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## **ON SQUEEZING.**

Italian Urban Middle Classes, Short-term Rentals and Rent-Extraction under  
Platform Capitalism

Doctoral dissertation by  
Marta Tonetta

*Supervisor:* Prof. Giovanni Semi  
*Co-Supervisor:* Prof. Roberta Sassatelli

*Director of Doctoral Program:* Prof. Mauro Barisione

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[...]Roulette, which holds out the opportunity of winning a lot of money in a short space of time, and therefore of changing one's social status quasi-instantaneously, and in which the winning of the previous spin of the wheel can be staked and lost at every new spin, gives a fairly accurate image of this imaginary universe of perfect competition or perfect equality of opportunity, a world without inertia, without accumulation, without heredity or acquired properties, in which every moment is perfectly independent of the previous one, every soldier has a marshal's baton in his knapsack, and every prize can be attained, instantaneously, by everyone, so that at each moment anyone can become anything. Capital, which, in its objectified or embodied forms, takes time to accumulate and which, as a potential capacity to produce profits and to reproduce itself in identical or expanded form, contains a tendency to persist in its being, is a force inscribed in the objectivity of things so that everything is not equally possible or impossible. And the structure of the distribution of the different types and subtypes of capital at a given moment in time represents the immanent structure of the social world, i.e., the set of constraints, inscribed in the very reality of that world, which govern its functioning in a durable way, determining the chances of success for practices." [ italics by the author]

(Bourdieu 1986:241)

*To my grandparents and my great-grandmother*

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*Through others, we become ourselves.*

[Vygotskij L. S.,1987]

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# Introduction

## For a Debate about the Actors of Urban Digital Juicing

*“Bisogna tenere conto infatti che alla rendita [fondiaria e] immobiliare sono cointeressati oggi in Italia milioni di persone e non una minoranza di privilegiati”<sup>1</sup>.*

(Cervellati & Scannavini 1973:13, blankets added)

Alice is a Milanese freelance translator in her late 50s. She rents out a traditional three-room apartment in a *casa di ringhiera* in Porta Romana, advertised on Airbnb for 83 euro per night. Alice’s place has been furnished by her daughter in a simple but stylish manner, with bright-colored velvet couches, extroverted contemporary art works and hanging greeneries. A couple of years ago she bought the property thanks to her and her ex-husband savings. Then, Alice’s daughter used to live in the property, but the company where she works as a biomedical engineer has moved to Belgium, so she moved there too. Hence, Alice decided to rent the apartment for short-term periods of time to tourists, to integrate her pension fund.

Similarly, but 768 km southern, in a *vico* of Naples historic centre, Carmine, a 33-year-old part-time educator, is waiting for a couple of Swedes visitors to arrive at his terraced apartment on the fifth floor. He lives at his girlfriend place in the Spanish Quarters, and when he inherited his grandmother's house, with original ceramic tiles, a fresco in the bedroom and no heating system, there were already many tourists in the city. Thus, thinking of making a good investment, with a small loan made by his parents, he also bought the small apartment next door, which he united with his own: Carmine turned the new “holiday home”, which he rents for 65 euros/ night on Airbnb, into his occupation, and becoming a full-time host.

<sup>1</sup> “It must be pointed out that millions of people in Italy today are concerned with[land] and real estate rents and not a privileged minority”.

<sup>2</sup> Host is the specific term in the lexicon of short-term rentals to designate the owner of the house, the one who offers an accommodation on STR platforms.

Carmine and Alice, in order to be able to make a living whilst being unemployed or not having a sufficient retirement income, benefit from their housing assets to get an income substitution or integration and a pension substitution.

The Italian host population counts 300.000 homeowners who promotes online 430.000 homes (OnData 2020)<sup>3</sup>: around 29000 listings in Rome, 17000 in Milan, 11000 in Florence, 9000 in Venice and almost 9000 Naples (Airdna 2019). While entire apartments are generally 70% of the listings, 30% constitutes rooms rented in private homes.

Being one of the most visited country in the world, Italy is listed on the top three global countries for the diffusion of Airbnb, after US and France. In 2017, tourists spent about 7 billion euros on renting rooms and apartments (Bank of Italy 2018). The 79,9% of the tourist accommodation is composed of apartment, holiday rentals and B&B (Istat, 2016).

In Italy, the phenomenon has grown exponentially in the last three years. From its opening two years ago, the memberships of OspitaMi, which offers consultations on bureaucratic, legal and administrative matters to those who want to rent for short-term period to tourists or visitors, has grown by 300%. Three months after the opening of the TAXBNB Facebook page, which offers tax consultancy, has reached 11.4 k. In 4 years, the development of host associations has turned from 1 to 9 nationally. Moreover, the number of specialists in the sector has been also growing: accountants, notaries, architects, insurers are adjusting their services to supply a clientele who rent properties to tourists and visitors, that has to be for less than 30 days by law. Newspaper articles in glossy renovation-magazines explain how houses can be adapted to temporary inhabitants and short term uses, and insist on how much it is convenient instead of renting to residents.

The cases of Alice and Carmine, combined with the data just mentioned, tell important “stories” for an aspiring sociologist. In fact, lately, renting out a room or an apartment, the entire flat or a secondary property for a short term through the Internet, has become very common, convenient and easy. A widespread set of digital platforms have arisen under the umbrella term that facilitate the matching between who has a housing asset or space to offer and who is willing to stay and pay for it. It is the so-called platform economy, a new and controversial economic system where tangible - homes, cars, goods - and immaterial assets - skills, time, services - can be sold and bought by

<sup>3</sup> [https://www.ilsole24ore.com/art/affitti-brevi-stretta-fisco-potrebbe-colpire-9mila-host-airbnb-AChrxIJB?refresh\\_ce=1](https://www.ilsole24ore.com/art/affitti-brevi-stretta-fisco-potrebbe-colpire-9mila-host-airbnb-AChrxIJB?refresh_ce=1). Accessed 23<sup>rd</sup> February 2020.

private individuals (peer-to-peer, P2P), through the means of several digital platforms, related apps, big data, algorithms and ICT technologies (Kenney and Zysman, 2016).

