



POLITECNICO
MILANO 1863

DIPARTIMENTO DI ARCHITETTURA
E STUDI URBANI

*“Anti-Poverty Strategy: Policies for an Effective Implementation”
Università Bocconi - Milano 9 ottobre 2026*

From Housing Research to Housing Affordability as a Policy Field

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Research Group:

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OCA - OBSERVATORY ON HOUSING AFFORDABILITY

Massimo Bricocoli, Marco Peverini, Lorenzo Caresana



ESPON



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European Spatial Planning Observation
Network - 2030

HOUSE4All - Access to Affordable and Quality Housing for All People

Emanuele Belotti, Massimo Bricocoli, PI Franziska Sielkner, TU Wien



Regione
Lombardia

Lavorare e Abitare in Lombardia

Costi di accesso alla casa e retribuzioni nelle città e province lombarde

Massimo Bricocoli, Marco Peverini, Andrea Parma, Carla Baldissera

Milan, emblem of urban growth and housing tension



Photo by Giovanni Hänninen

2015 (the year of the EXPO in Milan) marks a **turning point in the urban economy**

Rhetoric and media discourse that draw Milan as a city of international success also change:

From "Cinderella of Europe" (FT, 2009) to "Place to be" (NYT, 2015)

Growth of real estate prices parallels the growing attractiveness of the city: the **price of housing as unquestionable indicator of city success**

How research can qualify the public debate and shape policy agendas in addressing the housing affordability crisis

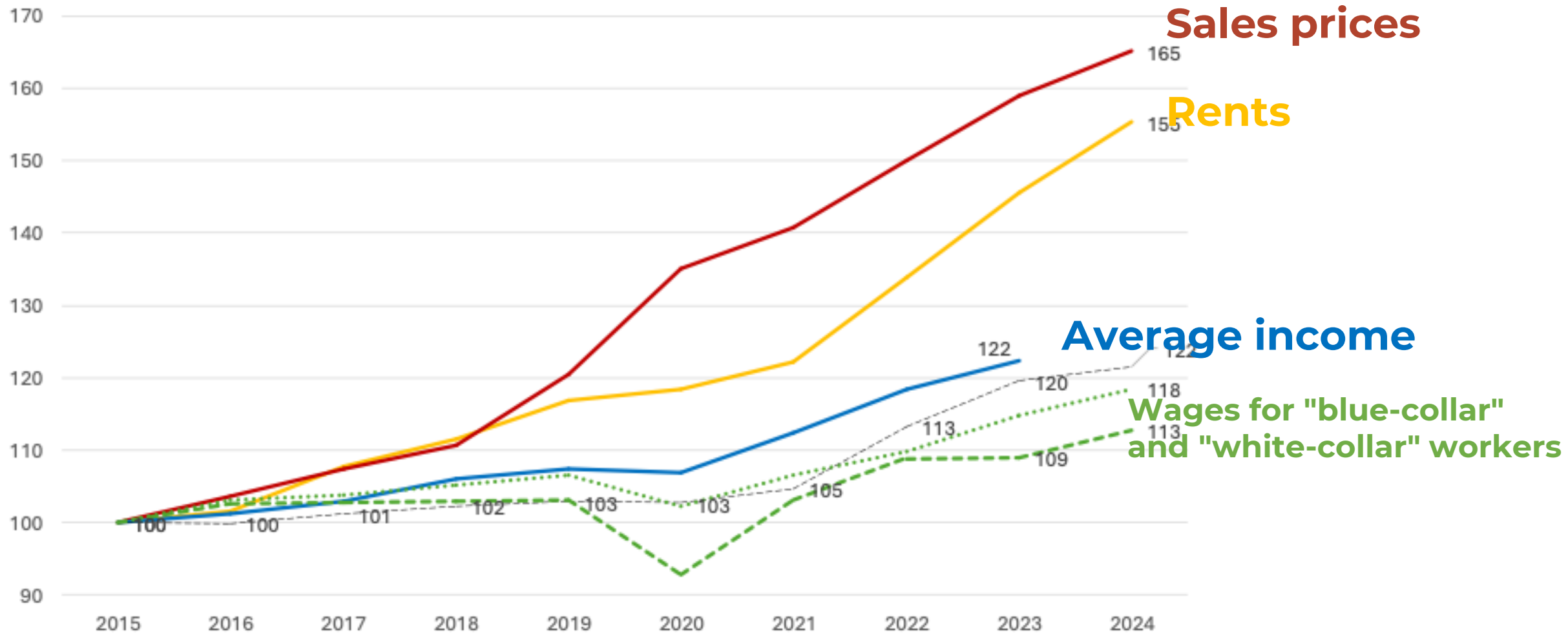
Moving beyond:

