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Northern Italy: the case of Milan**

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*Introduction*¹

In the last three decades, the international literature has given considerable attention to the question of social exclusion, social polarisation and spatial segregation. Beyond all these questions there are a number of socio-economic transformations, occurring in all Western countries, which affect the demographic sphere, the labour market, the welfare state². All these changes have progressively contributed to weaken the mechanisms of social integration created in the “glorious thirties” and create tensions which become particularly evident in the urban context. The reflections of these tensions have been widely discussed getting the start from the famous Wilson’s book ‘*The truly disadvantaged*’ (1987) where one of the thesis put forward by the author is that living in a poor neighbourhood leads to social isolation and reinforces the condition of poverty (neighbourhood effect). European scholars, due to the increase of poverty rates in almost all European large cities, and their relative concentration in specific council estates, put greater attention on this issue, and multiplied the empirical researches discussing the city segregation and the survival strategies of individuals and/or households in respect to the neighbourhood of residence, highlighting the great differences with the American situation. These researches focussing on the individual level of analysis³ explore the every day life strategies people in condition of economic need (mainly unemployed, single mothers, ethnic minorities...) put into practice, that is, the analysis of the flow of information and aid across household and extra-households boundaries, together with the analysis of the resources offered by the local context in terms of job opportunities and available services. By this way, it is possible to consider at the same time the individual level and the context effects. This article si inserisce in this reserach tradition .

When looking at the Italian case, we find some interesting peculiarities strictly related to the north-south divide present in the country. Indeed, northern cities have been much more affected by the industrialisation process and the occupational polarisation (e.g. Milan, Turin) than those located in the south of the country, but the formers reacted much better thanks to their richer and flexible productive system, and the more developed public and private system of services. In the cities of the south, where a real industrial system was almost missing, and local public services were lagging behind, long term unemployed, precarious jobs, high rates of drop-out concentrate. Empirical

¹ This article is based on the empirical results of the URBEX project ‘*The Spatial Dimension of Urban Social Exclusion and Integration: A European Comparison*’ funded by the DGXII (<http://www2.fmg.uva.nl/urbex/>). The project was internationally coordinated by Sako Musterd. The Italian scientific research team of the Urbex project was co-ordinated by Yuri Kazepov. Paragraph 2 of this contribution is based on chapters 1 e 3 written by David Benassi in “Spatial Dimension of Urban Social Exclusion and Integration, the Case of Milan” in Andreotti, A. Kazepov, Y. (eds) 2002, Urbex series n° 16. My thanks to the author for permission to use this material.

² For the labour market transformations, see among the others: Sassen (2000), Siebert (1997); Esping Andersen, Regini (1998); for the demographic transformations see: Lestaege (1991); for the welfare transformations see among the others: Esping Andersen (1999); Mingione (1997).

³ See among the others: Morris (1995); Paugam (1997); Wacquant (1996); Preteceille (2000); Oberti (2000).

researches carried out in these cities⁴ highlight a tendency towards spatial concentration of these disadvantages in specific neighbourhoods such as Scampia or Quartieri Spagnoli in Naples, or the Zen area in Palermo. In this context the family, even if overburdened with responsibilities and without a real support from the public institutions, and the informal support network, mainly formed by the extended kinship, play the major role of social protection. Informal networks and extra-house linkages, as Lydia Morris pointed out (1995), with their movement of goods, services and information are of crucial relevance in exploring the social organisation of a system and in finding out its social polarisation or, more in general, its social divisions. The literature developed at this regard for the south of Italy is rather rich. Lesser attention has been given to informal social networks in studying coping strategies of people living in the north of Italy where social polarisation is more present. The core of this article exactly deals with the coping strategies of individuals and households considered at risk of social exclusion in two neighbourhoods of Milan, the largest city of the north of Italy, focusing on the interplay among the resources people can mobilise and the place of residence with its features. We will refer mainly to three spheres from which it is possible to obtain resources: the labour market, social services and social networks⁵.

The article is divided into four sections. In section one we will discuss the segregation issue for the city of Milan as a whole, giving some empirical hints of the non-segregate patterns existing up to now in the city, despite the booming economic activities, and the presence of the transformations mentioned above. This raises some questions in relation to the city; the first and more general one is: does this mean that social exclusion is not a problem in Milan, and that all the residents have the same opportunities?

To deal with this issue, an other more specific question has to be put forward. Does this mean that neighbourhoods do not matter, as they are all equal, and all provide the same opportunities for their residents?

In section two we will briefly describe the two neighbourhoods, Baggio and Ponte Lambro – the set of our empirical research – emphasising their different historical patterns and their present conditions. The thesis proposed is that despite the fact that the city is rather homogeneous, the patterns of development of each neighbourhood are different and highly dependent on their historical features, on the specific configurations acquired by the housing sector, the public and private social services available, and, last but not least, the features of the inhabitants.

In sections three and four we will discuss the coping strategies of groups considered at risk of social exclusion – single mothers with minors, long term unemployed, lone isolated individuals and immigrants, who are the focus of our interest – referring to the opportunities offered by the local contexts, answering the following questions: which strategies do people use to cope with this condition, and do they vary according to the different groups of reference? Are they affected by the place of residence, and how? Does the place of resident enhance their condition of need?

⁴ See Morlicchio (2001); Gregotti (1999).

⁵ These spheres clearly recall the spheres of market, redistribution and reciprocity of Polanyi's work (1944).

Before starting with the analysis of the city as a whole, however, it is important to briefly specify what we mean by social exclusion, and which dimensions we highlight⁶, so that the reasoning and the conclusions drawn from it become clearer. The many and varied definitions of social exclusion all share some aspects that can be defined as characteristics of the concept. First of all, social exclusion is a ‘dynamic’ and not ‘static’ process, recalling Castel scheme leading to désaffiliation/exclusion (1995); secondly, it involves ‘social, economic and political systems’, being a notion including a variety of dimensions; thirdly, it regards the mechanisms of ‘social integration of a person in society’, thus regarding the relational sphere and not only that of distribution (Negri e Saraceno, 2000: 184). Fourthly, the condition of social exclusion does not refer only to a lack of adequate resources but also regards the social identity of individuals. Being socially excluded also means feeling oneself to be so, so that there is also a subjective dimension (Kronauer, 1998). It is the last two points that are of greatest interest to us. The relational sphere, i.e. the individual’s inclusion in a circuit of supportive relations, becomes a basic element for identifying forms of social exclusion. As is emphasised by Benassi (2002), it is possible to speak of scarce economic resources (poverty in the strict sense) and, at the same time, of social integration, as in the case of Naples. We shall see, however, that the opposite situation is also possible. Scarce material resources alone are neither sufficient nor necessary to imply social exclusion.

The other dimension of the concept of exclusion – subjective perception – must also be borne in mind. In this regard, scientific literature highlights the fact that feelings of stigmatisation and exclusion in the disadvantaged may depend partly on the degree of economic development, “with feelings of exclusion stronger when deprivation occurs in the midst of abundance” (Gallie, Jacobs, Paugam, 2000: 66). Gallie, Jacobs, and Paugam observe (2000) that in a prosperous area the unemployed, but we could simply say all those in economic difficulty, become more and more aware of the distance which separates them from other categories of the population, and hence experience greater bitterness. This seems to be the case of Milan which is, as we will see in the next section, a wealthy city. Both these dimensions – social networks and self perception – will be regarded as particularly important topics in relation to our questions.

1. The city of Milan and spatial concentration

The municipality of Milan, with its 1 million and 3 hundred thousands inhabitants, is one of the most important and populated metropolitan regions of Southern Europe⁷; it is the centre of the great majority of financial and executive activities in the private sector of the Italian economy, performing a crucial economic role for the Southern European market. It is the Italian city that best represents the main features of the so-called post-industrial economies, both from a socio-demographic and from a socio-economic point of view: a very high ageing index (203.26 in 2001 while in Italy the figure was 127,1)⁸, a growing foreign resident population, low birth rates, relatively high divorce and

⁶ It is not the case here to retrace the theoretical debate on this issue, we recall here just some aspects which are particularly useful for our propose. For a review see: Room (1995); Silver (1995), Kronauer (1998) Paugam (2002).