In the last three years, a heated debate has developed in the media around short-term rentals rented out via digital platforms (STRs, hereafter). The emerging academic literature has adopted a macro perspective devoted to the analysis of urban geographies of rentals and the deriving social outputs. Scholars argue that STRs are turning into a viral and worrying Airbnb Syndrome (Gravari-Barbas and Guinand 2017), which affects the urban context, that endures high tourist pressure, in a coherent and homogeneous manner. In fact, in Amsterdam (Van der Zee 2016), Barcelona (Cocola-Gant 2016; Quagliari and Dominguez 2015), Berlin (Stors and Kägermaier 2017), Lisbon, (Lestegás, 2017), Paris (Griswold, 2017), Florence, Rome (Celata 2018) and Venice (Picascia, Romano and Teobaldi 2017) the severe commodification of private homes is producing similar negative outcomes. It is wearing away the foundations of housing access and stirring up features of urban inequality, thus posing a significant threat to urban social justice. Housing prices are skyrocketing and affordable solutions for citizens are becoming scarce (Cocola-Gant 2016). Thus, such kind of peer-to-peer initiatives have been conceived as enhancer of the “touristification machine” and a new cause of evictions and displacements (*ibidem*). Locally, grievous externalities are triggering the politicisation of residents and activists in the affected neighborhoods and cities (Colomb and Novy 2016), as well as fostering the rise of interest groups influencing regulatory frameworks (Aguilera et al 2019a; 2019b).

However, within this critique, the lack of evidence is more pronounced if we consider the involved social actors and mainly the supply side. Ongoing research identifies, on the one hand, the monopolistic presence of multi-listings landlords or real estate agencies who offer many apartments in the city centers (Capinieri, Romano and Teobaldi 2018). On the other hand, proponents of this initiatives underline that host are middle-income families, sharing their homes and trying to “make ends meet” (Airbnb 2015). Both visions are true but reductive at the same time. In fact, exploratory evidence (Semi and Tonetta 2019) suggests a more complex and articulated approach, especially in regard to southern European countries, considering austerity, the high tourist appeal, but also their peculiar, partially shared, housing features and welfare systems (Allen et al., 2004).

In a context of austerity and subsequent “austerity agendas” shrinking average incomes and high unemployment and underemployment rates (Krugmann 2012), in southern “homeowners societies” (Ronald, 2008) middle classes’ private housing became

a mean to extract economic value. Italy, in particular, is experiencing the worst economic crisis after the IIWW: an economy stagnation that is reshaping the wealth, accumulation and household's economic behaviors, often related to homeownership practices (Dagnes, Filandri and Storti, 2018).

At the end of 2017, the wealth net of Italian families was 8.4 times their disposable income and housing assets constitute the 48,86 % (Bank of Italy and Istat 2019). Those figures converge in portraying Italy not only as “a nation of homeowners” but also as a nation where housing is the fundamental component of household wealth (Dagnes, Filandri and Storti 2014).

Therefore, the study wants to make an attempt to dissect the multidimensional interlinkages between the economic crisis effects on the labor market and incomes; the new potentiality and constraints of homeownership, and the diffusion of digital short-term renting, taking into consideration the global trends of the growing tourism industry.

Thus, it focuses the attention on the connection and relationship between historical facts and individual lives (Wright Mills 1962), adopting an intersectional gaze (Colombo and Rebughini 2012; 2016) considering, in particular, age and social class.

By doing so, and moving onto wide-ranging goals, the research can be considered as an attempt to grasp the new uses of real estate assets during crisis times and to consider what they can reveal about social change, specifically related to the re-configurations of Italian middle classes and the impact on the urban aspect.

Since 2015 (when I first began to study the topic for the very first time) within the limits of what able to read, hear, see and experience, I noticed the contradictions among the state of the art and fieldwork on the matter. As academics, policy-makers, independent researcher, and activists, we are having the conceit to elaborate on and to engage with the topic while assuming that we or our closer social ties are not included in the process. But following what the authors Schlichtman, Patch and Lamont-Hill have said about their research on gentrifiers, there is a problem of a deficiency of intellectual integrity and awareness about own self social position and the role of the peers in those dynamics (Schlichtman, Patch and Lamont-Hill 2017). The research on STRs ask and need right now for the same delicate -rather fundamental- moment of reflexive sociology. I could be ready to bet that almost everyone among “us” critical academics know someone really close to them who is renting something on STRs platforms as well. It is not by pretending that our relatives or friends are not part of this digital (dis)economy of rents that its most damaging aspects for our communities will be solved.

As for gentrification, we are not “talking honestly” about the actors of housing platformisation neither, and if we continue to be so inaccurate and inattentive about the topic, how are we supposed to elaborate research that reflects the realities of the phenomenon? How could we ever produce policy-proposals that might intervene with effectiveness on STRs negative externalities, then? To defend, we need to know. In fact, we fail to understand and then regulate contemporary urgencies and negative externalities in this domain - and therefore to defend the right to housing- if we do not consider supporting research lenses which approach the issue from the angle of the homeowners. This means to tackle the role of finance (Sassen, 2014), foreign investors or élites in shaping such and similar markets or, as proposed here in a less renowned vogue, a perspective from the home-owners middle class households.

The idea of this topic for a PhD thesis -among other aspects- stems from my discontentment, and disappoint about the state of the art. The choice to observe the side of a (relative) privilege rather than that of the disadvantage related to the issue (i.e. people expulsions, housing shortage, overtourism, among other) rely on the fact that that any attempt to reflection, engagement and action toward housing justice is futile if we are not willing to consider the side, dynamics, strategies, narratives from those who are operating as suppliers, of STRs that is, as homeowners - as landlords.

On an interview about his brilliant book *Evicted*, and in a later work with colleague Nathan Wilmers, Matthew Desmond underlines the central importance that a perspective on homeowners will have aiming to a deep understanding of the link between housing and inequalities: “Landlords literally own poor communities. They decide who gets to live where. They choose which families to evict and which to spare. They set rents, buy property, and make or neglect repairs. They are major players in the urban housing market. I realized early on that, if I really wanted to understand the dynamics of eviction and the link between housing and poverty, it was essential to capture landlords’ perspectives” (Desmond 2016; Desmond & Wilmers 2019). Therefore, considering the host perspective is crucial.