- International city comparisons always referring to (rising) housing prices with no reference to the housing costs on the household side!
- housing prices *with no explicit reference/sqm indicator*
- The vagueness of the grey area
“too rich for public housing, too poor for the market”
- housing production as answer to a defined housing need
“sizing town planning / urban development according to housing need”

**Affordable housing → Affordability: an indicator of the relationship between housing costs and incomes
(speaking out to the public and to decision makers)**

- **Housing affordability is not a price category**
nor a new market segment – “affordable housing” - in the provision of housing (risk of further confusive policies...social housing, housing sociale...)
- **It is a measure of the burden that housing places on households**
(30% income ratio)

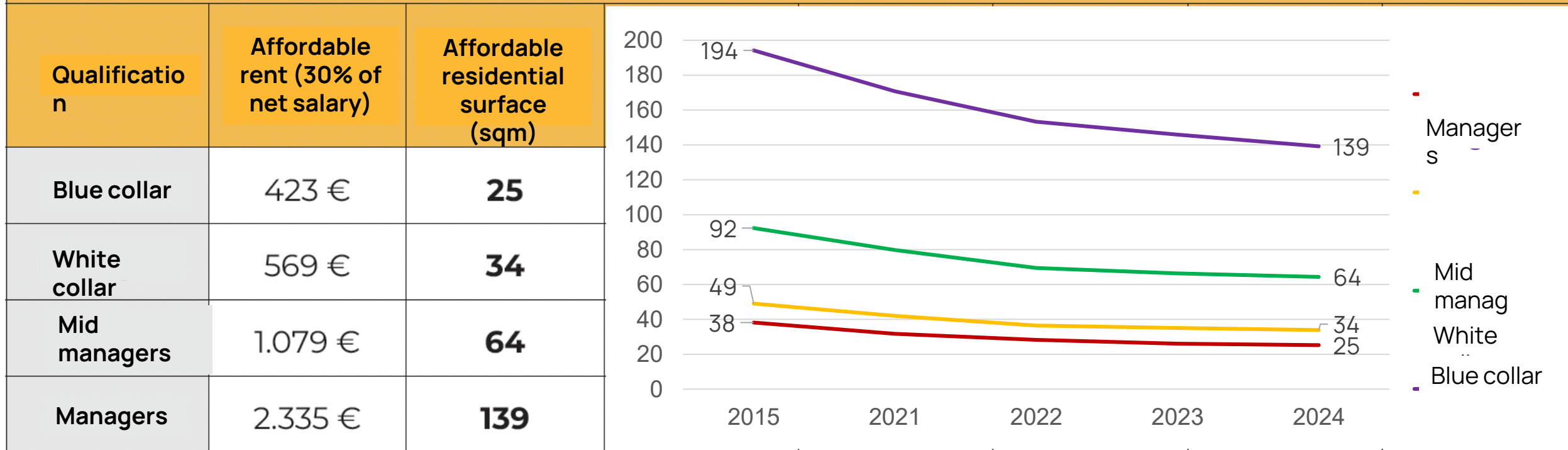
No city for workers: the gap widens



Fonte: elaborazione OCA su fonti varie.