⁷ We refer here to the Municipality of Milan and not the whole metropolitan area which is much more wide.

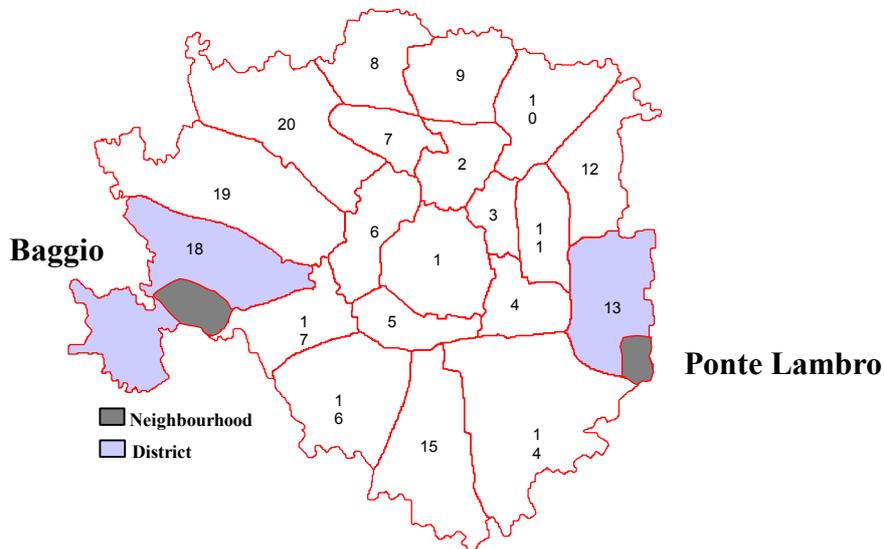
⁸ The *ageing index* is calculated from the ratio of the percentage of the population over 65 to that under 14.

separation rates in comparison to the rest of the country, a very developed tertiary service sector, a very low unemployment rate and the highest level of per capita income in the country. This economic well-being seems to be common to the great majority of the city, even if with some differences among the different neighbourhoods. Let us see how these differences are located within the map of the city.

1.1 Neighbourhoods differences

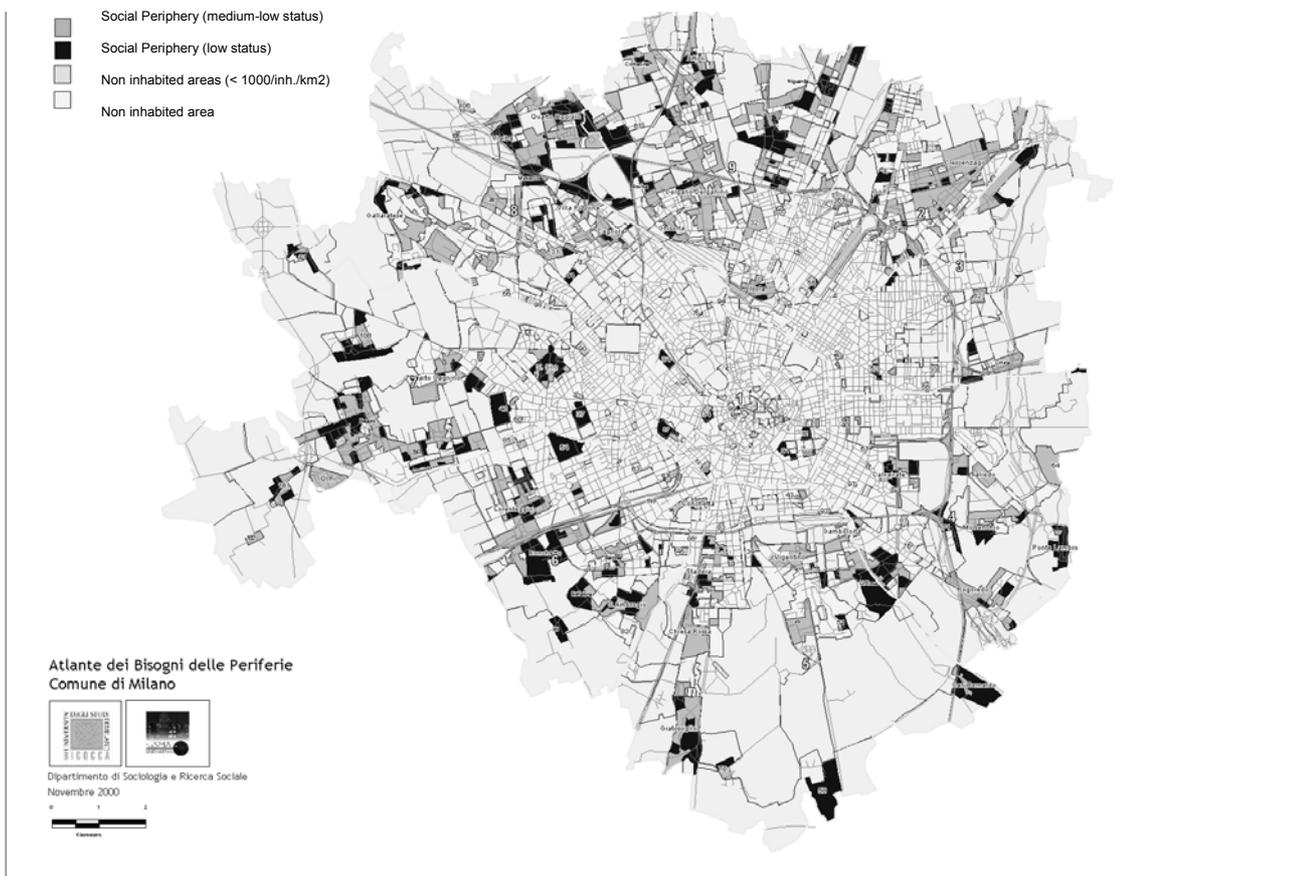
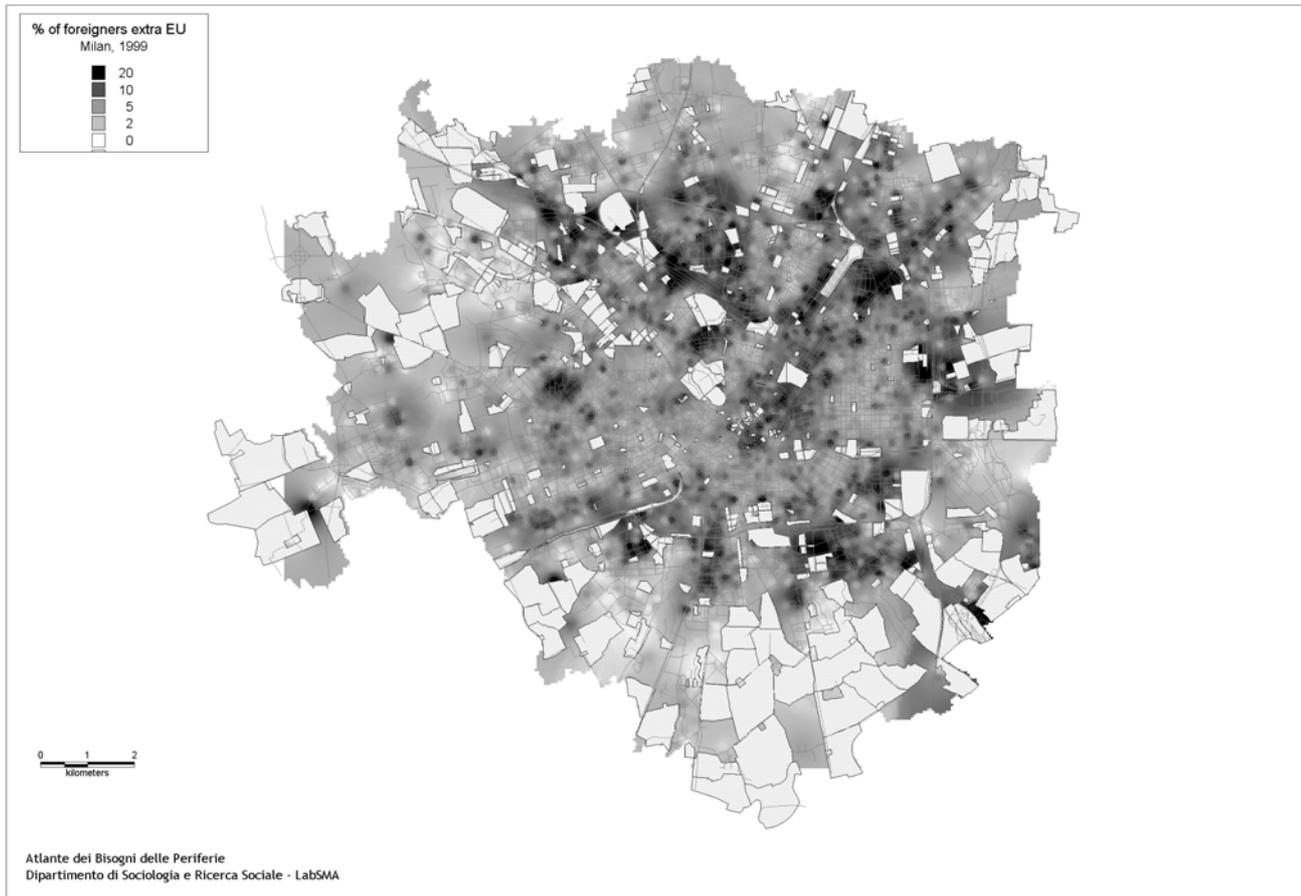
From an administrative viewpoint, the municipality of Milan is divided into nine districts organised in a fan-shape (from the centre to the outskirts). This division does not allow a thorough analysis of the differences or similarities within the city, therefore we will refer to the former 20 districts⁹ and to the census tracts (which are much smaller) to depict the features of the neighbourhoods. For the demographic indicators (presence of foreigners and structure of the population by age) the reference figures are dated 31.12.2001, the latest available. Unfortunately, all the other figures available for this analysis date back to the 1991 census. However, we have good reason to believe that no great change has occurred and, if there has been a change, the trend has been away from the segregation of the disadvantaged, in view of the recent building of residential areas in many outlying neighbourhoods, which are inhabited mainly by young, middle-class couples. The presence of foreign immigrants (see map 2) does not seem to be geographically concentrated, either, apart from the Paolo Sarpi neighbourhood, defined “Little Milanese China Town”, and a small area in P.ta Venezia neighbourhood, labelled “The Casbah”.