Thus, I would like to try to talk more honestly, while still critically, about the topic concerning the actors of STRs, and overcome two opposite visions that have been supported by, I would say, two factions. The one of the "deaf support" to the practice, who denies negative externalities insisting only on the positive aspects of “home sharing” totally ignoring any kind of social problem other than the one related to tax evasion; and that one of the "blind resistance" that despite doing a fundamental and important job of awareness, militancy and struggle, every now and then forget that someone not so

different, not so far from the system of values they cherish, is to various extents, involved in such economy of platform-rents as well.

Among critical urban scholars, I suppose, one of the reasons of this distance-taking from the exploration of those suppliers more or less “impoverished urban middle classes”, and their role in the construction of the phenomenon it might be that an elaboration will risk to reinforce Airbnb rhetorics of “host are families using the platforms to make ends meet” (Airbnb 2015), and eventually produce the umpteenth attempt of a catchy “glitchy vignette of platform urbanism”(Leszczynski 2019).

However, as much as risky and slippery it may be, it is crucial for sociologists. In short, if we analyse in detail such new emerging (dis)economy of rents in the context of platform capitalism, what rent tell us? What does rent unravel about who uses it? What processes of social change it reveals?

The purpose of *On Squeezing*, then is to have a broader understanding of those lives, paths, choices, and narratives that stay behind and beyond the “bright and cosy loft near the city centre”, which is advertised and rented out through the several digital platforms available nowadays.

By drawing on around 80 in-depth interviews to Milanese and Neapolitans hosts-(individuals, couples and households)-and a set privileged informants in the world of short-term rentals (host associations, real estate agencies, architects, accountants, home-stagers, property managers, and notaries), the present dissertation wishes to sing out a fine-grained analysis of middle class suppliers and their narratives and social biographies.

The aim is to offer a window on the new dynamics of rent extraction fostered by platforms, by looking particularly to one *component* of its actors: middle class homeowners households, proceeding in a logic of discovery and exploration of who Piketty has defined in French “*petits et moyen rentiers*” or “*classes moyennes patrimoniales*”.

How do the Italian urban home-owners middle classes are operating in this new (dis)economy of platform-rent? Why?

What are their trajectories in personal life and work which prompted some Italians in the condition to begin with STRs? What kind of space or housing assets are they renting on the platforms? Where do their housing assets come from? Which role do inheritances and family transfers play? How rent is configured? For what rent is used for? To what extent rent reshape health and wealth of Italian middle class families?

These are some questions that have guided the study.

More broadly, the study wishes to highlight how job opportunities, economic value and well-being seem to be *extracted* (instead of produced or created ex-novo), by

squeezing the economic potentialities of (housing) assets, in line with the extractive turn of Western capitalism which underline the renewed importance of rent, but also in line with the ideas of what has recently been described as new emerging enrichment economy (Boltanski and Esquerre 2017). It also refers to the general very *à la page* perspective on the revival of the debate on value (Mazzucato 2018).

Thus, *On Squeezing* has two interlinked aims. First, it wants to provide a systemic analysis of *microplatformisation*, and namely of the pathways and narrations of Italian middle class suppliers (what I call micro-host), and the dynamics of housing platformization in which they participate in the cities; secondly, the work uses the perspective on “platform rents” instrumentally, as a lens to scan the squeezed middle class discomfort -their health conditions- in an attempt, thus, to contribute also to the discussion of the Italian “questione del ceto medio”. So, despite being set in Milan and Naples, *On Squeezing* possibly tells an Italian story.

Therefore, the dissertation should be read bearing in mind these two objectives, and intertwined, parallel interpreting lines.

By bringing to the fore these two fundamental aspects, I propose the notion of *urban digital juicing* to grasp such dynamics, and, in particular, to explore narratives and strategies of a part of its actors. But what is “urban digital juicing”?

In origin, “juicing” refers to the process of juice extraction from plant tissues, as in the case of fruits and vegetables that are pressed through different kinds of electric devices, called juicers, in order to extract, indeed, juice. Through three different techniques and aggressiveness (masticating, centrifugal, and triturating), juicing works through a double process. It presses and it separates. Notably, it squeezes greens, separating the liquid part (which comes out of a vent in front of the device) from its solid one, so that fibers, peels, pulps, cores and seeds are expelled through a second, lateral nozzle. And usually thrown away. Juicing is considered as a healthy way, for the human bodies, to assume and profit from the benefits and vitamins of greens. Juicing, and drinking cold-pressed juices- has become fashion in the last years when the trend of waves of “healthy foodism” have increasingly become very common, while a set of cafés and hip spaces offering juices, smoothies, or centrifuges have materialized in the streets of our cities. But juicers are also increasingly an electric appliance that some middle-class families have at home to make healthy extracts handmade.

This study plays with the jargon, and imaginaries of juicing-world to propose the analogy of “*Urban Digital Juicing*” as a notion particularly effective to describe the dynamics of squeezing taken into account, and namely the rent extraction carried by, among many

other actors, middle class home-owner households. Worldwide, cities, through divergent processes which differ from amount and intensity, several actors are using digital platforms as juicers. They are squeezing houses to extract their liquid parts (capital) by separating it from their solid (houses' inhabitants and residents). Given the emerging literature that insists on the extractive phase of capitalism, which underlines the growing relevance of rents, I contend that STRs are a way of juicing value from the urban tissue (such as real estate) through the engineering, mechanics and architectures of digital platforms (e.g. Airbnb), that Italian middle class homeowners are using as an healthy drink, which helped them to recover from poor health.

The dissertation is structured as follow.

The first part traces out the theoretical legacies. To overcome the limits of the literature on the topic, it proposes a three-sided interdisciplinary approach. The theoretical chapter, then, follows in its progress three levels of analysis. The *macro* level, which aims at discussing the general features by analysing what Granovetter defined “the aerial level” of the issue: it will deal with an excursus about the shift of western capitalisms toward extraction and urban extractivism, its implications and the renewed importance of rent. The second level is the *meso* level, which explores how those logics resonate on urban contexts and specifically on housing. Lastly, I will ground the debate at the *micro* level, namely in the literature of (Italian) middle-class analysis. After a brief state of the art, I then proceed identifying the gaps concerning its divides -the generational, the geographical and the endogenous one.

