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### **Exploratory analysis of Italian families**

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## *Economic situation of families and perception of social reality Exploratory analysis of Italian families*

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### **Abstract**

The economic situation of a family is an aspect that has a great influence on lifestyle and the way that the members of a household perceive social reality. Starting from an analysis of the economic situation of Italian families, this study focuses on the way that their members perceive certain elements of the social reality that they are part of, their future prospects and those of new generations. The application of correspondence analysis makes it possible to conduct simultaneous analysis of data regarding the social, economic and socio-demographic characteristics of families and their future aspirations and prospects within welfare systems. The results of the research, conducted using Eurobarometer data, confirm that socio-economic conditions have a significant influence on reading the relevant social reality through the level of institutional and interpersonal trust. Families show different levels of expectations with regard to the State and the market depending on their corresponding social profile.

Keywords: socio-economic perception.

### **1. The family: source of support and demands**

As the current social and economic situation shows few signs of improvement, it is placing considerable strain on Italian families (or households), who are increasingly burdened with onerous tasks as a result of a welfare system that frequently withdraws its support.

Although the family is mainly considered in expressive terms in contemporary society, just like in modern society before it, economic factors still play a fundamental central role. The family is a significant economic “operator” as the household forms the basis for producing income, which is distributed among active and non-active members, young people, adults and the elderly. The family is not only a consumer but also a manager of household income that produces, redistributes among its members, spends and saves.

To support this statement, reference can be made not only to academic research but also to studies conducted by designated institutes such as ISTAT in Italy<sup>1</sup>. The Italian National Institute for Statistics analyses the situation of families by examining their structure and behaviour, together with lifestyles and economic conditions with details of income and consumption. It is the economic aspects of families that have reawakened the interest of researchers over the last few years<sup>2</sup>, presumably partly as a result of the ongoing economic crisis that has seriously affected families. The family is therefore a complex organisation undergoing constant transformation that produces goods and services both of a material and relational nature for its members, which enter the market outside the family sphere at the same time. However, it is also a consumer as it makes use of and consumes goods and services produced within it in material form or otherwise. However, in order

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<sup>1</sup> For further details see the survey of family consumption (<http://www.istat.it/it/archivio/4021>) and the survey of income and living conditions (<http://www.istat.it/it/archivio/5663>).

<sup>2</sup> Such as the research by Del Boca and Rosina or Cannari and D'Alessio, as well as contributions by the Observatory on family consumptions at Social Research Centre (C.Ri.S.) at the University of Verona in collaboration with research company SWG of Trieste (<http://profs.formazione.univr.it/crisvr/>).

to discharge its social duty, which can be summarised by the term “social reproduction” (Di Nicola 2008), the family activates exchange relationships with the market (salary in exchange for work) and the welfare state (taxes in exchange for services such as education and health).

Although family types are seen to be complex and are structured in different ways (Di Nicola 2008), it is useful to remember that, in addition to its expressive and economic aspects, the family plays the important role of administrating the services that are produced within it. These are resources such as providing care and housework done by women, which are not included in GDP calculations; as Alesina and Ichino highlighted (2009), this is essentially a hidden resource available to Italian families that allows them to maintain a high standard of living despite having lower salaries than in other European countries. This invisible resource enables these families to adopt an independent position with regard to the market as far as possible.

Most studies in literature<sup>3</sup> on the subject of the economic characteristics of the family focus in particular on the aspect of consumption, which is also easy to measure. Indeed, the family is considered to be a unit of consumption, as it is within it that choices are made to make purchases and that consumer habits such as types of food or clothing are very often modified. As Saraceno and Naldini (2001) showed, the family has made a significant contribution to transformations that have occurred in the field of consumer society and there has always been interest in household consumption, even if it became more individualised from the fifties onwards, becoming a way to affirm individual independence or belonging to different reference groups. The household is used as a unit of measurement in the field of national studies that assess poverty and economic conditions in the community.

Considerations on the economic situation of families – measured through consumption and income – refer to the concept of poverty and exposure to the state of poverty. Italian families have deployed their ability to save over the last few years as a resource for coping with the crisis and all its resulting economic and financial difficulties. Nevertheless, periodical studies by research institutes<sup>4</sup> indicate a trend whereby these resources are being eroded.