Maps of Milan and location of the two neighbourhoods Baggio and Ponte Lambro



⁹ The districts are: 1) Centro Storico; 2) Centro Direzionale-Greco-Zara; 3) Venezia-Buenos Ayres; 4) Vittoria-Romana-Molise; 5) Ticinese-Genova; 6) Magenta-Sempione; 7) Bovisa-Dergano; 8) Affori-Bruzzano-Comasina; 9) Niguarda-CàGranda-Bicocca; 10) Monza-Padova; 11) Centro Studi-Argonne; 12) Feltre-Carnia-Cimiano-Ortica-Lambrate; 13) Forlanini-Taliedo (Ponte Lambro); 14) Corvetto-Rogoredo-Vigentina; 15) Chiesa Rossa-Gratosoglio; 16) Barona-Ronchetto; 17) Lorenteggio-Inganni; 18) Baggio-Forze Armate; 19) San Siro-QT8-Gallaratese; 20) Vialba-Certosa-Quarto Oggiaro.

Map 2: Distribution of foreign immigrants. Map 3: Distribution of the social periphery



Generally speaking, for the city of Milan we can identify a concentric circle model (Burgess) with three main circles. The first and smallest one represents the city-centre (district 1 and 6) where a higher educational level and higher job positions are concentrated, the second represents the residential districts (2, 3, 11, 4, 5, 7) and the third represents the outlying districts with lower income. Some of these latter neighbourhoods developed mainly after World War II under the pressure of migration, and it is precisely here that social problems are often more concentrated. The maps 2 and 3¹⁰ highlight the fact that there is not a single, whole neighbourhood where disadvantages are all concentrated, yet there is a distribution of a type that we can label “leopard spots” of the most problematic outskirts (map 3¹¹). By the expression “leopard spots”, we mean very small areas affected by disadvantage (Mingione, Zajczyk, 1994), formed by a few blocks of buildings spread all over the city and mainly in the third circle.

As we can see, however, in these neighbourhoods there are also rich areas, as well as some strategic urban functions (e.g. some universities in districts 9 and 11, 15). The most marked form of segregation, as Preteceille remarks in his studies of other European cities (2000), does not seem to regard so much the lower as the upper classes, which segregate themselves in the more central and exclusive areas of the city; this is a selection based mostly on market factors, as the price of housing, whether owned or rented, is extremely high there.

What we can say is that in Milan there exists a clearly identified city centre, prevalently inhabited by the more well-off and educated sector of the population, whilst for the other districts the situation is less easy to define, since the phenomena are spread over the whole territory. This is why it is difficult to locate a whole neighbourhood of social degradation in Milan, while it is possible to identify certain blocks of buildings (consisting of two or three estates), mainly located in the third circle of the city, as being particularly problematic. This, however, does not mean that all neighbourhoods are similar and offer the same opportunities or living conditions; indeed they have different histories and developments that affect the opportunities they provide for their inhabitants and, therefore, their coping strategies. In order to verify whether all neighbourhoods, even if located in the same third circle of the city, are equal and provide the same opportunities, we have to go further and deeper with the analysis, looking at the qualitative histories of the neighbourhoods. Let us look, then, at the two neighbourhoods chosen as a case-study: Baggio and Ponte Lambro both located in the third circle of the city.

2. The two neighbourhoods: Baggio and Ponte Lambro

Baggio is situated on the extreme western edge of Milan (see map 1), an urban area which was close to some large industrial areas in the Seventies and which is now close to some of the main tertiary companies (Vodafone, St-Microelectronics, Banca Intesa, Decathlon). In terms of the city plan, the neighbourhood is crossed by an important highway, which constitutes the main axis along which traffic moves. It is therefore very well integrated into the rest of the city by a continuum of buildings, which do not mark

¹⁰ Many thanks to Guido Martinotti who let me use some of the maps of the LABSMA laboratory. Many thanks also to Marianna d'Ovidio who elaborated these maps for this purpose.

¹¹ The index status has been elaborated by the LABSMA; it has been calculated using the following variables: residential density, presence of managers and entrepreneurs versus presence of blue collars, presence of graduates versus presence of residents with primary education only.

any geographical separation. Ponte Lambro is, instead, situated on the extreme eastern edge of Milan, exactly on the other side of the city, bordered by Milan-Linate airport, the countryside and by the river Lambro, one of the most polluted in Lombardy. Ponte Lambro is one of the very few Milanese neighbourhoods that is spatially isolated, the only access road being a tunnel. It developed mainly in the 70s, under the pressure of a new wave of immigration from the south of Italy, following the massive building of public housing which radically modified its urban and social physiognomy, transforming it into a neighbourhood of council housing. These new dwellings were assigned helped to create a district that was comparatively homogeneous in terms of social composition – disadvantaged families mainly coming from the south of Italy, but also people under house arrest – and at the same time problematic. In the neighbourhood, there were serious problems of squatting and unpaid rents, which have still not been completely solved.