Affordable rental surface for private sector employees

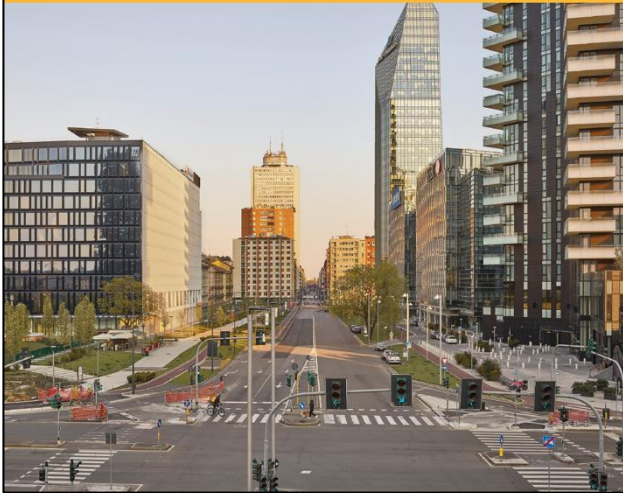
Affordable (30% of net salary) housing surface for renting sorted by working qualification



Non è una città per chi lavora

Costi abitativi, redditi e retribuzioni a Milano

Primo rapporto di ricerca OCA sull'abbordabilità della casa
A cura di Massimo Bricocoli e Marco Peverini, DASTU Politecnico di Milano



Abitare fuori Milano

L'abbordabilità della casa tra città attrattiva e regione urbana

Secondo rapporto di ricerca OCA

Massimo Bricocoli, Marco Peverini, Lorenzo Caresana, DASTU Politecnico di Milano