Although the following study refers to the economic aspects of the family, instead of dwelling on the question of poverty it will focus attention on the way that households assess their economic situation (namely whether they deem their available income to be sufficient or insufficient, whether they are able to deal with unforeseen circumstances and so on). It will focus above all on how this perception is connected to the level of institutional and interpersonal trust, the role assigned to the State or the market as a partner in a constantly active exchange<sup>5</sup>. However, the link between poverty and household situation must always be borne in mind, since a family subjected to a state of poverty may prove to be able to alleviate its condition, as it is an organised structure. Important contributions on this issue have been made by Alcock and Siza (2009), who underlined the major role that the family plays in the paths that individual lives take.

The following analysis offers a multi-level view in the sense that it starts by studying the economic situation of families and moves on to examine the perceptions of individual members with regard to certain aspects of social reality. As Cannari and D'Alessio (2010) underline, the success of children in Italy is very often influenced by family relations to a significant degree. Nevertheless, it must be remembered that family relations can also influence the quality of the system, as shown by Alesina and Ichino (2010). As Di Nicola and Donati (2002) claim, being born and growing up in one type of family rather than another is an important factor, as it influences the ways and opportunities by which individuals become part of society outside the family.

The main objective of this contribution is to analyse how the perception of the economic situation of one's own family can influence decision-making levels of interpersonal and institutional trust, with varying distribution of responsibility of the State and market.

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<sup>3</sup> The main reference is to Italian literature.

<sup>4</sup> See the contributions made by ISTAT and the newsletters issued by the Observatory on family consumptions at Social Research Centre (C.Ri.S.).

<sup>5</sup> It can therefore be said that this analysis adopts a subjective vision in assessing the economic situation of one's household.

## **2. Data and analysis**

It is not a simple task to collect data on personal income and property, especially if it is a question of gathering information about a group such as a family (or household), where there are different sources of income. Attempts are therefore frequently made to collect such data by resorting to proxy indicators, basing assessments of the household situation on consumption. Other interesting studies regarding the economic situation of families are carried out by the Bank of Italy<sup>6</sup>, an institute that monitors this condition through studies and research, as well as supervising and “managing” monetary and financial aspects.

The economic situation of families can also be analysed by making reference to data collected as part of research promoted by the European Commission. To this end the Eurobarometer 72.1 questionnaire<sup>7</sup>, administered between August and September 2009 to a representative sample<sup>8</sup> in terms of resident population and density of population in European Union member states, collected a wealth of information regarding the situation of family life. The Italian sample consisted of 1039 individuals selected through multistage national probability sampling and data was collected through face-to-face interviews. The survey also gathered data on trust in others in general and in institutions, specifically parliament and the government, opinions on policies implemented and different initiatives aimed at tackling poverty problems, such as whose responsibility it is to undertake to solve the problem of unemployment or, more generally, social problems such as the guarantee of free education to everybody. Part of the questionnaire was naturally dedicated to collecting data on socio-demographic characteristics.

The analysis carried out can be divided into a number of stages. Firstly, exploratory analysis was used to identify some latent aspects of the economic situation of households, not previously established but obtained in retrospect. In brief, we attempted to answer the question of whether there are structures that enable us to identify households with reference to certain economic characteristics. After having identified the latent aspects that describe different household profiles in economic terms, we continued by “refining” the description by checking which variables – once again obtained from the perception of everyday reality stated by the interviewees – are associated with different household profiles. Finally, we wanted to see which socio-demographic characteristics describe the “groups” that emerged.

After ascertaining that most of the variables available are categorical in nature, we applied the technique of correspondence analysis, which enabled us to analyse data without using a predefined model; the study therefore has purely exploratory aims. The cardinal variables were consequently converted into categorical variables.

## **3. Household economic conditions and perception of social reality**

Although a number of different latent dimensions emerge from the correspondence analysis<sup>9</sup>, it is deemed sufficient to focus only on the first two, as analysis of the histogram of eigenvalues highlights a low level of inertia in subsequent factors. The first dimension has an eigenvalue ( $\lambda^2$ ) of 0.61, accounting for 15.96% of information that is different from the average profile. In other words, it shows the differences in projections of variables on the axis, where average profiles coincide with the root of the axis. Instead, in the second dimension  $\lambda^2 = 0.43$ , accounting for 11.27% of information. Figure 1 provides a graphic summary of the data from the first two latent dimensions that emerged.