Baggio's history is rather different. The neighbourhood had already become the object of massive migratory flows shortly before the Second World War. The first migrants came from other northern regions (Piedmont, Veneto, Friuli-Venezia-Giulia), whilst a growing number started to arrive from the south in the post-war period (in particular from Puglia, Sardinia, Campania, Sicily). One feature that is worth emphasising is that immigration here took place in a different way and at different times, compared to Ponte Lambro. This has had important consequences on the social structure of the neighbourhood. Migration to Baggio took place at a time of exceptional industrial growth, during which there were practically no problems in finding a job in one of the big factories around Milan. This certainly facilitated settlement, something which did not happen in Ponte Lambro. The population of Baggio thus consists mainly of families from southern regions, but who have been living in Milan for several decades, and whose children were born and grew up in Milan. In this sense, the social composition of the neighbourhood population in the last decade has changed both in terms of the higher educational level and the higher job positions of the residents. The different timing of the migratory flows has also affected the role of social housing, which was in both contexts 2/3 of the housing stock before the widespread sales took place, and which thus assumes different meanings in the two contexts. In Baggio it was an important element of upwards mobility (low rents equal greater savings and higher consumer levels), while in Ponte Lambro it was part of a household survival strategy – squatting. Of course, even the integration of Baggio's population did not occur without social problems; experiences of deviance, dropping out and squatting were present too, to such an extent that the outside perception of the neighbourhood, up to a few years ago, was not very good¹². Both Baggio and Ponte Lambro were equally considered disadvantaged areas. Nevertheless, in the last decade – from 1990 up to now – the social divide between the two neighbourhoods has increased. Baggio has undergone a deep upgrading, with the construction of new, high-quality private dwellings, the physical renewal of many council estates which have now been privatised, the physical renewal of several public places, and the drainage of the nearby park which is the biggest in the whole city – Unesco patrimony –, while it used to be a place for drug dealing. The structural changes, together with the increased heterogeneity of the population (which now consists of the original migrants' adult children, who are well introduced onto the

¹² Just to give an example, the inhabitants of another neighbourhood located in the third circle of the city and with the same features as Baggio – Quarto Oggiaro – answering the following question “In which neighbourhood do you think inhabitants are worst off?” declared “in Baggio (Guiducci, 1993).

labour market) have contributed to modify the outside perception of the neighbourhood that has now almost entirely lost its negative stigma.

In Ponte Lambro, the situation is more complex. The population is still more homogeneous (low educational level), and problems of deviance and youth deviance (baby gangs) are still present. The attempts at upgrading set in motion by the public administration failed dramatically, as they did not meet with the support of the residents, and the few new social services set up in the area were forced to close due to repeated vandalism.

We now have many elements to help answer the questions put forward at the beginning of this chapter: do neighbourhoods not matter, as they are all equal, and do they all provide the same opportunities for their residents in Milan? Despite the relative homogeneity of the city and of its districts, the answer is negative. The two neighbourhoods analysed here are both part of the third circle of the city, are both considered neighbourhoods with some problems, but a deeper, qualitative analysis, considering their different historical and social development, highlights fairly clearly the differences between the two. Given these findings, we can return to the question of the importance of the neighbourhood in enhancing social exclusion and affecting residents' coping strategies, keeping in mind the general context of relatively low segregation and the presence in all neighbourhoods of a relative good social mix.

3. Coping strategies

Analysing the actors' coping strategies means investigating the interaction between the actual conditions of the actor and the specific resources available to him/her. These resources can be of two types: 1) material resources such as job opportunities, social services usually provided by the local context, 2) social and personal resources. The latter are shaped by the individual's cultural context (ethnicity, gender, age), as well as by education and personal attitudes. In this perspective, the actor is an active subject who makes choices and acts, even if partly influenced by the given context. This means that the perspective adopted here refers to the individual as an actor able to make choices even if bounded by the given context and his/her resources. To clarify this, some examples can be given. The fact of being dependent on public welfare measures, for instance, does imply that the actor is entitled to them and that these measures are guaranteed (context), but also that the actor has claimed for them (active choice). To this actor the importance of other welfare agencies, which may be located in the neighbourhood, is not so relevant, while it may be crucial in a context where public welfare measures are absent or weaker. Another example: using a local public social service can have a different meaning for different people, for instance using the public dormitory has a different significance for an immigrant and for an indigenous citizen, being a money-saving strategy for the former and the sign of exclusion for the latter (Benassi, 2002). Furthermore, strategies can vary greatly according to the life course, during which needs change enormously, as well as the opportunities offered by the context. A young single mother may need economic resources but also care for her children, while an elderly widow may need economic resources and probably some health care, so that the two women's strategies are different in terms of the resources mobilised.

We gathered information on 58 residents and their strategies: 32 in Baggio and 29 in Ponte Lambro, through in-depth interviews carried out with single mothers, unemployed males and immigrants. Single mothers were fairly easy to access in both neighbourhoods, so that 10 interviews were carried out in each area¹³, the same is true for foreign immigrants who do not represent a high percentage of the residents in either of the two neighbourhoods. The long-term unemployed were much more difficult to locate and to get in touch with, above all in Ponte Lambro. Two different factors made it particularly difficult to find people in this category: first, the fact that long-term unemployed males between 25 and 50 represent a very low percentage of the Milanese population (about 3.5%) and, most important, they suffer from problems (such as poor health, disability, psychological problems,...) other than unemployment; secondly, in Ponte Lambro, some of the families with employment problems are not in touch with the social services or have complex and antagonistic relationships with them, so that it was hard to find contacts¹⁴.

3.1 Coping strategies

The strategies observed are quite heterogeneous and highly affected by the individuals' previous trajectories, nevertheless we can identify: a) some main features which are common to the overall strategies, regardless of the neighbourhood of residence, and more related to the category of belonging (single mothers, rather than the unemployed, rather than immigrants); b) some specific features related to the specific population residing in the neighbourhood and to the outside perception of the neighbourhood itself. Let us look at the main features of the three groups first, as they give us some clues to the question of social exclusion within the city as a whole.

3.1 Similarities in the coping strategies of residents in both neighbourhoods

The young single mothers, both in Ponte Lambro and Baggio, appear to be those who manage to have the best mix of resources. They are active on the labour market, and none of the women interviewed has ever really been unemployed. In this respect, the Milanese single mothers are not excluded from the labour market; it is more a case, as Lydia Morris (1995) suggests, of exclusion *on* the labour market, since these women systematically not only occupy the lowest positions on the employment ladder – a fact that is related more to inequality (scarce access to education and therefore lower educational qualifications) – but are concentrated in a specific sector, cleaning work, which offers little or no job security (being laid off without warning, no holidays, no temporary unemployment measures), as becomes clear in the following excerpt from an interview:

“But work doesn't mean staying in this shit organisation because I need a decent wage every month. I'm someone who's always worked her arse off and then you realise, some people have been lucky in life and

¹³ It is important to specify that single mothers were all separated or divorced women, both in Ponte Lambro and in Baggio. There is only one case of an unmarried mother in Baggio.