The second part unpacks the research design in all its components. The chapter starts by clarifying the research questions and hypothesis precisely, which have been organised around four themes i) life trajectories of the host; ii) housing extractive careers; iii) extraction mechanisms; iv) class making and reproduction strategies. The analytical prism proposed will found matching in the methodological choices, described in detail. The choice of a multi-sited fieldwork as well as the choice of Milan and Naples will be justified. The last section briefly introduces the STRs panorama in the two Italian cities.

Part 3 is divided in three chapters and presents and discusses the findings.

The first empirical chapter, focuses on the life trajectories of the host aiming at exploring the motives- “the events of rent”- that have prompted an increased amount of individual and families to rent their rooms, home or inherited houses, as well to buy new one to become a host. Their reasons toward STRs landlordism career will be organized in categories, according to the predominance of one or more eventful situation



concerning three main spheres: occupation and labor market; life contingencies; housing careers.

The second empirical chapter digs into the specificities of the housing micro-platformization by identifying and analysing i) the forms and features that STRs assume for middle class families, stressed on a continuum between “sharing” and extraction ii) the extractive careers of the houses (the processes of accumulation) and iii) the reconfigurations STRs are having in influencing home ownership, intergenerational transfers and the uses of secondary homes.

The last empirical chapter, instead, is devoted to the exploration of the features of the extraction mechanisms, and namely “platforms-rents” and the relationship with class reproduction strategies. The analysis begins with a detailed description of the types and sub-types of urban rent which is examined by considering host occupational situation (replacement; integration; cumulation). Therefore, it elaborates the different ways of uses clarifying the extent to which such rent-seeking strategies can be analysed in the framework of middle class-making/ reproduction strategies. Platform-rents thus emerge having three different roles (social inclusion; functional reproduction; accumulation of privilege). Then, the last effort of the chapter concerns the proposal to look at middle class host relying on three different types of rent as three new rentiers classes. To achieve these results, I set out a methodological research agenda.

In the conclusion, the most relevant evidences are summarized, and the implications of the findings are considered in a wide-ranging manner, merging the issue of the middle classes with the urban and housing question amplified by short-term rentals. Lastly, some limits of the work, and future developments will be briefly discussed.

Part 1.

# Theoretical Framework

# APPROACHING SHORT-TERM RENTALS THEORETICALLY. A pathway for the analysis

*“Pour moi, c’est le phénomène qui doit conduire la recherche. Et si cela veut dire emprunter à gauche ou à droite ce qui est utile, je pense qu’il faut le faire. Il faut bien connaître la théorie sociologique, mais je pense que toute bonne recherche sociologique doit être dirigée par l’objet.”*<sup>4</sup>

[Fourcade M, in Bourgeron & Taillandier 2019:212]<sup>5</sup>

The literature concerning STRs has within the state of the art a set of gaps.

First, it hasn’t been put in relation with structural capitalism reconfigurations, and namely with the emerging “extractive turn” which sees the establishment of new extractive industries (e.g. tourism and real estate) nourished by financial and platformised dispositifs. Secondly, STRs analysis hasn’t pondered enough in terms of contextual specificities and has not embedded those initiatives within local housing and welfare system features of southern european countries, which, for example, have a relevant tradition in terms of homeownership. Thirdly, we know very little about the actors who are operating as suppliers, that is, we ignore how the extractive logics are mirrored on the micro level of the households and for specific social classes.

The following chapter, therefore, following the advice of Marion Fourcade, tries to make an effort of theoretical re-orientation in order to surpass in the limits of theory underlined previously. To do so, the analytical proposal combines three main spheres: platform studies; housing studies and middle-class studies.

The topic is confronted with several difficulties and complexities that one theoretical strand or one specific *theory* has been judged as too limitative or inadequate to analyse and elaborate on the topic in the facets to which this work devotes its attention. The content-handling of the argumentation is structured as follows. Firstly, it locates STR within the manifestation of platform capitalism and its broader transformations. In fact, there are having growing evidences to consider the rise and diffusion of platforms- such Airbnb and similar-, as more recent manifestations of an “age of extraction” *à la* Sassen. Such assumptions are meaningful particularly while approaching the topic of tourism and, again

4 "For me, it is the phenomenon that must drive the research. And if it means borrowing on the left or right what is useful, I think it should be done. You have to be familiar with sociological theory, but I think that any good sociological research must be driven by the object."

5 ENTRETIEN AVEC MARION FOURCADE. « LA CLASSIFICATION, C’EST DE LA MORALE ! » Réalisé par Théo Bourgeron et Apolline Taillandier La Découverte | « Revue Française de Socio-Économie » 2019/1 n° 22 | pages 205 à 215

as for other time in history, in the domain of housing. Capitalism transformation gives also rise to a new platform economy governed by digital infrastructures, which together with apps and ICT, are fostering rent-seeking opportunities for extraction from housing properties and tourism flows. Lastly, we proceed by making social class more specific to the debate: with the proposal to consider southern European countries and Italy, we contend that those elaborations and kind of economics arrangements become particularly telling considering urban middle classes.

The theoretical pathway has to be read as dialectical and tries to analyse STRs by providing an account of the circular relationships between *macro* exogenous shocks and forces (globalisation, financialisation, platformisation); contextual, *meso* structural conditions of austerity, labour market reconfiguration, and housing systems specificities; and endogenous, *micro* adaptations of the actors, perhaps more in a Turnerian than Colemanian way, as in the following thematic summary figure:

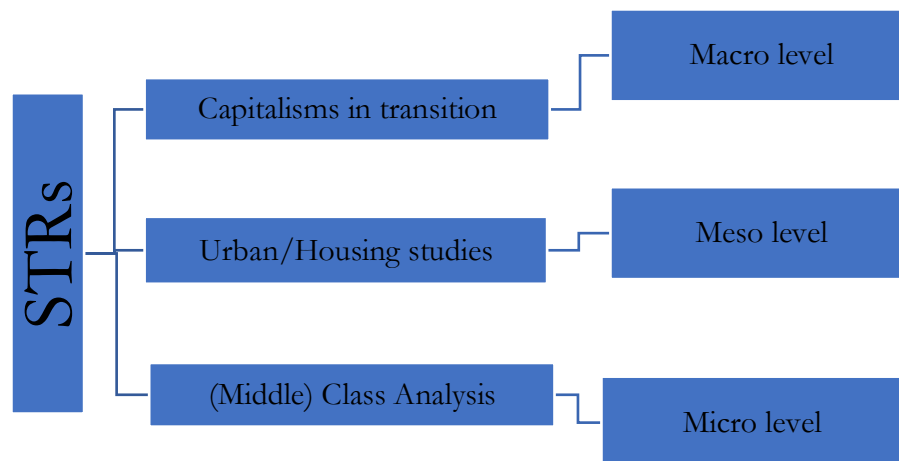


Figure 1.1 Levels of analysis of the theoretical approach

The argumentation will elaborate on existing bodies of knowledge and will specifically put in conversation, in an interdisciplinary manner, traditional and most contemporary approaches that cross sociology. For every theoretical strand (platform studies, housing studies, middle class studies) the aim of the chapter is to identify and discuss the most useful contributions, while simultaneously underlining their limits and gaps, in which further analytical proposals and empirical research could enter.

## **Moving (value) extractivism through digital technologies. Towards a new turn for urban western capitalisms?**

Over the last 30 years the global capitalist system has undergone profound changes. Accounting for the variety of capitalist regimes (Hall and Soskice 2001; Hancke 2009; Susen 2015; Burrioni 2016) Western models are facing similar paths. The neoliberal turn of the beginnings of Eighties has meant a significant shift “from the factory to the metropolis” (Negri 2017), which saw majoritarian importance of the tertiary sector, the diffusion of “cognitive works”, and a pervasive financialization of different spheres at various scales (Sassen 2012; Gallino 2011). Local, regional, national and international economies, and the financial markets have also endured the opportunities, the pressures, and the harmful effects of globalisation. The 2008, in particular, has unleashed a domino effect that has put the foundations of the global financial system in crisis (Crouch 2011; Rosa 2013). A process whose repercussions impacted heavily also on the real economy, leading to the 2009 global recession.

In EU, the recession lays the foundations for the euro and sovereign debt crisis of 2010-2012 which, in a political economy approach, converts also onto to severe post-crisis monetary and austerity policies (Krugmann 2012; Piketty 2013). Scenarios of “austerity urbanism” (Peck 2012) appeared in EU cities (Schönig and Schipper 2016)<sup>6</sup>, characterized by reduced job opportunities and unemployment, wage and incomes squeeze, weakening public services, meagre social protection, welfare retrenchment which fades out almost every solid form of safety net (Negri and Saraceno 2018). We witness therefore sharpening inequalities, severe poverty and social vulnerability, and a general spiralizing instability which is particularly acute in southern European countries (Petmesidou and Guillén 2015)<sup>7</sup>. Such ongoings contribute to widen economic, social, and political earthquakes, which translate *also* onto new disconcerting waves of nationalisms, and right-wing populism (Crouch 2019).

Despite capitalism alleged “adaptability” to shocks, and the hiccups trends of the markets (Holloway and Susen 2013) eleven years after the 2008 downturn, “the crisis” is still ongoing, in particular if we consider capitalism in their Mediterranean variety (see Burrioni 2016). Thus, the crisis cannot be considered and thought anymore as such- not as temporary, urgent situation and a fleeting dysfunction of the economic and financial system - but a

<sup>6</sup> Schönig B, and Schipper S (2016): Urban Austerity: Impacts of the Global Financial Crisis on Cities in Europe. (eds) Berlin: Theater der Zeit.

<sup>7</sup> Petmesidou M, and Guillén A, (2015) ed. Economic Crisis and Austerity in Southern Europe. Threat or Opportunity for a sustainable welfare state. Routledge London and New York.

chronic and enduring structural condition. Actually, it seems that the capitalist regime has lost its capacity to self-recover from the damages itself produces (Paci 2018). Someone asks whether the global crisis was to be interpreted as the alert-proxy we are witnessing a long “terminal stage” (Streeck 2014). Real or not, contemporary capitalisms are surely under a profound process of transformation and restructuring. Framing the crisis also within The post-keynesian and more recent reconfigurations means not only considering the crisis as a sign of gear jamming. Also, that could be read as a moment of paradigm transition which challenge the dealt approach we used to think and critique capitalism and its operations (Jacobs and Mazzucato 2016).

Scholars are describing the shifts from a set of different angles and analytical lenses, insisting on and favouring some of its characterising aspects: cognitive capitalism (Boutang 2004), finance capitalism (Larry 1993), immaterial capitalism (Quintarelli 2019), technoscientific capitalism (Birch 2019), platform capitalism (Snircek 2016) and so on. Specifically, within this broader debate which riddles avenues on the future of capitalism also in its local dimensions (Andreotti, Benassi, and Kazepov 2018), critical political economists, sociologists, geographers, and philosophers are therefore supporting since a couple of years the thesis of an extractive turn, which started indeed in the 80’s from finance and whose logics are currently encompassing multiple fields of modern capitalist gears (Mazzucato 2018; Mezzadra and Neilson 2018). From Harvey’s emphasis on “accumulation by dispossession” (Harvey 2003), to so-called “neo-extractivism” characterizing Latin American economies (Acosta 2013), or establishment of a “technoscience capitalism” (Birch 2019) or age of extraction (Sassen 2014) there are having large agreements about “the extractive nature of contemporary operations of capital” (Mezzadra and Neilson 2018: 3). Additionally, “the organising logic of this post- Keynesian period is now making legible its shape: at the centre of this logic is not the ‘valuing’ of people as consumers, but the extraction of value through a proliferation of complex instruments” (Sassen 2017:7)<sup>8</sup> : firms, companies are triggering a new routing (both in terms of organisation, aims and management) from production towards value extraction that is nourished by financial flows and digital engines, which in their outcomes are framed by profit maximization, costs and risks outsourcing, and short-terminism (Barbera et al 2016). The central aspect of the re-organisation of firms, companies, and specific social classes rely on the fact that they are essentially *profiting without producing* (Lapavitsas 2013:793)<sup>9</sup>, impacting increasingly on uneven growth and social (in)justice. Such

<sup>8</sup>Sassen S (2017). Predatory Formations Dressed in Wall Street Suits and Algorithmic Math in *Science, Technology & Society* 22:1 (2017): 1–15.