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<sup>6</sup> For further information see the website: [www.bancaditalia.it](http://www.bancaditalia.it). The site includes research regarding the economic situation of Italian households.

<sup>7</sup> See the website [http://ec.europa.eu/public\\_opinion/index\\_en.htm](http://ec.europa.eu/public_opinion/index_en.htm)

<sup>8</sup> For details on the sampling see the website [http://ec.europa.eu/public\\_opinion/archives/eb/eb72/eb72\\_en.htm](http://ec.europa.eu/public_opinion/archives/eb/eb72/eb72_en.htm)

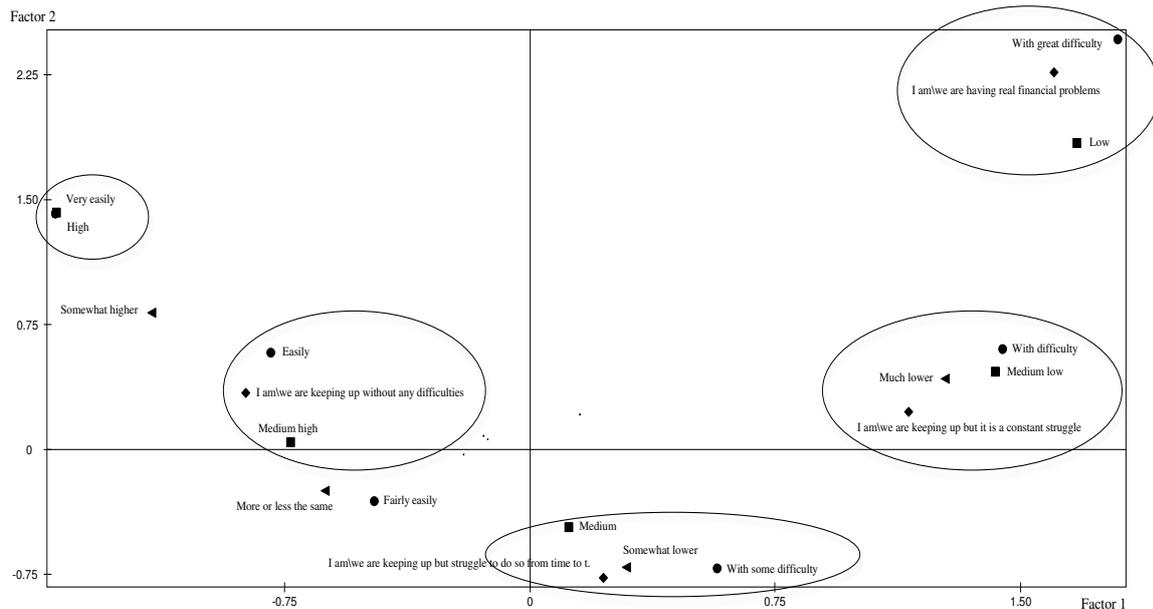
<sup>9</sup> Spad-T software was used to analyse the data.

The first factor is on the horizontal axis of the graph in figure 1, whose test-values of modalities, namely the coefficients indicating the significance of the association between a category and a factor, are shown in table 1. The left-hand side of the x-axis is used to show the people who stated that they have no difficulty in paying bills or keeping up with financial commitments, and consider the net monthly income of their household to be higher than the minimum level deemed acceptable for an adequate standard of living. This group of categories is joined by the modalities that describe a high or medium-high household situation and managing to reach the end of the month easily with the available resources.

The central part of table 1 shows the active modalities that are not significantly associated with the factor and are therefore not plotted.

The opposite right-hand side – once again related to the first factor on the horizontal axis – has a contrasting character and features a glut of categories that indicate a much lower level of monthly income than the acceptable standard of living, having ongoing financial difficulties and not managing to pay many bills or debts, as well as the modality that indicates great difficulty in reaching the end of the month with the available income and considering one’s own household situation to be poor or very poor. In this cluster of modalities it is possible to identify a category of households that have economic problems in coping with daily life, households whose income is low and barely manage to cope with everyday expenses.

Figure 1 Graph illustrating active variables



Notes:

Symbols	Variables
●	<i>Reaching the end of the month with available income</i> A household may have different sources of income and more than one household member may contribute to it. Thinking of your household’s total monthly income, is your household able to make ends meet...?
■	<i>Household situation</i> On this card, please select the letter that would best describe the situation of your household.
◀	<i>Net monthly income of your household</i> Is the total net monthly income of your household ... as this figure?
◆	<i>Coping with financial commitments</i> Looking at this card, which of the following best describes how your household is keeping up with all its bills and credit commitments at present?