Prefazione di Alessandro Maggioni



Milano inside out

Abbordabilità della casa e dinamiche di trasformazione nella regione urbana

Terzo rapporto di ricerca OCA

Massimo Bricocoli, Marco Peverini, Lorenzo Caresana, DASTU Politecnico di Milano
Prefazione di Alessandro Maggioni, Consorzio CCL



→ The explicit reference to wages has become unavoidable in the public discourse on housing



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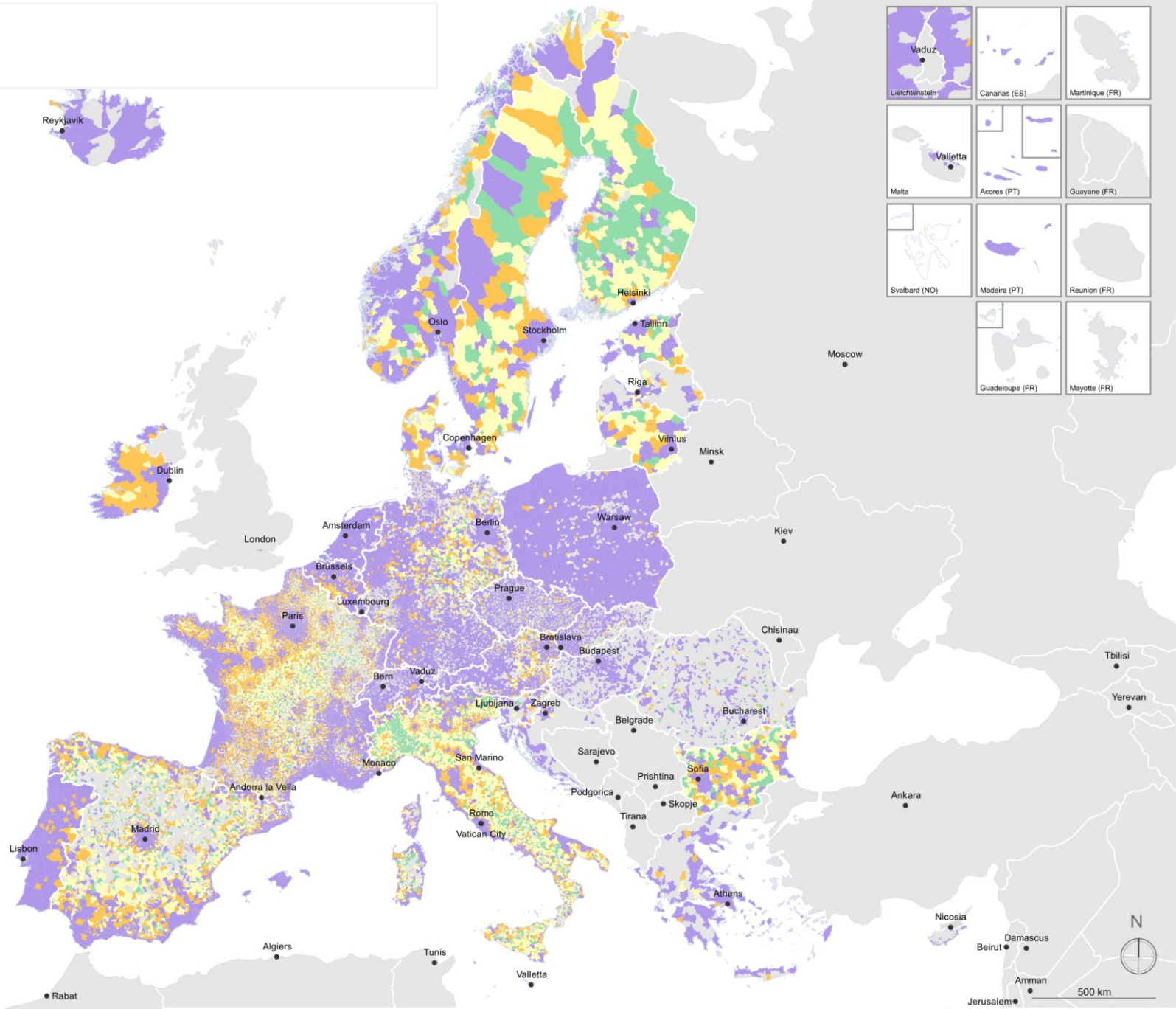
HOUSE4All - Access to Affordable and Quality Housing for All People