<sup>9</sup>Lapavitsas C (2013). The financialization of capitalism: ‘Profiting without producing’, *City*, 17:6, 792-805.

insistence on value extraction has to be related to the fact that the topic of value is subject to a general revival, especially among economists and in economic sociology. To “revalue value” (Massumi 2018)<sup>10</sup> has lately been considered as fundamental among a set of scholars to understand new capital extraction dynamics which gives importance to what, how (where, who and from what) economic value currently is, being rather “extracted” instead of “produced” or “created”. Indeed, value theory, that was the foundation of the economic thought, is now receiving a renewed interest and scholars are revisiting traditional theories from Smith, Ricardo, and Marx passing through the neo-classical economic approaches. In the work “*The value of everything*” (see Mazzucato 2018) she asks and elaborates on “what value is” and comes the value extraction and critically engages with the feature of transformation of contemporary capitalism which privileges “rent-seekers” over true “wealth creators”. The economic orientation passes from creating value for the benefit of all to the extraction of value for the owners of assets. To put it very straight, a great amount of scholars agree that rentiership more than entrepreneurship is increasingly defining the characteristics and operations of contemporary capitalism (Swyngedouw 2010; Felli 2014; Sayer 2015; Ward and Aalbers 2016; Birch 2019) with a set of consequences in terms of economic decline, and worsening inequalities (Mazzucato 2018).

Extractive operations have since the industrialisation played an important part of the western capitalism that at the time was more oriented toward *production* (as the *transformation* through *manufacturing* of raw materials (cotton, cereals, iron) onto commodities (dress, foods, a car) which date back already the Industrial Revolution. Starting from the late 20th century, thus, finance constitutes the majoritarian force in the global economy, a phase in capitalist development in which profits are accumulated mainly (or at least increasingly) through derivatives, currencies, bonds, stocks and various financial channels (Arrighi 1994). The increased dominance of financial actors, markets narratives, measurements and practices at various scales, results in a structural transformation of economies, firms, states, and households that have been reorganized according to financial flows. Those shifts, among many other changes, underline the need of interpretative line which would insists on the *nature* of capital accumulation not more on its productive-manufacturing instances but of its extractivist one.

In *Enrichissement: une critique de la marchandise* (Boltanski and Esquerre 2018) the thesis of the authors is that last 30 years, Western countries have seen the establishment of a new

<sup>10</sup> Massumi (2018). 99 Theses on the Revaluation of Value: A Postcapitalist Manifesto

moment or stage of capitalism which they call “enrichment economy”. The enrichment has to be analysed in its double meanings: as an economy rich-oriented (2017:63-65) and thus that privilege owners of something that can be commodified, and as an enrichment of things, that is (im)materiality that through a process of valorization (a process of enrichment) allow the extraction of economic value from assets. Indeed, the main point of the enrichment economy rely on the fact that wealth and economic gains are extracted from the past, ex ante, from things that already exist, instead of being produced ex novo. Therefore, their analysis put at the centre of the debate the commodity- *la marchandise* - in line with Appadurai approach (Appadurai 1986). Economic value stems from the commodification of a set of new “docks of enrichment” - *bassins d’enrichissement* (2018:28). Such sectors are fine arts, luxury, the trade in antique objects, culture, fashion, but also tourism and real estate. In particular wealth goes to those who can extract capital from a specific and infinite resource to be commodified: “the past” and its assets and heritages. This transformation of *western* capitalism that Boltansky and Esquerre want to provide an analysis of, is based less on the production of new objects, as for the era of the industrial revolution, than on the enrichment of things that are already there. This happens notably through the implementation of storytelling devices which, by insisting on their authenticity, will justify their price. Their work follows the historicity of the four forms of enrichment. While the “standard form” concerned the industrial production, the “collection form” characterizes contemporaneity and it is specifically oriented toward particular types of economic actors, that is sellers and buyers qualified as "rich". Under enrichment economy, sellers make their wealth assets work, which allows them to generate economic gains (Boltanski and Esquerre 2018: 457). “Heritage”, thus, becomes a source for capital extraction.

The notion “value extraction”, but also “extractivism”<sup>11</sup> are central for our elaboration. A conceptualisation of these terms in their broader spectrum of meanings, is perhaps a useful way (one among many other) to unravel new features of contemporary operations of capital.

Usually, when we think about extractivism our synopsis lead to the mechanical process concerning oil-platforms, floating on the surface of the water, with pumps that plunge throughout the oceans; we imagine deserts landscapes with holes underground clogged by huge steel-straws that draw in green and liquid gold; or we refers to fossils fuels, raw materials of mineral mines, agricultural crops for palm (oil) in Brazil or even to coltan mining in Venezuela and Nigeria. “Extractivism” is a notion that has effectively defined,

<sup>11</sup> for a clarification and distinction between the two notions, see Gago and Mezzadra 2015.



historically, the functionings of capitalist accumulation of Global South rural economies, which implied reference to the stemming brutalities perpetrated toward local communities; together with the depredation and pollution of the environment.

However, extractive frontiers, traits, mechanics, logics and industries are now reaching new extractive landscapes, (extr)actors, and sectors: they are way polymorphe than drilling or digging activities. For example, they have reached finance and logistics (Mezzadra et al. 2017). Value extraction logics, has also reached “the daily capital” fundamental for the everyday human activities, and encompassing the mechanisms, mechanics, and machines for the circulation and diffusion of electricity, water, gas supply, transport, but also sectors such as care services, education, food, health, and the welfare: that, is, all the components of the “foundational economy” (Barbera, Dagnes and Salento 2016). But extraction regimes also cross the globe through the network of Internet. Extractive activities have, in fact, a pivotal role in an increased digitized capitalism governed by technology, platforms, apps, big data, artificial intelligence, codes, powerful algorithms, and mathematical laws (Mezzadra and Neilson 2017). New frontiers of extraction in fact may be found worldwide if speaking about *data* that can be extracted (Vecchi 2015) from different platforms which digitally mediate specific kind of human activities such as Facebook, Instagram, Amazon, Uber, Airbnb and other products of the sophisticated minds of “The Lords of Silicon” (Morozov 2016). Digital data are becoming the most valuable resources that, in comparison to oil, it is setting up as an infinite source.