The first factor therefore contrasts well-off households whose economic situation allows them to have a wealthy standard of living on one side (the left-hand part of the x-axis) with people who live in households with economic difficulties that have trouble reaching the end of the month with the available resources and barely manage to pay their bills on the other side (the right-hand part).

The second factor is on the y-axis in the graph in figure 1, whose representative categories and values are shown in table 2. Associated with the negative half-plane, it shows the categories that describe the existence of situations of sudden temporary difficulty in coping with financial commitments, without altering the interviewees' perception of having an average standard of living in any way. Furthermore, although their net monthly household income is lower than the acceptable living conditions, these interviewees say that they manage to reach the end of the month quite easily.

Table 1 Results of Defac procedure for identification of main modalities of active variables in the first factor.

<i>Variable label</i>	<i>Category label</i>	<i>v. test</i>
Coping with financial commitments	I am\we are keeping up without any difficulties	-22,93
Net monthly household income	Somewhat higher than acceptable standard of living	-13,12
Household situation	High	-12,82
Household situation	Medium high	-12,18
Reaching the end of the month with available income	Very easily	-11,93
<i>Central area</i>		
Household situation	Medium low	12,44
Household situation	Low	12,50
Household situation	With difficulty	14,52
Coping with financial commitments	I am\we are keeping up but it is a constant struggle	17,74
Net monthly household income	Much lower than acceptable standard of living	19,74

Contrastingly, the positive half-plane – once again on the vertical line in figure 1 – is characterised by a combination of categories that describe either a condition of wellbeing or economic distress. Indeed, the glut of modalities on the axis (visible at the bottom of table 2) describe a household situation where the members of the family nucleus have great difficulty in reaching the end of the month with the available resources and therefore have to make sacrifices to cope with their financial commitments. The overall economic situation of the household is seen to be precarious. Nevertheless, as predicted, this factor also has a “prosperous” dimension, as the aforementioned categories that describe a certain amount of difficulty are flanked by modalities that outline a high perception of the standard of living of the household, with a good ability to cope with monthly expenses exclusively through the available income.

The description of this second factor is less clear-cut, as it depicts a contrast between the set of modalities that describe an average situation and those that portray a “hybrid” condition consisting of both wellbeing and austerity.

Table 2 Results of Defac procedure for identification of main modalities of active variables in the second factor.

<i>Variable label</i>	<i>Category label</i>	<i>v. test</i>
Coping with financial commitments	I am\we are keeping up but struggle to do so from time to time	-18,22
Household situation	Medium	-16,17
Reaching the end of the month with available income	With some difficulty	-15,13
Net monthly household income	Somewhat lower than acceptable standard of living	-11,88
Reaching the end of the month with available income	Fairly easily	-6,93
<i>Central area</i>		
Reaching the end of the month with available income	Very easily	10,16
Household situation	High	12,59
Household situation	Low	13,73
Coping with financial commitments	I am\ we are having real financial problems and have fallen behind with many bills and credit commitments	14,61
Reaching the end of the month with available income	With great difficulty	15,64

Before moving on to enhance the description by examining the illustrative variables, it is interesting to observe the way in which the modalities described above are positioned on the Cartesian plane – the spatial graph “constructed” using the two dimensions previously outlined. If

the categories of variables are located in close geometric proximity, we can speak of an association between modalities and interpret and classify the points in spatial vicinity as groups with semantic connotations. Five such semantic “profiles” emerge from an analysis of the graph in figure 1.

The “labels” that describe household conditions as extremely needy are located at the furthest part of the quadrant defined by the positive semi-axis of the first and second factors. Indeed, modalities can be identified that show people living in households that reach the end of the month with great difficulty and have serious financial problems in dealing with their expenses. These are therefore clearly individuals that perceive the economic level of their household to be low.

If we move towards the centre of the first quadrant, we find a group of modalities associated with those who perceive their living conditions to be medium-low. The adjoining categories in this case are reaching the end of the month with difficulty, a constant struggle to keep up with financial commitments and considering received income to be lower than the level deemed necessary for a satisfactory standard of living. This profile can be used to define households whose situation is medium-low.