What the ESPON House4All research revealed across Europe

- demographic change increases housing demand even without population growth
- affordability differs dramatically between territories
- attractive metropolitan and tourist areas are under the greatest pressure
- access to housing increasingly affects the functioning of the labour market

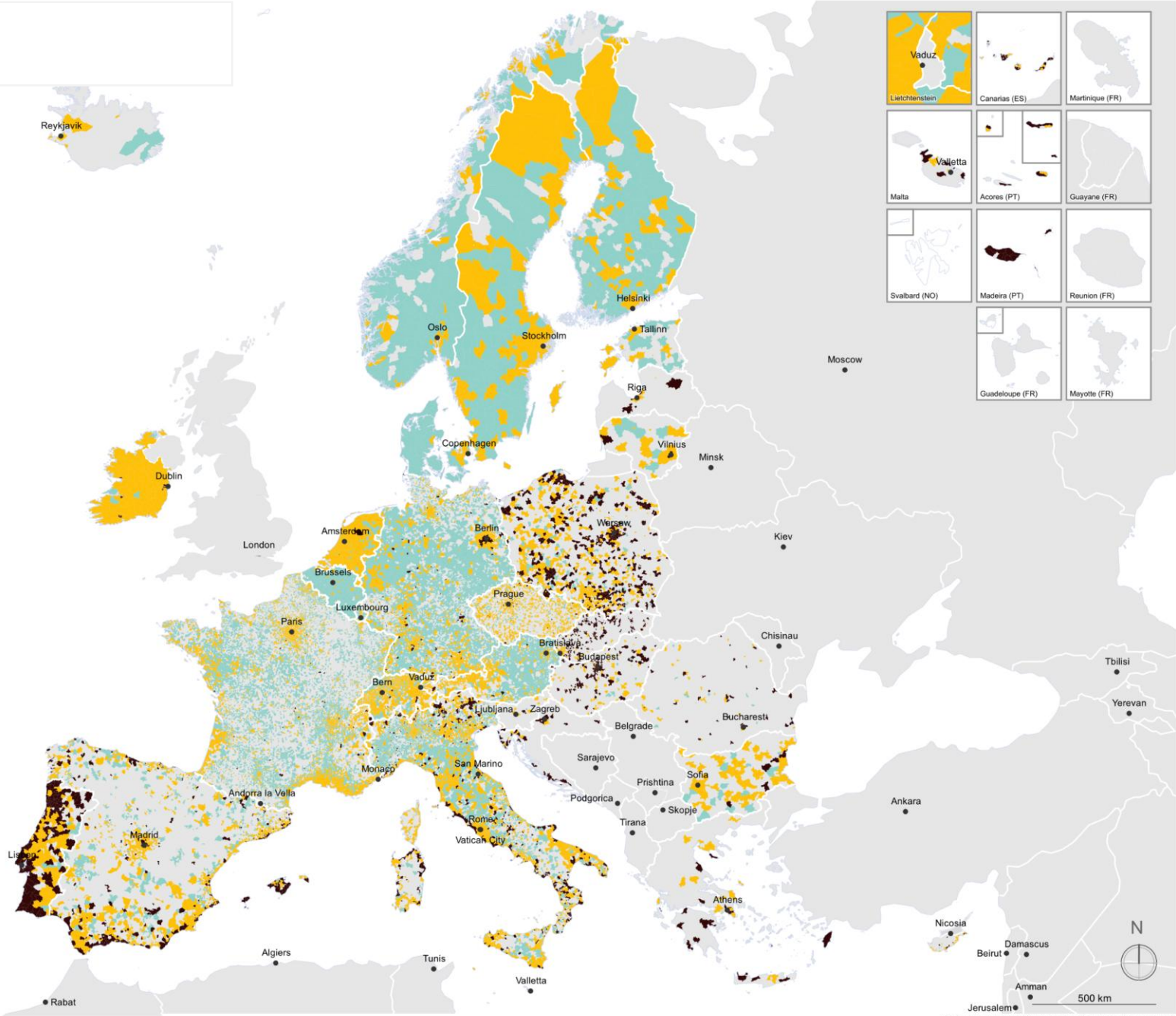
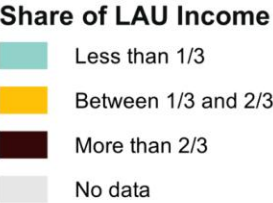
Sales Affordability 2024

