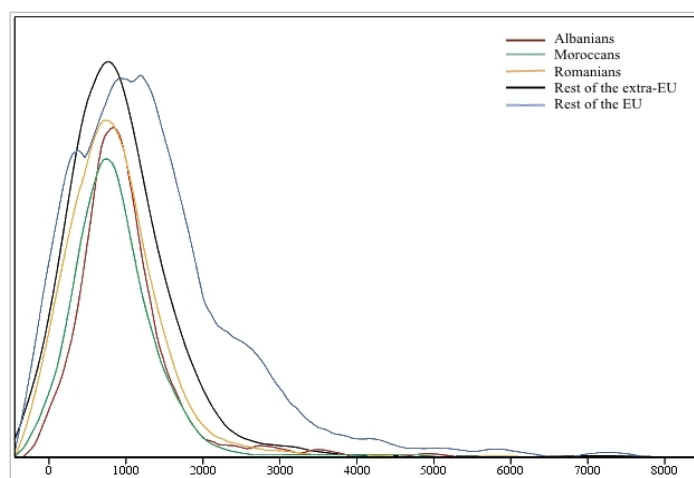
As it is shown in Figure 1, in case of all three main nationalities of our interest – Albanians: 60,5%, Moroccans: 66,2% and Romanians: 63,0% – the biggest share of households declared an income below 1.000 euro. Whereas Albanians and Moroccans resemble the behavior common to immigrant households of extra-EU

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[4] Epanechnikov kernel with bandwidth equal to 0,05 applied.

origin, which also declared in a large share (58,8%) a monthly equivalised income below 1.000 euro, Romanians on other hand show significant differences in behavior when comparison is made with immigrants from the rest of the EU out of which only 37,5% registered an income lower than 1.000 euro and 57,2% an income higher than 1.000 euro. Hence, those households that have one or all members originating from the EU area, excluding Romanians, are the ones that among all nationalities studied claim an income distribution which substantially reflects better economic conditions.

This pattern can also be observed in the Fig. 2 where the horizontal axis represents the equivalised disposable household income while the vertical axis gives the density of households at different income levels. In fact, EU households, excluding Romanian ones, report the highest density within the income range 900 - 1.400 euro as well as a bigger density in higher income ranges (>1.400 euro) in comparison to other nationalities considered which are characterized by a single-peak distribution with majority of households located in proximity of the 800 euro threshold.

Figure 2 – *Kernel Density Estimation*

Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri".

Overall, while Moroccans register lowest levels of income, the immigrants from the rest of the EU zone report the highest one. These positions are reconfirmed both in reference to households composed entirely of immigrants as well as in the case of mixed ones. Furthermore, the study on income distribution by geographic area has revealed greater income levels in North-West and even more so in North-

East for all considered nationalities, while somewhat lower levels were reported in Central Italy and the lowest ones in the South and on the Islands.

In order to obtain some additional insights on income conditions of immigrant communities we have calculated the Gini coefficient, as an indicator of income inequality, together with the at-risk-of-poverty-rate in relation to which we have applied a threshold – given by Istat – equal to 9.382 euro in 2008 (Tab. 2).

The results pointed out the highest income inequality in relation to households originating from the rest of the EU zone (43,0) and Romania (37,0). As the Table 2 suggests, the income inequality of EU households residing in Italy is more pronounced than inequality in their country of origin – Romania – and the EU-28 in general. On the other hand, the Albanians present the lowest scores of income inequality (31,0) followed by the Moroccans whose scores align with levels of inequality reported for the rest of the extra-EU households (34,0). Also, both Albanian and Moroccan households residing in Italy are characterized by lower income inequality scores than those registered in their respective countries of origin.