The second quadrant, which is formed by the negative side of the first dimension and the positive side of the second factor, features two other semantic “groups”. The first cluster, which is closest to the crossover point between the two axes, consists of the categories that describe subjects who reach the end of the month without difficulty using the economic resources they receive, and those who are able to keep up with financial commitments without any complications and deem their standard of living to be average.

At the furthest part of the second quadrant there are two categories that describe a high state of wellbeing with modalities that outline a lack of economic problems associated with the perception of having a high standard of living.

The fourth quadrant, which is formed by the positive side of the first factor and the negative side of the second dimension, features a cluster of modalities that outline a profile of the average household, with the nearby positioning of categories that indicate managing to keep up with credit commitments and bills with occasional difficulties and therefore reaching the end of the month with some difficulty. Household earnings are deemed to be lower than the standard of living that interviewees consider acceptable, while the household situation is considered to be average.

It can clearly be seen in figure 1 that the modalities are distributed in parabolic form. This type of distribution is known as the “Guttman effect” and indicates that all the main information must be collected from the first latent dimension that emerged. The second factor is therefore analysed to “clarify” the first factor; it could be said in a certain sense that the second latent dimension reproduces a specification of the first one. This effect is usually obtained when variables with ordinate categories are analysed. In this case one axis – the first one – contrasts extreme values, grouping together variables describing a state of household “malaise” on the positive side and a situation of wellbeing on the negative side. Instead, the second axis contrasts intermediate values with extreme values. The positive side of this second dimension features an extensive combination of situations of wellbeing and “malaise”, while the negative side identifies an “average” profile.

At this point, after identifying the “latent” dimensions and observing how categories are positioned on the Cartesian plane, it is interesting to enhance the description with variables regarding perceptions of certain social and economic aspects of reality, as well as the socio-demographic characteristics of the interviewees. To do this, we simply need to consider which illustrative modalities are associated with the positive and negative poles both for the first and second factors. This information is shown below in tables 3 and 4.

Although the illustrative modalities considered also include variables regarding perceptions of the economic situation, we will not dwell at length on a description of these characteristics, as the resulting product generally corresponds to the results of the analysis of active modalities expressed by the latent dimensions. It essentially confirms the fact that households experiencing financial difficulty do not perceive a better economic future, unlike those that are well-off in economic terms and sense a “brighter” future.

We can obtain a more in-depth description of the different categories that emerge by projecting the illustrative variables onto the latent dimensions. In the next step we will therefore start by analysing the categories that show how reality is perceived and then move on to consider socio-demographic aspects.

The categories that represent “well-off” households – the left-hand side of the first factor – are associated with interviewees who completely disagree with the feeling of being excluded from society, show trust in their ability to keep their jobs in the coming months, are optimistic about the future and perceive the same, if not better, future prospects for household finances, while in general they feel that the economic expectations of their generation are more secure. The life of future generations is also perceived to be more protected. As far as trust is concerned, it can be seen that it is widespread both with regard to institutions and most other people. In addition to this list of categories, there is a perception that although there is sufficient public expenditure to support citizens, a greater level of healthcare, education and welfare needs to be guaranteed, even if it leads to higher taxes. Furthermore, the aforementioned set of categories is associated with the modality that indicates that public schemes and intervention implemented to improve conditions of poverty are producing positive results, in the sense that they have improved the situation.

While the role of the State is perceived to be fundamental on the strength of these modalities, the function of the market is equally important, in the sense that there is also a category indicating that private companies and markets in general are mainly responsible for providing work. There is also evidence of the idea that taxes for education are deemed necessary in order to guarantee high-quality education, even if this means that some citizens will not be able to bear these expenses, while the same group of subjects consider it desirable to guarantee easier access to loans for unemployed people who want to start up their own businesses.

As far as demographic variables are concerned, the categories associated with the condition of economic wellbeing in a household are being a self-employed worker, being resident in the North of Italy, having studied for more than 20 years or having studies still in progress and belonging to the 45-54 age group.