Mortgage years for 75 sqm



Rental Affordability 2024

Share of income to rent 75 sqm



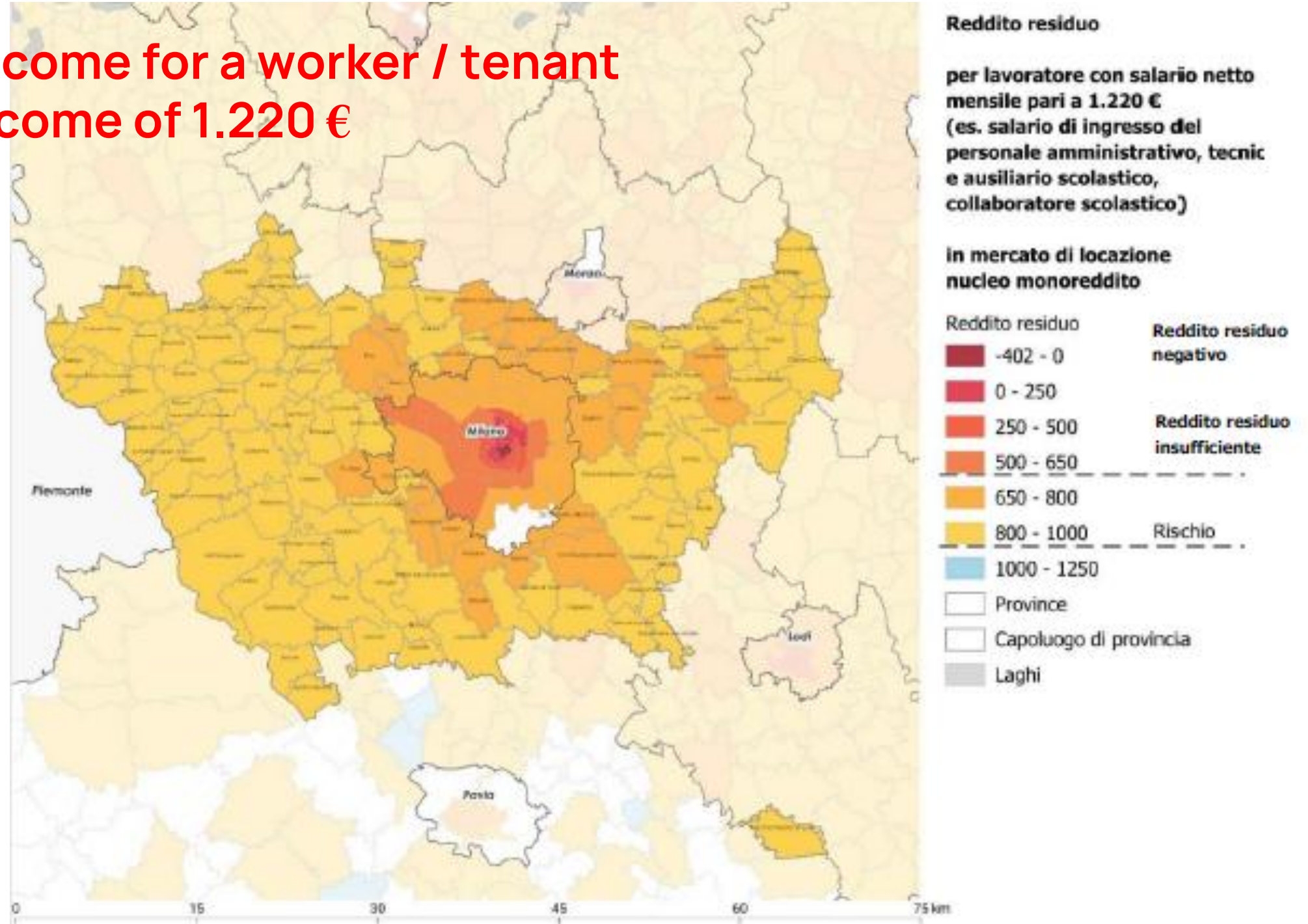
Can workers afford to live where jobs are?

Excessive housing costs are severely straining the ability to recruit workers in both the public and private sectors

Housing costs affect:

- residual wage / poverty line
- recruitment
- retention of workers
- public services
- local economic development