¹⁴ It is well known that using formal channels (e.g. access to support from social services) means leaving aside anyone who does not have access to them because of lack of entitlement, lack of information or a feeling of shame. Resorting to benefits given by social services does, in fact, mean admitting to hardship or a condition of need, which are almost always experienced as a personal defeat. At least some of those who do not access the services are those in greatest need, but the fact they cannot be located through institutions makes them totally invisible - hidden situations about which we have no information and which therefore cannot be commented on.

get the good jobs. Well, not good, but even in the organisation I work for they have their fixed wages, they're well off." (Single mother, 34 years old)

The high involvement of single mothers on the labour market reflects the national situation where they are generally more active than the average female population (Saraceno, 1998; Pedersen, Weise, Jacobs, White, 2000) and this can be explained by referring to the Italian welfare system. Indeed, even though single mothers with minors are one of the groups considered "deserving" and entitled to some welfare benefits, both at national and local level¹⁵, these benefits are not at all generous and certainly do not allow them to live without any other income or economic support. Furthermore, quite often the ex-husband does not pay alimony and it is rather difficult for the women to obtain it. In this sense, young Italian single mothers are indirectly forced to enter the labour market and to find a job – even unstable or under-paid – (Saraceno, 1998). In Milan the high rate of female employment is clearly also the result of the dynamic local labour market which provides opportunities for all social groups. These same mothers make great use of public education services such as the public nurseries or all-day school attendance for children, so that they can have more time to work. Indeed, all these single mothers, but also the married ones, have easy and almost free access to crèches or after-school services as they have low incomes or they are directly introduced by the local social services which give them the priority. The situation for older single mothers (older than 45) with minors in both neighbourhoods is less positive. For this category entering and remaining on the labour market, despite the number of job opportunities offered by the city, is more difficult, and dependency on public and private social services – at least until the children become of age – is higher. Both young single mothers and older ones can, however, rely on a system of social services which, although it could be improved, exists and offers support. Most important, it should be emphasised that, even though they may have had to wait for a long time, most of these women have obtained public housing and this is an element of great importance. In Milan, housing is, indeed, one of the main problems and one of the items that weighs most heavily on the family budget, and thus on conditions of poverty. Living in public housing guarantees a home where there is little probability of being evicted and rents are decidedly low, thus making it possible to halt or reverse a trajectory of impoverishment (Negri, Olagnero, 2001), like these interviews show:

'when I left my husband I didn't know where to go, I stayed with my brother's family for a while, then in a sheltered house for almost one year thanks to the social workers, and then, I got the council house, thanks to an emergency procedure set up by the social service. You know, with a roof on your heads everything is different, it is not that all my problems disappeared, but you know....' (Single mother, 43 years, Baggio).

'Finally when I got the council house, I felt starting to really manage my life, before with parents, you know, my mother was always telling my son and me what to do, or not to do, it was as if it was her son and not mine (Single mother, 32 years, Baggio).

The situation for foreign immigrant households, whether the head of the family is male or female, is highly dependent on the moment of the trajectory we take into account. If

¹⁵ The Italian social assistance measures are highly fragmented not only in relation to the categories of beneficiaries, but also in relation to the local context of residence. This means that there is no guarantee of obtaining the same benefits – suffering from an equal condition of need – in different local contexts. With regard to this, see: Kazepov (1997), Fargion (1997).

we start considering their trajectory from the moment they arrive in Italy, they almost always start out from an imbalance between resources and needs. They do not have economic capital (usually little money), they do not have a large social network; they have no knowledge of the language and no house. Roughly speaking we could say that the longer they stay in Italy, the better their living conditions become (at least from a socio-economic point of view). After several years of their staying in Italy, foreign immigrants situation becomes closer to the young single mothers' as far as the labour market is concerned: they are usually integrated onto it, even though their working status does not reflect the education or professional training received in the country of origin, women mainly doing care work, and men usually unskilled, manual labour. If they do not work, it is because of some other problems as health, or psychological disease for men, and, more often, pregnancy or babies for women. Dependency on public welfare is not possible either for them not only because benefits are not generous, but because they are often not even entitled to. Rather, foreign immigrants rely more on private social assistance, thanks to the great number of Charity associations – as the Centro Vincenziano – in the city, located in each neighbourhood. In this case there is a sort of obliged strategy; as few public social services target foreign immigrants, and, since these mainly address households with minors, they turn to the private Catholic centres as no other alternative is available. What makes their situation in some cases worse than that of single mothers, is the major difficulty in obtaining a dwelling in a council house, as they are only entitled to this after several years of residence in the city. The other element which makes their situation worse is the absent of a material social support network in the city or the neighbourhood. Indeed, foreign immigrants can usually rely on other immigrants for having almost any kind of information, which is quite precious at the very beginning of their staying, but rarely on other material supports.

The worst situation appears to be that of Italian unemployed males, who are, in many of the cases analysed in this research, the most dependent on local public social assistance, as they often cumulate a series of problems, whether they are single men or head of a household, and in both neighbourhoods¹⁶. For our interviewees the inability to find or to maintain a job adds to other problems, often of a relational nature, aggravating a situation that is already difficult, as in the following examples:

M., married with children, lost his job in '92 and since then, his wife says that he has suffered from depression... "we even went to the doctors and they helped him, now he's a bit better, here's hoping he's recovered, he didn't want to get out of bed and you can't work like that..." (unemployed male, 43 years old, Baggio)

...at a certain point he didn't go to work any more; he says he had an argument with someone at work, he was frightened... just like that...you know...when it gets to him, he feels ill...He does his best, poor thing, to find work, the other day, too, he comes home and he hasn't found anything. Then he feels a little bit down. Then he gets more demoralised. He (the husband) has had problems with depression, he was having treatment from a private doctor, but thank goodness poor thing, he doesn't make me go there and spend money, because he tells me what to do over the phone (unemployed male, 36 years old, Baggio)

¹⁶ Same empirical findings have been highlighted in another research study, see Saraceno (2002). This however does not mean that unemployed men are more entitled to benefits than others, or that benefits are more generous for them. Yet, it means that when they become entitled to these benefits their biography has already experienced a dangerous downwards trajectory, which is difficult to reverse.

“I started having slight contact with the world of work while I was studying, in the sense of...a few little jobs to make a bit of money, like...maybe selling things... then I did my civilian service, and then I was at home for a while with my mother...then there was this period when I chose to go and live in a little place where I did a bit of agricultural work... then one fine day I found myself looking for a home...it might have been here, it might have been in another town... I found myself here in Milan with a friend I'd made on my civilian service...and just by chance, without even trying particularly hard I mean, by means of an ad in the paper this bedsitter came up, where I'm still living and...I've done jobs, from pony express messenger work to odd jobs in one of those co-operatives with different services...but after a while I don't feel like it...I get fed up...I'd like to do something like be an artist...(unemployed male, 42 years old, Ponte Lambro)

In these cases the job instability has little to do with the structure and dynamics of the local labour market which do, in fact, allow the interviewees to survive thanks to the availability of odd jobs. In a rich context such as Milan, exclusion from the labour market or the impossibility of remaining on it steadily seem to be the result mainly of individual situations. These are cases of people who have not succeeded in developing effective strategies of integration, partly conditioned by cognitive or relational limits, or the “inability to see” forms of behaviour that are different to those they practise. This inability is the result of a mixture of factors which involve: education, upbringing in the broad sense of the term, cognitive and social abilities, skills. An example can clarify better. G. is a long term unemployed who worked for several years as a self employed collecting papers and iron in the street. Several years ago, he had to stop because he did not manage to earn enough money, but he could not even imagine to work as a wage-earning with a fixed time-table in a firm. He went on doing some odd jobs and from time to time he goes back collecting what he finds in the street, even if it is not profitable.

This does not mean that if someone does not find a job it is because he does not want to, but to emphasise the fact that the lack of a job is the symptom of a deeper and more serious form of ill-being which mainly involves the sphere of the individual life, in the first place health and sociability. The lack of a job is not the cause of a situation of need but rather the consequence of it.

The family support, as one might expect, proves to be, in general terms, of great importance both for the single mothers and the male long-term unemployed in both neighbourhoods, even though with some differences, and it can be considered partly a necessary alternative to the inadequacy of a structured institutional network of basic protection and welfare services (Saraceno, 2002). The cases analysed however suggest that caution should be used with respect to the traditional view of the family and the more extended kinship group as a source of support. It is almost exclusively the parents, and not the extended kinship, far less neighbours or friends, who provide (material) support to the interviewees both in Baggio and Ponte Lambro. Moreover, this support is neither automatic nor lacking in consequences. It becomes clear that material support has to be repaid by means of services or similar repayment; general exchange (or reciprocal exchange) takes place exclusively within the household and/or in the parent-children relationship, as in the following case:

If it weren't for my mother, I don't know what I'd do, I don't even want to think about it, I mean I go and eat at my mother's and I don't shop, that already saves money...and then she looks after my little girl, even if I'm ill, she's always there for anything. And then because she lives upstairs we're always there. She's the one who helps me. (single mother, aged 37, Baggio).