Contrastingly, the dimension depicting households experiencing economic difficulty is linked to the expectation that the financial situation will get worse over the following twelve months, a wholly predictable development. The analysis of the other categories regarding lack of trust in the government, parliament and most other people is somewhat more interesting. Being in a state of economic distress also involves a feeling of general distrust, as well as a propensity to be pessimistic about the future. With regard to being excluded from society it can be inferred that there is an “antithetical” attitude, as there is evidence of the modalities that both confirm and contradict this sensation. Furthermore, interviewees also show scant hope regarding the likelihood of keeping their jobs, although there is also evidence of the category that indicates no opinion on the matter, while they deem the financial situation of their generation to be less secure. There is widespread feeling that there has been a decline in State initiatives aimed at improving conditions of poverty, while public expenditure to support citizens has not been incisive enough. The government should therefore take more responsibility in ensuring that everybody has what they need and in providing jobs for the unemployed, as well as offering the guarantee of a minimum income to everyone. Education should be completely free of charge, even if it means a drop in quality. Equally, taxes should also be reduced, even if this results in a lower general level of healthcare, education and welfare.

With regard to the socio-demographic characteristics that distinguish the profile of households in a state of economic “malaise”, the subjects in question have only studied for 15 years, live mainly on the Islands and in Central Italy, do not work and are in the over-65 age bracket. These people are childless widows and widowers, mostly the former, although some are divorced or separated.

Tab. 3 Results of Defac procedure for identification of the main modalities of illustrative variables in the first factor

<i>Variable label</i>	<i>Category label</i>	<i>v. test</i>
Feeling excluded from society	Totally disagree	-8.98
Keeping one's job	Very confident	-7.00
<i>Occupation</i>	<i>Self-employed</i>	-6.41
Feeling optimistic about the future	Somewhat agree	-6.15
Household financial expectations	The same	-5.58
Trust in parliament	Trusting	-4.88
<i>Geographical area</i>	<i>North-West</i>	-4.69
Financial expectations for own generation	More secure	-4.59
Trust in government	Trusting	-4.26
Public expenditure to support citizens	Enough	-4.14
<i>Years of study</i>	<i>More than 20 years of study</i>	-4.00
Guarantee of education	Education tax is necessary for a high level of education even if some are excluded	-3.28
Trust in most people	Trusting	-3.25
Measures to overcome social problems	Providing work should be the responsibility of markets and private companies	-2.84
Household financial expectations	Better	-2.81
Healthcare and taxes	Need to guarantee a higher level of services even if an increase in expenditure is necessary	-2.60
<i>Age</i>	<i>45-54 years old</i>	-2.55
State programmes aimed at improving the poverty situation	Improving	-2.54
Life of next generation	More secure	-2.50
Feeling optimistic about the future	Totally agree	-2.46
Social responsibility	Citizens should take more responsibility in providing what they need	-2.43
Keeping one's job	Quite trusting	-2.32
<i>Years of study</i>	<i>Currently studying</i>	-2.23
Ease of access to loans for the unemployed	Somewhat agree	-2.17
<i>Geographical area</i>	<i>North-East</i>	-2.03
	<i>Central area</i>	
Healthcare and taxes	Reduction in taxes but with lower quality services	2.03
<i>Sex</i>	<i>Female</i>	2.09
Financial situation of own generation	Doesn't know	2.20
<i>Family status</i>	<i>Divorced, separated</i>	2.33
Guaranteed minimum income	Totally agree	2.81
Ease of access to loans for the unemployed	Totally agree	3.03
<i>Family status</i>	<i>Childless widow or widower</i>	3.11
<i>Geographical area</i>	<i>Centre</i>	3.14
Household financial expectations	Doesn't know	3.18
Life of next generation	Less secure	3.42
Keeping one's job	Not at all trusting	3.46
Measures to overcome social problems	The government should provide work for the unemployed	3.65
Guarantee of education	Education should be completely free even if this means it might be of lower quality	3.73
<i>Age</i>	<i>Over 65 years old</i>	3.79
<i>Occupation</i>	<i>Does not work</i>	3.88
Keeping one's job	Doesn't know	3.88
Social responsibility	The government should take more responsibility in ensuring that everybody has what they need	4.12
Public expenditure to support citizens	Too little	4.41
State programmes aimed at improving the poverty situation	Getting worse	4.54
Feeling optimistic about the future	Totally disagree	4.66
Trust in most people	Not trusting	4.98
Financial situation of own generation	Less secure	5.10
Keeping one's job	Not at all trusting	5.20
Feeling excluded from society	Somewhat agree	5.37
Trust in parliament	Not trusting	5.44
Feeling optimistic about the future	Somewhat disagree	5.76
Feeling excluded from society	Somewhat disagree	5.83
Trust in government	Not trusting	5.94
<i>Geographical area</i>	<i>Islands</i>	6.09
<i>Years of study</i>	<i>15 years of study</i>	7.29
Financial expectations for the next twelve months	Worse	9.82