Thus, extraction describes effectively different processes, locales and scales which involve corporations, companies, local institutions and individuals operating within the public and private sectors, whether in opal mines in Mintabie area in Australia; in cities through “urban mining” sorting cobalt and lithium from old mobile phones and laptops’ batteries in Gursan-South Korea or referring to the activities of new “click workers” extracting data about personal information of platforms users in Antananarivo (Casilli 2019).

Therefore, extraction as an expanded idea and as a process, maintains its strong effectiveness to describe realities and mechanisms of operation even in contexts and models distant (geographically, economically, culturally, socially, politically but also pragmatically-in term of practices) from its original reality of reference (Gago and Mezzadra 2017). As Junka-Aikio and Cortes-Severino noticed:

“(.) instead of taking place ‘somewhere else’ and in the margin, the extractive frontier is flowing, flooding and drilling increasingly close to urban areas and the centres of knowledge production, complicating earlier geographical and class divisions between those who extract, and those who are extracted, or who live with the consequences (Junka-Aikio and Cortes-Severino 2017:176).

Yet, the urban fabric -as for the natural environment- is also permeated by value-rich fibers to squeeze: urban contexts are privileged sites of capital accumulation (Mezzadra et al. 2017).

Therefore, while “extractivism” being used often to refer to specific geographies related to Global South, “urban extractivism” (Massuh 2014: 55–60) may be borrowed from Latin America as an interesting concept to develop in order to try to describe the current dynamics happening *also* in Global North.

The redirection of historically non-urban processes (“extractivism”) onto urban landscapes (what we called previously “urban extractivism”) ; and on the other hand, the increased importance and use of cumbersome digital socio-technical dispositifs, can be interpreted as an expression of the “spatial fix” and “technological fix” of capitalism described by Harvey (1982). The two notions refer to capitalism eagerness to solve the times of crisis through i) geographical expansion and physical relocation of its logics ii) the reliability on the technological advancement for its economic growth and development (Harvey 1982: 24-26). In fact, new digital platforms are here underlining the importance and the role they play in overcompassing spatial barriers, by increasing and facilitating “the speed, quantity, people, ideas, commodities” (*ibidem*) but also logics that can *circulate* between and within spaces, reaching new places, sectors, and people.

The discussion proceeds now as follows. In the next sub-section I will explore, first, some of the features of the “spatial fix” in the attempt to underline how value extraction has reached specific sectors of the urban economy, in particular tourism and real estate. Then, I will excavate on few dimensions of the “technological fix” notably through an elaboration about the consolidation and features of digital platforms as new business models (DPBM, hereafter).

DPBM -such as Airbnb- in fact can be considered as extraction devices, new powerful tools of capitalism’s operations, the evidence of the platformization of economy (Gillespie 2010). The scenario that emerges from this analysis opens the doors for insights on the establishment of *platform capitalism* (Snircek 2016) and stemming *platform urbanism* (Rossi 2018; Rodgers and Moore 2018<sup>12</sup>) of which the STRs are one between a set of manifestations. Extractive sectors give also reason to new groups of interest to be set up, which could engage in advocacy in order to influence, through lobbying, policy devices.

<sup>12</sup> Rodgers S and Moore S (2018) Platform urbanism: An introduction. *Mediapolis: A Journal of Cities and Culture* 4(3): Available at:<http://www.mediapolisjournal.com/2018/10/platform-urbanism-an-introduction/>.

## Extraction goes to town: tourism and real estate

As widely argued, the changes on the economic level show clearly capital has increasingly become urbanized (Harvey 1978), and the relation between metropolisation and capitalism is now stronger than ever (Rossi 2017; Le Galès and Pierson 2019). Already in the analysis of *La production de l'espace* (Lefebvre 1970) cities, neighborhoods, buildings, homes and rooms, all the urban space is commodified for value extraction. Urban systems are therefore recognised as having a deep role in value extraction (Merrifield 2002)<sup>13</sup>, and among the many drivers which sustains urban economies we can account tourism and real estate. Starting from the 1990s, in fact, an array of initiatives of urban redevelopment prompted by national, regional and local authorities were geared toward putting southern european countries on the map of international tourism as well as attracting global real estate investment. The financial crisis further accelerated such a strategy, and the attraction of both tourism and foreign investment turn to be evaluated as a paths to deal with the stagnant economy.

Therefore tourism, as an extractive industry which proceeds through the commodification and patrimonialisation of urban space is another capitalism tool which transform the city and its component as a commodity from which to extract a rent, as it is widely argued in “*Il selfie del mondo*” (D’Eramo 2017). Tourism in fact, is nowadays “the heaviest and most cash-flow generating industry of the 21st century” (D’Eramo 2017: 12).

In South Europe, these arguments are particularly relevant. From 1995 to 2017, international tourist arrivals growth from 100.9 millions to 267.4 millions visitors (in 22 years, average annual growth of 4.3%). These trends represent the most relevant expansion between all the European areas (Unwto 2018)<sup>14</sup> and the Airbnb market has boomed in Greece, Spain, Portugal and Italy accordingly. This is not surprising since there tourism and real estate have been seen as pro-growth fundamental for the post-industrial transition (Lestégas *et al.* 2019), with capital previously invested in the industry being redirect into finance and real estate (Harvey 2010). Generally speaking in fact, a set of cities in post-industrial transition have been subsequently open to political agendas related to “regeneration through tourism” (Fainstein 1999) where events, culture and sport and other amenities transform the city into an “entertainment machine” (Clark 2011). The entertainment and leisure industries have been core points for several urban revitalization agendas (Swyngedouw, Moulaert and Rodriguez 2002) which in some cases have resulted in

<sup>13</sup> Merrifield A (2002) Metromarxism. A marxist tale of the city.

<sup>14</sup> <https://www.e-unwto.org/doi/pdf/10.18111/9789284419876>

tourism gentrification with its negative externalities (Semi 2015 ). More recently, after the Global Financial Crisis, tourism and real estate are evaluated as post-crisis restoratives, being tourism-oriented rebranding considered an effective solution to economic recession which would profit from the promising gains of growing tendencies in *urban tourism* (Maitland 2010).