Relations, even close ones such as brothers or sisters, expect repayment in the not-too-distant future. These exchanges thus appear to be “strictly” fixed in a logic approaching that of *do ut des*. When repayment is not made or only partly made, this can become a motive for strained relationships, so that they are worn down and finally broken off definitively (cfr Di Nicola, 1986; Paugam, 2002, Andreotti, 2003). There are numerous cases of family relationships breaking down due to these very reasons, with the progressive erosion of possibilities for receiving support in the future and the risk of growing social isolation. It is important to focus for a moment, if only briefly, on the almost total absence of the interviewees’ friends and neighbours, in both neighbourhoods, as a source of support. For all the interviewees daily life with neighbours is characterised only by basic exchanges such as “good morning, good evening”, “how are you” and nothing more. They seem to carry out protective strategies, avoiding any kind of relations, and the length of time they have lived in the place does not seem to encourage inclusion in the pattern of local community relations, so that even some people who have been living in the same place for 15-20 years feel like strangers. Besides this, almost none of the interviewees join, or has ever joined, any neighbourhood associations, or community activities either in Baggio or in Ponte Lambro. In the two cases they do, it is only for mere utilitarian reasons, as these associations represent their members with the Municipality and complain about the level of rents or the conditions of the flats. People are strictly closed within their domestic sphere, as this interview shows:

No, we don’t go anywhere, we don’t have anyone, not even my daughters...we don’t let them go anywhere...they stay here with me, they’re girls who have nothing, they don’t have anyone, why should they go ...we’re all cosy here at home together...and then we can’t afford to spend anything...what do you mean go out, we sit down with the television, and anyway it’s better than going out to the cinema...(Unemployed male, 42 years old, Ponte Lambro)

This social closeness, which is emphasised in the more problematic situations, seems to be partly the result of a lack of opportunities to create new social relations as these people do not go to public places, such as bars – also because of the lack of money –, the Parish, or, more simply, the neighbourhood park. Nevertheless, there also seems to be little ability to initiate or establish social relations and this has more to do with the satisfaction of the basic functions considered by Sen (1987), such as enjoying good health, having a home, or knowing how to communicate, and only partly with economic possibilities in the strict sense. Indeed some of the interviewees are chronically ill (AIDS, permanent disability,...), some others have experienced serious housing problems sleeping for a while in a car, some others have relational problems, and all of them share a low educational level, which is proved to be related to more closed social networks (Fischer, 1982).

Given this general picture in relation to social networks, it is not difficult to imagine that feelings of exclusion are stronger among the lonely unemployed males and among those who suffer from chronic illness as they feel useless, both in Baggio and Ponte Lambro, as this interview shows:

Like this, out of work, no money in my pocket, a little bit bitter...I feel useless...I want to tell you something: When I die, I don’t want anyone mourning for me... because I mean, what have I had from this life? At least on the other side I’ve got my own... my little place so I don’t see anything anymore, I

don't suffer and all that... because in this life I've always suffered, so when I die, why should anyone cry? (Unemployed male, 49 years old, Baggio).

But there is not only the feeling of uselessness, there is, much more important in our cases, a widespread feeling of being inadequate, of stigmatisation, of being the “black sheep of the family” which is shared by many of the Italian interviewees.

I don't ask my brothers for anything because I'm always seen as the black sheep of the family, the one who's never managed to do anything and just causes trouble... (lone mother, aged 29, Ponte Lambro).

This feeling, when mixed with the age variable (people over 45) and with chronic problems, interacts with the ability to put forward effective survival strategies, so that the older interviewees have a sort of resigned attitude. They do not seem able to search for alternative resources apart from the ones coming mainly from the redistribution sphere.

At this stage we have some useful elements for returning to the definition of social exclusion put forward at the beginning of this chapter (see Introduction), and starting to answer our general question. We had identified the lack of social ties and a sense of belonging to the local context as a key factor in social exclusion and our empirical findings suggest that social ties and participation in the life of the community, in this context, prove to be extremely fragile or non-existent, both for the women and for the men interviewed, and even more so for foreign immigrants. We see situations where the economic resources are adequate, for instance for single mothers and immigrants as they usually work, nevertheless there is exclusion from the social solidarity networks and from the life of the community (Benassi, 2002). In this sense, social exclusion starts becoming an important question even for the city of Milan.

As regards the second element we identified to characterise social exclusion – a feeling of stigmatisation and self perception – our findings support the thesis of Gallie and Paugam. In this context of relative abundance where most people get by, the disadvantaged seem to have a stronger sense of the weight of their past actions, blaming themselves for their downward trajectory which is always experienced as deviant from the “normal pattern of life”, and very troubled. In this respect, what can be seen fairly clearly in Milan is an individualistic view of situations of need, perceived by the individuals themselves, which makes their experience all the more bitter¹⁷. People who experience these situations feel as though they are failures.

Both the fragility of the social networks and the feeling of stigmatisation, of being unsuccessful – identified as particularly important for identifying forms of social exclusion – are present in our interviewees' biographies. In this sense, social exclusion is an issue in the Milanese context, too, even though the question is partly concealed by the relatively low number of people in a condition of need.

Despite these common features, which can partly be understood as a result of the local welfare system, there are several differences between the strategies of the interviewees, which are more related to the neighbourhood of residence. We shall now examine these.

¹⁷ The situation is, for instance, completely different in Naples, where feelings of stigmatisation are less evident, partly because of the widespread situations of poverty (Morlicchio, 2003; Benassi, 2002).

4. Contrasting strategies in Ponte Lambro and Baggio

As far as job opportunities are concerned, there are no substantial differences between the two neighbourhoods, since, although Baggio is nearer the large companies and richer in opportunities within the neighbourhood, the general offer of employment throughout Milan and the interviewees' relative high spatial mobility, prevent discrimination and considerably ease any possible "neighbourhood effect". In the same way, no cases of discrimination on the basis of the neighbourhood of residence have been noted, which emphasises the fact that the relatively negative stigma attached to a neighbourhood is not pervasive and does not define all its residents. This is partly an effect of the high demand for labour – skilled or not – which reduces the probability of discrimination due to place of residence (the companies are not interested in where their employees live) and facilitates a selection based more on a person's individual curriculum, his/her reliability and actual ability to do the job.

Differences in the coping strategies of the interviewees can be found instead in relation to both the redistribution and the reciprocity spheres. As we have seen in the previous paragraphs, in Ponte Lambro residents often have conflictual relationships with public services and this antagonism emerges quite clearly with respect to the social services.

In Ponte Lambro the local social services – which are authorised to provide services and benefits, including economic benefits – do, in fact, prove to be made use of less than those in Baggio, both for single-parent families and for those with minors depending on them. This is partly linked to a vicious circle in the collective image both of social workers and of residents. The social workers perceive the neighbourhood as a relatively disadvantaged and "criminal" social environment compared to the rest of the city – an environment that is more likely to lead young people to adopt deviant behaviour, almost as though a sub-culture existed. On the other hand, the residents perceive the social workers as people to be kept as far away as possible from their households, for fear that they "take the children away". This negative perception, both by the social workers and by the residents, is fuelled by events that have actually taken place: the arrest of residents or accusations of association with organised crime on the one hand, minors being taken away from their families by the social services on the other (something that happened to one of our interviewees). Rather than submit to control by the social services, the interviewees thus renounce any claim to benefits, even of an economic nature, also in view of the fact that they cannot be certain of obtaining them¹⁸. The public social services thus remain a resource to turn to in extreme cases in Ponte Lambro. In this situation the private Catholic social welfare centre – the Centro Vincenziano – located in the neighbourhood – assumes greater importance. In Baggio, instead, the Centro Vincenziano, also located in the neighbourhood, seems to be an important reference point mainly for foreigners but far less for Italian women, especially for younger ones, to the point where an interviewee states:

Q. Have you ever made use of the Centro Vincenziano in Baggio?

¹⁸ As previously mentioned, there are no certain criteria for obtaining benefits, especially those of an economic nature. In Milan everything depends on the municipal budget and not even conditions of proven need guarantee that benefits will be obtained. The result is obviously a high degree of discriminatory power by social workers, who are authorised to decide how much the benefits should amount to and who should obtain them.