We will now move on to the supplementary categories associated with the second dimension. It can be observed here that the household profile defined as “average”, shown in the graph by the labels grouped together in the fourth quadrant, is mainly distinguished by being at variance with the statement of feeling excluded from society. Interviewees therefore have a good level of trust in keeping their jobs, while future expectations regarding the household do not seem to be subject to any variation. However, interviewees are not completely optimistic about their future, as they disagree to a fair extent when asked if they feel hopeful. Prospects for the near future are accompanied by the feeling that life for future generations will be less secure. The level of trust that characterises this profile is mainly directed at other people in general and parliament, but the indicated level is positioned in the average values on a scale from one to ten. With reference to public intervention, it can be seen that State schemes aimed at improving conditions of poverty are not considered to be incisive. Therefore, interviewees believe that the government should take more responsibility in ensuring that everyone has what they need. Although State intervention is called for, there is not total agreement with the idea that a minimum income must be guaranteed to whoever needs it. The subjects that belong to this profile also see the need to guarantee easy access to loans for unemployed people who want to start up their own businesses. The final illustrative category in this profile is public expenditure and welfare, where interviewees believe that the State should increase resources allocated to initiatives that support citizens.

Tab. 4 Results of Defac procedure for identification of main modalities of illustrative variables in second factor

<i>Variable label</i>	<i>Category label</i>	<i>v. test</i>
Feeling excluded from society	Somewhat disagree	-5.34
State programmes aimed at improving the poverty situation	Not incisive	-4.57
Keeping one's job	Quite trusting	-4.51
<i>Family status</i>	<i>Childless single people</i>	-4.06
<i>Occupation</i>	<i>Employee</i>	-3.63
Household financial expectations	The same	-3.39
Guaranteed minimum income	Somewhat disagree	-3.37
Feeling optimistic about the future	Somewhat disagree	-3.26
Trust in most people	Average level	-3.10
Social responsibility	The Italian government should take more responsibility in ensuring that everybody has what they need	-3.03
<i>Area of residence</i>	<i>Village/Rural</i>	-2.67
Ease of access to loans for the unemployed	Somewhat agree	-2.58
<i>Years of study</i>	<i>16-19 years</i>	
<i>Household composition</i>	<i>3 people</i>	-2.31
<i>Age</i>	<i>25-34 years old</i>	
Trust in parliament	Average level	-2.24
Life of next generation	Less secure	-2.22
Public expenditure to support citizens	Too little	-2.21
<i>Age</i>	<i>15-24 years old</i>	-2.04
	<i>Central area</i>	
Feeling excluded from society	Somewhat agree	2.07
Life of next generation	More secure	2.10
Feeling excluded from society	Totally agree	2.14
<i>Geographical area</i>	<i>North-West</i>	2.18
Keeping one's job	Not at all trusting	2.27
<i>Family status</i>	<i>Married/remarried with children</i>	2.31
Life of own generation	Doesn't know	2.53
<i>Occupation</i>	<i>Self-employed</i>	2.54
State programmes aimed at improving the poverty situation	Getting worse	2.57
Trust in most people	Not trusting	2.73
<i>Age</i>	<i>Over 65 years old</i>	2.90
<i>Family status</i>	<i>Childless widow or widower</i>	2.92
Keeping one's job	Very confident	2.98
Household financial expectations	Getting worse	3.33
Guaranteed minimum income	Totally disagree	3.95
Feeling optimistic about the future	Totally disagree	4.66

In this case, the demographic profile is characterised by childless single people who are employed and have completed between 16 and 19 years of education. These people live in rural areas and fall into the 15-34 age bracket. The family nucleus mainly consists of three people.

The positive semi-plane, which is also associated with the second dimension and is defined as a combination of conditions of wellbeing and “malaise”, offers an incoherent set of modalities. The categories that can be seen here are a widespread feeling of lack of optimism about the future, disagreement with the statement that a reasonable minimum income should be guaranteed even if it means fewer jobs, the perception among interviewees that the financial expectations of their households are declining, a scant feeling of trust in other people in general but also in their own ability to keep their jobs, as well as the feeling of being somewhat excluded from society. While this first group of modalities designates a state of “malaise”, it is flanked by a set that illustrates the wellbeing of citizens, featuring trust in keeping jobs and believing that the life of the next generation will be more secure. No opinions are given regarding the interviewee’s generation.