In terms of poverty, the extremely precarious conditions of immigrant households emerge quite clearly: around half of the Moroccan, Romanian and households from the rest of the extra-EU are at risk of poverty in comparison to the 17,4% of households composed only of Italian nationals afflicted by the same condition. Among the nationalities observed, the households from the rest of the EU appear to be the least affected by the condition of poverty risk: in other terms, this immigrant community reported around 60,0% less households at risk of poverty in comparison to another EU nationality – Romanians. On the other hand, among the households originating from the non-EU area, the Albanians stand out with the lowest shares of households at risk of poverty associated with the lowest income inequality scores.
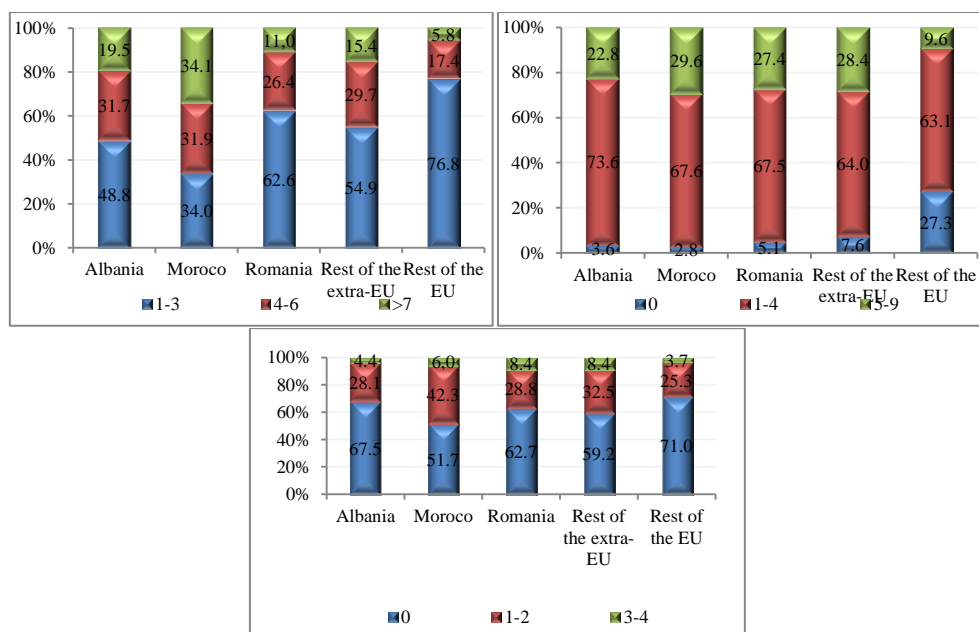
Table 2 – *Income inequality and poverty*

Citizenship	Gini coeff. in Italy	Gini coeff. country of origin	At-risk-of-poverty rate in Italy
Albania	0,31	0,34 [2008 World Bank]	39,2
Romania	0,37	0,27 [2011 World Bank]	50,0
Morocco	0,34	0,41 [2007 World Bank]	50,5
Rest of the Extra-EU	0,34	N/A	46,6
Rest of the EU	0,43	0,31 [2012 Eurostat]	31,3

Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri"; World Bank (2015) and Eurostat (2015).

Having outlined what are the income conditions of immigrant households residing in Italy in general terms and in reference to certain dimensions, we have proceeded with verifying if these different income levels are sufficient or not to

permit to the immigrant household to accomplish everyday life activities considered as "essential", that is to ensure them life styles that go beyond mere conditions of social exclusion and consequent deprivation.

Figure 3 – *State of deprivation: A) basic needs; B) access to consumer goods; c) adequate housing.*

Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri".

Therefore, given the set of information at our disposal we have identified 25 functions as indicative of the state of economic deprivation and, in specific, as representative of the following three dimensions: 1) basic needs; 2) access to consumer goods; 3) adequate housing. On that ground, we have then calculated the share of households which have registered, during the year previous to the survey, difficulties and/or hardship in relation to indicators of deprivation chosen for each one of the three identified dimensions[5] (Fig. 3).