Residual income for a worker / tenant with net income of 1.220 €



Access to housing and labour market - clusters

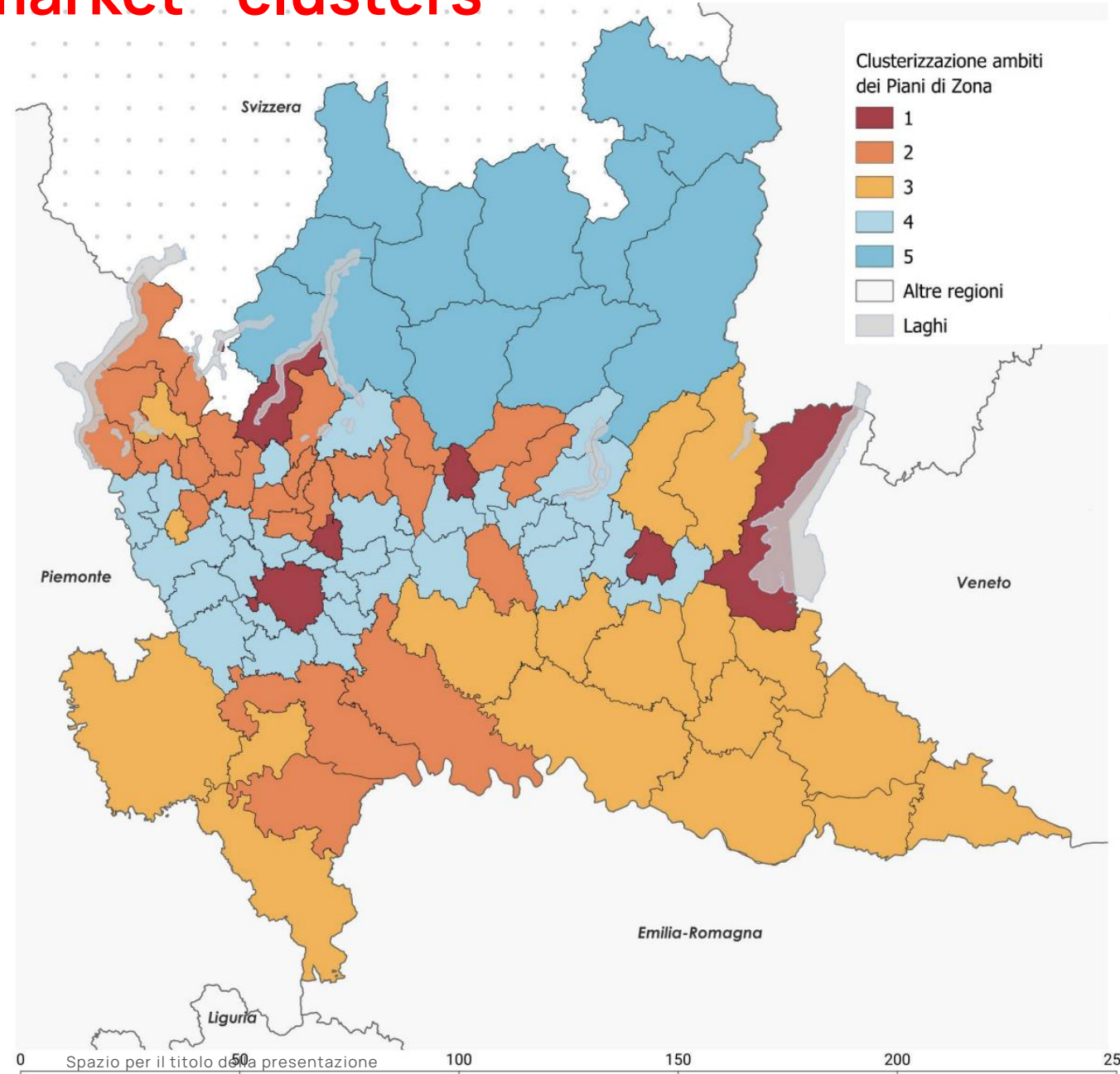
Red areas: Economically attractive and self-contained cities and regions, characterized by high rental rates and very high housing costs.

Orange areas: Areas with high levels of commuting and low rental rates. Housing costs are medium to high.

Yellow areas: Intermediate-cost areas. Commuting from outside the area is limited.

Light blue areas: Metropolitan hinterlands with high levels of commuting.

Blue areas: Mountain areas.



The affordability crisis in Europe is increasingly a problem of

- unequal access to opportunity-rich places
- growing socio-spatial inequalities
- barriers to labour market participation
- risks of new forms of poverty among working households

Affordability as a cross-sector policy domain

Housing costs are shaped by multiple policy sectors, not only housing policies:

- Welfare systems and housing regimes
- Urban planning systems
- labour policies
- transport policies
- energy transition policies

What does this mean for anti-poverty strategies?

Housing affordability should become a **strategic research & policy field** with a focus on:

- integrated indicators (housing, labour, mobility)
- systematic monitoring
- regulation of rental markets
- expansion of public and social housing
- reuse of vacant housing stock
- integration of housing, mobility and labour policies
- stronger local authority capacity



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“Striving for housing. Equality and stability in transient cities”

Contatti

*XXXVII ENHR European Network for Housing Research
Conference*

Milano 29 June – 2 July 2027 UniBicocca + Politecnico di Milano



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Thank you!

Contatti

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