A. The priests' centre? Where the Moroccans go? (Derisive tone of voice) I'm certainly not going there, no, I'm not done for yet, you mean I should go and act like a stray dog that has nothing, too, really...personally...they go there because they don't pay and they have no other place to go and no one to rely on. (Single mother, 34 years old, Baggio)

It can thus be seen that in Ponte Lambro, where the public social services are little used and make little impression on the area, the private Catholic social services are the main source of institutional support, whilst in Baggio there is the opposite trend. There seems to be a sort of necessary alternative.

There is another important distinction between the two neighbourhoods in relation to the use of public services and it affects the school system¹⁹, which marks the difference in the future perspectives of the two neighbourhoods. In Ponte Lambro several interviewees – those who are better off and those who have a car – prefer to send their children to schools outside the neighbourhood so that “the child gets a change of environment, and the schools are better, too” (single mother, 34, Ponte Lambro). This is how negative selection is set in motion: those who attend the local schools are prevalently children with problematic families (not only for economic reasons). In Baggio, the situation is more articulated, and out of the three schools located in the neighbourhood, only one has a negative reputation, while all the others are very much appreciated and also have experimental programs positively mentioned on the municipal newspapers. This difference suggests the different chances the two neighbourhoods offer, and show the selective mechanisms at work in the two contexts, even in other sectors such as housing, that follows the same logic. In Ponte Lambro residents tend to use services outside the neighbourhood – where possible and affordable – and tend to move away, and this means that the neighbourhood and its facilities are left to those who do not have, at least at that moment, alternative resources, triggering a dangerous vicious circle.

With regard to the sphere of reciprocity, or more precisely the social networks and social support networks, some other differences are visible between the two neighbourhoods, due mainly to the different characteristics of the residents. As has been pointed out, both neighbourhoods have been affected by considerable migration from the south of Italy, but at different times and in different ways. Amongst the interviewees in Baggio we frequently find people who were born in Milan or emigrated with their parents, whilst in Ponte Lambro households that have emigrated recently. In Baggio there are several examples of *non co-habiting multigenerational* families (Micheli, 1997, Barbagli, 1997) – i.e. individuals with kinship ties living separately but who can be reached in a short time, a phenomenon amply documented in Italy (ISSP, 1986) – but less so in Ponte Lambro. As is well known, greater physical proximity also facilitates exchange and mutual support: it is more likely to have a support in caring for grandchildren, or some economic help, when relatives live nearby, and these situations are more common in Baggio than in Ponte Lambro. From this point of view the

¹⁹ In both neighbourhoods there is no secondary school. In Ponte Lambro there is one primary and lower secondary school, while in Baggio, which has many more inhabitants, there are three schools – primary and lower secondary.

interviewees living in Ponte Lambro appear to be more isolated and, in many cases, to have weaker support networks²⁰.

The features described for the Ponte Lambro interviewees approximately recall some of the conditions highlighted by the literature as typical of a “neighbourhood effect”: a greater concentration of difficult and deviant situations compared to the rest of the city and weak or non-existent social support networks. The literature, however, points out another condition related to social networks that suggests a neighbourhood effect: the fact that social networks are restricted almost entirely to the neighbourhood “ (Friedrichs, 1998: 85). This condition seems not to be satisfied in Ponte Lambro, where the few social ties interviewees have are mainly located outside the neighbourhood and spread all over the city, even though mainly in the third circle of the city. In this sense, conditions of strong closeness inside the neighbourhood – which mean fewer chances to access information and exchange (see Wilson, Wacquant) – do not exist. On the contrary, a spatial concentration of social ties within the neighbourhood is found in Baggio, where interviewees seem to be more withdrawn into their neighbourhood. Not only in Baggio more services are available for every day life, such as shops or markets, but also banks or social services preventing people to go out of the neighbourhood, but also the members of the social network are more concentrated in the neighbourhood itself. In synthesis, the empirical findings suggest that also in the case of Ponte Lambro – which is the more problematic neighbourhood under examination – interviewees are usually working, and mainly outside the neighbourhood, have rather restricted social networks – which is also the case for the Baggio interviewees –, but social ties are also located outside the neighbourhood. There is, therefore, an opening on the part of all the interviewees towards the rest of the city, which prevents us speaking of social closure or social segregation, and of any signs of a “neighbourhood effect”, even though this does not mean that coping strategies are not affected by the place of residence.

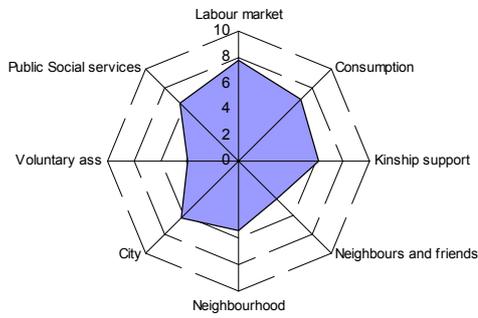
4.1 Visualising concepts

In order to show more clearly the strategies used by the interviewees, and to grasp the importance of the three sources for accessing resources and the use of space (city and neighbourhood services) for the three target groups (but also for each individual) in each neighbourhood, we have made use of diagrams (Andreotti, Kazepov, 2002). These diagrams are divided into four areas: 1) market; 2) family and social networks; 3) social assistance services and 4) space. Each area is divided into two sub-areas: market includes labour market and consumer market (consumption), family and social networks includes the household as well as friends and neighbours, social services includes both private and public social services, and finally, space includes the neighbourhood and the city. Using the interviews as the main source for each sub-dimension, we have attributed scores from 0 to 10 (see the appendix) to draw up a synthetic diagram; the higher the score of a dimension, the more widely it is used. Here we present the average scores for the three groups for each neighbourhood.

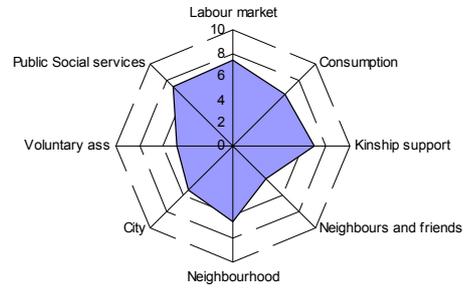
²⁰ It is possible and likely that we got in touch with the most isolated individuals/households in the neighborhood, as the social services both public and private are considered the very last source to activate.