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[5]In reference to the "Basic needs" 11 indicators were computer: *Inability to sustain unforeseen expenses equal to 750 euro, Inability to afford necessary clothing, Inability to afford basic food, Inability to afford a proper meal at least every two days, Inability to pay rent, Inability to pay electricity, gas, telephone and other bills, Inability to pay medical expenses, Inability to pay transportation expenses, Inability to pay taxes, Inability to pay school subsidies for children, Asked help from someone (not cohabiting) to provide goods. For the "Access to consumer goods" 9*

Globally the Moroccan households find themselves in a situation of most acute hardship in comparison to other studied foreign communities. The condition of deprivation of Albanian households – which corresponds in general to the state of deprivation of other extra-EU household – despite appearing to be relatively less precarious than what has been reported for Moroccan households, it still remains extremely alarming. Finally, the situation of Romanian households seems closer to the one seen for the Albanian households and those originating from the rest of the extra-EU, presenting thus a significant gap in respect to what has emerged for the households originating from the rest of the EU which show a decisively better "status vivendi" among those studied.

4. Relation between main socio-demographic traits and household income

In order to complete the observations previously made, we have tried to provide also some empirical evidence concerning the interrelations between the economic conditions, seen in terms of income, and main socio-demographic traits of households composed in part or entirely of immigrants residing in Italy.

With that aim, we have identified those factors that reveal to be mostly correlated with income conditions of immigrant households by using the multiple linear regression with Forward variable selection method[6]. The dependent variable is given as the logarithm of the equivalised disposable household income while predictors incorporate a set of 9 variables comprising both main socio-demographic traits of the household (number of components, presence of young and elderly people in the household, household type and geographical location) as well as certain traits related to the conditions of the head of the household (employment and marital status, age and years of residency in Italy). The results of our model are

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indicators have been determined: *Inability to afford paying for one week annual holiday away from home, Does not have access to internet, Does not have a car, Does not have a dishwasher, Does not have a washing machine, Does not have a personal computer, Does not have a telephone (including a cellphone), Does not have a color TV, does not have a refrigerator* (all to be intended for sole use of household). Whereas the " Adequate housing" dimension was measured with 5 indicators: *Does not have a kitchen, Does not have bath or shower in dwelling, Reports leaking roof, damp walls/floors/foundation or rot in window frames or floor, Inability to keep home adequately warm, Does not have indoor flushing toilet* (all to be intended for sole use of the household).
[6] This model includes in the model one covariate at the time, starting with the one having the highest statistically significant partial correlation with the dependent variable – which in this case is disposable income – and proceeds by including the second independent variable that presents the highest partial correlation coefficient and so on until the coefficient of partial correlation coefficient is not significant anymore at the predetermined level.

enclosed in the Table 3 in form of standardized coefficients (*β*) of the multiple linear regression performed separately for each considered foreign nationality.

First of all, in case of Albanian and Moroccan households the analysis pointed out as variables of major importance the employment status together with the geographical area, while in the model related to the households from the rest of the extra-EU area the employment status was followed by the variable household type. In the models related to Romanian households and those originating from the rest of the EU zone the variables of highest impact were also represented by the employment status and the household type whereas the geographical area ranked third.

Table 3 – *Multivariate analysis: socio-demographic determinants of the equivalised disposable income*

Predictors	Albanians	Moroccans	Romanians	Rest extra-EU	Rest EU
HOUSEHOLD					
Number of components	.112***	.092***	.249***	.137***	-.022***
Geographical area					
South and Islands (ref. North and Centre)	-.201***	-.227***	-.153***	-.142***	-.179***
Household type					
Mixed (ref. only immigrants)	.136***	.030***	.224***	.234***	.183***
Presence of young under14					
Yes (ref. No)	-.132***	-.265***	-.133***	-.139***	-.042***
Presence of elderly 60+					
Yes (ref. No)	-.043***	-.009***	.025***	-.021***	-.007*
HEAD OF THE HOUSEHOLD					
Employment status					
Unemployed (ref. employed)	-.308***	-.182***	-.311***	-.223***	-.273***
Marital status					
Not married (ref. married)	.044***	-.046***	.059***	-.029***	-.122***
Age	.152***	-.075***	-.096***	-.024***	.044***
Years of residing in Italy	.028***	.033***	.122***	.038***	.057***
R^2	*15,0%*	*12,0%*	*17,0%*	*12,0%*	*14,0%*

Source: own elaborations on the dataset "Reddito e condizioni di vita delle famiglie con stranieri".