The socio-demographic characteristics associated with this dimension are being a self-employed worker, a childless widow or widower over 65 years old and doing freelance work. Being married or remarried with children and living in the North-West are also significant factors.

The insertion of illustrative variables makes it possible not only to make the description of the latent dimensions that emerged more complete, but also to provide a more detailed outline of the profiles by putting economic characteristics and variables “on the same plane”. As we have already highlighted, these still have significant power in determining the behaviour of people, perceptions of reality and views of the future.

## **Conclusions**

Although the research carried out is largely limited to a descriptive level, in addition to highlighting the familiar considerations on the influence economic aspects have on households and therefore on the standard of living of subjects, as illustrated in the introduction, it adds supplementary information by tracing potential exploratory “lines” that make it possible to formulate new hypotheses about the role of interpersonal and institutional trust in the State and market in an increasingly vulnerable society.

Firstly, it can be inferred from analysing the data showing the way that interviewees perceive the economic situation of their household that there are essentially three different sets of family profile: families facing economic difficulty, families enjoying economic wellbeing and families that have an “average” standard of living, a profile which might correspond to the much-discussed middle class to a certain extent.

The subjects that belong to these three profiles, each characterised by specific socio-demographic attributes, show different ways of interpreting social reality. They call upon the responsibility of the State and the market in different ways without losing sight of the importance of the family.

Interviewees that belong to well-off households show a vision of everyday life that is seemingly not “distorted” by problems and they provide a positive assessment of State intervention, as well as assigning the market with the role of guaranteeing jobs. However, they stress the need to provide greater support to those interested in starting up their own businesses, such as through easier access to loans. These families express a good level of institutional and interpersonal trust and are willing to pay more tax to improve the quality of public services (school and healthcare).

The people that live in households whose economic situation is not prosperous have a largely unfavourable attitude towards the responsibilities of the State, a stance that derives from the consideration that public intervention is not effective. Therefore, these subjects believe that the State should take on more responsibilities, while there is no mention of the role of the market.

Average households are characterised by individuals that do not perceive a better future and the members of this profile express a critical “view” with regard to the State. They believe that the

State should be more decisive in carrying out its duties and responsibilities and also underline the importance of the State in guaranteeing support to people who want to undertake self-employed careers. However, they are not prepared to pay more tax.

The observations presented seem to suggest that families in an average-low economic situation only tend to consider the responsibilities of the State, completely overlooking the opportunities that can stem from the market. Although it is not possible to verify the hypothesis with the information available, this is confirmed by the widespread dependency culture that sees the State as the only subject responsible for the wellbeing of its citizens, who have minimum guarantees but are also asked for little in return (for example in terms of fiscal fairness).

Another aspect that deserves greater attention with subsequent in-depth analysis is trust, both with reference to other people and institutions. It can be summarised from the data examined that there is a high level of general trust, even in State institutions, among people who live in well-off families, while such forms of trust are absent or poorly distributed among those who live in households characterised by “malaise”. Middle-class families only express trust in other people in general and in parliament at average levels. After ascertaining that a good level of trust is usually also related to wellbeing and social development, we should focus more attention on this variable, as it can have either a positive or negative influence on a family situation. As trust is an essential component of social capital, it could enable people to adopt strategies to try to improve their living conditions, also in the field of relationships.

In conclusion, with reference to the observation on how being born into and growing up in a certain type of family influences ways of life and opportunities, we need to reflect further on the different roles and forms that the family is increasingly assuming and the relationship between the family and the State and market. In a situation where the ability of the State to guarantee services is increasingly under discussion, where economic stability has become more transient and financial growth has ended, the constantly expanding multiplicity of family models will have increasingly incisive and diversifying effects on this relationship and on the responsibilities of the State and the market. It is misleading to analyse these relationships without considering the element of trust that distinguishes them. We therefore need to analyse the trust that characterises relationships between people, but also the link with institutions, as it appears to be a variable that makes it possible to create stable relationships and mutual support. Adopting strategies that are able to increase levels of trust – both interpersonal and institutional – may well be a valuable expedient for strengthening the relationship between the family, State and market in order to increase civic-mindedness and the wellbeing of citizens.

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