Radars

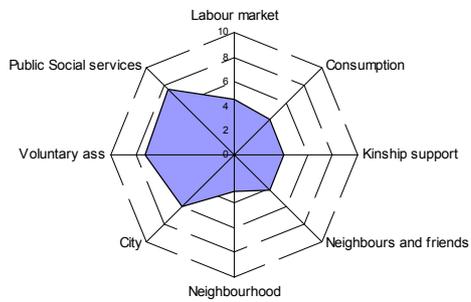
Single mothers Ponte Lambro



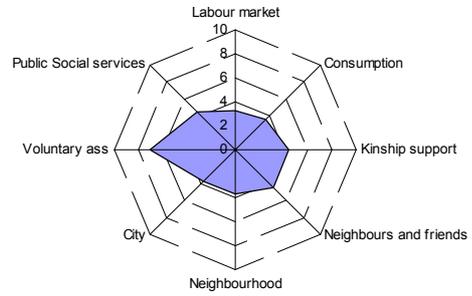
Single mothers Baggio



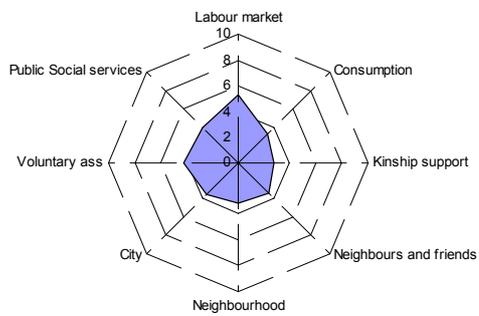
Unemployed males Ponte Lambro



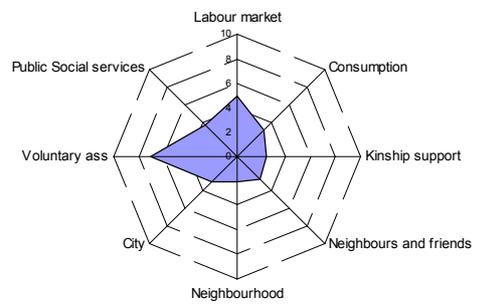
Unemployed males Baggio



Immigrants Ponte Lambro



Immigrants Baggio



As we can see, the diagrams visualise the differences already highlighted among the three groups of the population and the differences between the strategies in the two neighbourhood. It is worthwhile emphasising the role of the space dimension. The diagram shows clearly that the interviewees, both Italians and foreigners, make a fairly similar use of both the city and the neighbourhood. The interviewees have no problems in going to other areas when they can obtain advantages from services located outside their neighbourhood. Most of them go outside it for different purposes, first and foremost for work. This proves to be truer for the Ponte Lambro interviewees than for those from Baggio, who use their neighbourhood more, and more exclusively, compared to the city. Yet, the neighbourhood context is a precious resource for all residents, due to the opportunities for exchange amongst residents, as in the following case:

...I was given all the furniture, when I arrived here all I had was the cooker. This stuff has all been given to me, the table, the dresser...an old lady who died, here in this road...I'd already been living here for about 8 months and they said, if you won't be offended, there's a complete living-room suite with chairs, table, divan. Heavens! I said, but I can't give you anything for it, not that I don't want to, but I can't, and they said don't worry and they gave it to me just like that.

Q. And who told you this furniture was available?

People round here, since they knew I didn't have any furniture, they told us. There was the caretaker, through her...a man who lived here who was transferred somewhere else gave us the divan...From the old lady the wardrobe for the child, too, I didn't buy anything. (unemployed male, 43 years old Baggio).

What is most striking in these cases, is that these objects – furniture, televisions etc. – are acquired from people who are not direct acquaintances but who also live in the neighbourhood, and the contact is made through intermediaries, such as the caretaker or the local baker²¹. Even though these ties are not, strictly speaking, part of the social support network – which is defined as a set of persons with stable personal relations and who provide a person with support in case of need (Cross, 1990) – they are quite important as they allow the interviewees to save money and improve their standard of living. The importance and frequency of this type of exchange is also significant for understanding the social context of the two neighbourhoods. The exchanges point to a social context where resources are available and exchangeable; the fact that a cooker, or any other electrical domestic appliance that still works, is *abandoned* is a sign of resources circulating and shows that people are able to take action, even though the circumstances are specific and limited. This is a considerable and substantial difference with respect to some other urban contexts, where disadvantaged neighbourhoods offer residents no opportunities at all, because no resources are available, and contribute towards prolonging and reproducing the situation of need (Wilson, 1989; Wacquant, 1996). Both in Baggio and in Ponte Lambro situations similar to the one presented above have been described, emphasising the fact that these social contexts are internally diversified and have available resources.

²¹ Si tratta però di legami che si esauriscono in quello scambio, e che non trovano seguito, nel senso che non si stabilisce nessuna relazione continuata e nessun tipo di obbligazione con il donante. These, however, are ties that do not extend beyond the exchange in question, ending there, in the sense that no continuing relationship is established, with no sort of obligation towards the donor.

Conclusions

This chapter started out with one general question referring to the city as a whole and the problem of social exclusion – do forms of social exclusion exist in Milan? – and some more specific questions related to the importance of living in certain neighbourhoods for the coping strategies of the deprived people – do neighbourhoods offer the same resources, and does this affect the residents' strategies? –. Our empirical findings, as we have seen during the analysis, provide some clues, though certainly not definitive ones, on both issues, which are somehow linked.

In studying the individual, but also collective, strategies of the interviewees, implicit references have been made to the neighbourhood as a micro-system, with its ability to integrate residents respectively in the market, in the redistribution and in the reciprocity spheres (see Musterd, Kesteloot, Murie, Ostendorf, 1999). This means that implicit references have been made to the concrete opportunities neighbourhoods offer in terms of job opportunities, services available and system of social solidarity. Following our analysis, we can say that each neighbourhood partly offers a set of different resources, as each neighbourhood has a specific configuration in relation to the housing sector, to the social solidarity networks and to the social services available. Our findings also suggest that these differences are the result of an interaction between the characteristics of the population housed in that specific neighbourhood, and the structures available within it. In synthesis, we could say that the configuration of available resources within neighbourhoods are path-dependent, that is to say are strictly related to the social and historical features of that specific area and of its population. In this respect, Baggio and Ponte Lambro are good examples: the migration process, occurring at different periods in the last century in both neighbourhoods and interacting with different economic cycles and different immigrant profiles, shaped the patterns of the two neighbourhoods and the opportunities available within them differently.

There is however one element – typical of the Milanese context – that, in some way, slackens the role of the neighbourhood and its importance: the urban labour market. As we have seen, the Milanese labour market is quite dynamic, providing job opportunities at different levels of the occupational ladder. This relatively wide demand for labour throughout the city and its nearest suburbs offers good chances to the inhabitants of all neighbourhoods for facing situations where the problem mainly lies in the lack of an income. This is the case of some single mothers and foreign immigrants who obtain their main resources from the labour market. In this respect, the analysis of the neighbourhood as a micro-system definitely cannot be separated from an analysis of the urban local system and its characteristics, mainly the market. Indeed, the fact that job opportunities are spread all over the city and the spatial mobility of inhabitants – even the most deprived ones – is quite high prevent the existence of the necessary conditions for a neighbourhood effect. In this respect, people's strategies are only partly affected by the neighbourhood of residence, being the whole city, and its opportunities, the reference point for the youngest and more active people. Interviewees in Ponte Lambro, which is the most disadvantaged of the two neighbourhoods discussed here, are a good example: the majority of them declared to have social contacts outside the neighbourhood and to go outside of it for several services.

The great importance of the market sphere in the Milanese context involves some more general considerations on what we might label the Milanese model. Indeed, the importance of the market has some important effects also on the other two dimensions – social networks and social services – which, at the moment, *can* occupy a marginal

position, or, at any rate, a secondary one, for this very reason. This hides important factors of risk. First, the fact that integration in Milanese society seems to privilege the market channel. Amongst our interviewees there are cases where the condition of economic need is overcome by acquiring salaried employment, both by the main figure and by other members of the family, but this does not necessarily mean real social integration, if, by this expression, we mean full participation in the life of the community. The informal network does remain extremely fragile or non-existent. This (partial) isolation is common to many of the situations analysed – an isolation that becomes more evident in the case of certain elderly lone men or women. In other words, there are situations where the economic resources are adequate but there is exclusion from community life. It is this aspect that seems, in our view, to characterise the interviewees in the Milanese context: not so much poverty as the lack of resources, but as the lack of a solidarity network and the participation in the community context. Secondly, the strong “dependence” on the market sphere conceals dangerous risks for patterns of impoverishment. Indeed, when the market comes to a halt, entering a phase of recession or stagnation, our interviewees are the first to suffer from the crisis and to be banned from the market, since they do not possess any professional qualifications that allow them to “learn a trade”. Moreover they often lack any real insurance coverage, since they are not “on the books”, or work in co-operatives with little or no insurance. The low salaries in these jobs do not allow them to save money, so that they find themselves virtually in a condition of poverty at the first sign of an emergency. In this context, the present marginal role of the public social services can become a serious problem but, most importantly, the problem is the absence of protective measures, such as the minimum income measure, framed at a national level. If all this is aggravated by restricted networks, it is clear that exclusion can become a serious problem in Milan.

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