Observing the most incisive variables in our models, it can be noted that the unemployment status of the head of the household in confront to the employment status reduces the income most significantly – by 0,31 – in case of Romanians and Albanians and somewhat less significantly – by 0,18 – in case of Moroccans. Moreover, the household residing in the South and Islands would have at its disposal an income that is by 0,23 or 0,20 or 0,15 lower for Moroccan, Albanian

and Romanian households respectively in comparison to those residing in the North-Central area. Regarding the household type, the income of mixed families in respect to those composed only of immigrants would be higher by 0,22 in case of Romanians, by 0,14 in case of Albanians and by 0,30 in case of Moroccans.

In terms of the household structure, it should be pointed out that the presence in the household of children under14, ceteris paribus, would be negatively associated to the level of disposable income: in fact, in comparison to households where children under14 are absent, those that have them show a reduction of income by 0,13 in case of Albanians and Romanians and by 0,27 in Moroccan case. Also the presence of elderly tends to diminish, despite with a marginal effect, the disposable income in confront to households where they are not present. It can be also noted that the age of the head of the household is negatively associated with the household income in all models except those related to Albanian households and those originating from the rest of the EU area. Finally, the years of residency in Italy appear to affect positively the household income, although with a marginal effect in conformity with literature findings.

At the end of this work, it is certainly possible to affirm that the role played by the socio-economic traits in defining the economic conditions of immigrant households in Italy – seen primarily through the income lens – reflects generally the mechanisms that are typical for the universe of immigrant households residing in any country different from the one they hold the citizenship and/or are born in, incorporating at the same time some of the distinctive elements linked to the particular Italian socio-economic context. Having said that, in the next future we engage – assuming that the future statistical surveys on immigrants will allow it – to analyse also the impact that ethno-cultural and linguistic traits might have in determining the economic status of immigrant households in Italy. Introducing this integration to the work presented in this occasion would permit to obtain more precise indications on the areas that should be in the focus of government actions with an aim of improving the economic conditions of immigrant households that today appear to be particularly precarious. Furthermore, the fact that the employment of foreigners in midst of the economic crisis (2008-2012) reported an increase in absolute terms (equal to slightly less than 300.000 units according to the Ministry of Labour) raises another important issue to be investigated: i.e. whether this employment increase has brought an improvement of living conditions of immigrant households or, in substance, has been linked to an increase of underpaid foreign force generating thus an additional aggravation of already existing deprivation state of immigrants.

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SUMMARY

The "Lifestyles" of immigrant households: a statistical analysis on the dataset Eu-Silc

Between the last two census surveys (2001-2011) there has been an increase of households with at least one immigrant member equal to 172,1%. This research paper aims at analysing the living conditions of households with at least one immigrant member, distinguished by the immigrant's nationality, in relation to four fields of observation – demographic traits, housing conditions, income distribution and living conditions (economic hardship, material deprivation, etc.). The primary data source used is the "Condizioni di vita delle famiglie con stranieri" survey carried out for the first time in Italy in 2009 on a sample of 6.000 households with at least one immigrant member residing in Italy which allows comparisons between three types of households: those composed entirely of immigrant members, those represented only by Italians and the mixed ones. Our approach, which was developed by computing indicators on socio-economic wellbeing and/or hardship, has allowed us to identify heterogeneities and homogeneities not only among different types of households but also among those nationalities that are currently the most represented ones in Italy (Romanians, Albanians and Moroccans).

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