As Salerno noticed, the notion of urban extractivism to analyse the processes endorsed by the tourism industry does not fit with efficacy only for global cities where there is the highest concentration of knowledge workers of cognitive capitalism, that is, for *world tourism cities* such London, Paris or New York but can play a pivotal role also aiming to describe in urban economies operating at a smaller scale. It is especially effective in European and Mediterranean contexts, characterized by the presence of ancient cities and historical centers, like Venice where “ it assumes a particular importance the connection between the organization of the space of the extraction of value operated from the tourism industry and the processes of capitalization that invest the centers” (Salerno 2018:11)<sup>15</sup>, in particular to such historic cities: in fact, as it has been noticed it Italian historic centres tend to retain and show much of their wealth and extractable rents (Ombuen 2019) where more investors, which had abandoned southern Europe, are coming back with because of the presence of possible rental growth and profits. According to these perspectives, tourism itself is a new industry which proceeds by extracting value through the museification and patrimonialisation of territories. The authors of *Enrichissement* do not particularly insist of the urban materialization of enrichment economy. But as noticed in a recent round-table on the topic, territories are also places of value extraction which derives from landscape’ patrimonialisation, such in the case of Unesco Labels (Semi 2018)<sup>16</sup>. Furthermore, in the attempt to “urbanize” more their analysis, we can add that the docks of enrichment as sectors are strictly coming from the patrimonialisation of collective or private urban heritages, from which the tourism industry benefits.

On the one hand, the docks of enrichment quoted previously are materialised in urban space in the form of art galleries, luxury hotels, fashion expositions, spots for the resale of antique goods, an array of spaces and areas tourist monuments and, for example, in the many jazz clubs (as the materialization of musical culture). The patrimonialisation of urban spaces, thanks to storytelling and justifications, give new value (both cultural, symbolical and economical) to a set of sectors which derives their rentability for the fact they are coming directly (e.g. historic monuments; traditional cuisine) or indirectly (e.g. this is

<sup>15</sup> Salerno G-M (2018). Estrattivismo contro il comune. Venezia e l’economia turistica. ACME: An International Journal for Critical Geographies, 2018, 17(2): 480-505.

<sup>16</sup>Semi G (2018) Entre esthétique et conflit. Rassegna Italiana di Sociologia . Fascicolo 3, luglio-settembre

related for example for regenerated urban spaces, such new food markets created upgrading the remains of an old industrial warehouse) from the past, draws the attention to the new investors and developers interested to the circulation of their financial capital flows to rehabilitate them, and then extract value.

For example, the Airbnb urban tourism also attaches to some city more than others, and to some neighborhoods more than others, the pomp and the decay of the label “authentic” (Zukin 2009; D’Eramo 2017). In Harvey’s reading of Bourdieu, the alleged authenticity will also have a role in building a collective symbolic capital. In fact, symbolic capital can be referred also to places and here it is useful to underline the powerful, cultural mechanism at play for the establishment of specific tourist destination trends, attaching specific values *and* economic value to the urban space (Harvey 2002).<sup>17</sup> Those mechanism work in a bi-directional way: i) in influencing investors decisions which have to decide toward which city or context invest financial flows, and ii) in the competition between cities hunting for investors and new resources for extraction.

On the other hand, in fact, these assumptions become particularly telling speaking about the kind of tourism promoted by the platforms such as Airbnb, which facilitate the patrimonialisation of private housing (as private heritage) building its entire success on a marketing campaign based on storytelling. They do not simply try to sell a place to stay during an holiday, but selling experiences and accommodation opportunities in neighborhoods with local inhabitants through the promotion of the spirit of “living like a local in authentic, unique homes”. Residential and commercial quarters are increasingly becoming the favourite destination for new urban tourists who love to consume affordable places off the beaten path (Urry 1990; Judd 1999; Füller and Michel 2014), instead of the anonymous hotel rooms closer to the mass tourism hotspots (Freytag 2008; Maitland and Newman 2009). That translate into making also private homes as “immobilization” and first subjects of that logics which inaugurate a new phase of housing commodification and financialization by means of platforms (Aalbers 2018).

The commodification of housing *per se*, however, is not a new issue for sociologists. As we have seen previously, short-term rentals open a new sad season for ‘the housing question’ that was already at the core of Engels works and elaborations. During the 21th century “postwar social contracts” via the provision of public estates for citizens, had a central role in de-commodifying housing, the neoliberal turn that started in the late Seventies, instead, allow the processes of financialization to be booted and entrenched: residential and

<sup>17</sup> Harvey D (2002). The Art of Rent: globalization, monopoly and the commodification of culture. 93-110, Social Register,

urban environment were seen as way to assimilate the surplus amount of over-accumulation . Under urban extractivism, tourism as extractive industry is connected to housing because through temporary accommodation rentals and holidays' homes it alters the housing stock. In fact, real estate and private housing are *again* one of the most *valuable* sectors in which extractive reconfigurations operate, in particular through complex instruments such as finance (financialisation) and digital platforms (platformisation). Let's proceed with order.

In the general scenario which sees financial investments at work in the different urban areas, many authors have agreed to consider housing as pivotal for value extraction under the financialised urban capitalism (Larsen *et al.*, 2016; Gallent 2019<sup>18</sup>). In the work *Expulsions* (Sassen 2014), in particular, the author argues that since the Eighties we entered an “age of extraction” where economic development is achieved by extracting goods and by making them circulate between the Global North and the Global South. As Sassen contends, extraction dynamics now overcome spaces as mines or plantations: through financial instruments they have reached urban spaces. The extractive logics of finance via subprime mortgages and what Harvey calls the “fictional capital” related to it alter urban contexts— and in particular working-class neighborhoods— transforming them into landscapes of extraction, creating a set of new geographies of expulsions. Thus, financial instruments, despite not being urban in their nature, become urban in their operations and consequences.

Sassen therefore identifies the establishment of systemic, extractivist “predatory formations” constituted by assemblages of complex knowledges and technologies (such as sophisticated logistic, algorithmic mathematics or accounting and law) which, in concert, operate in key economic fields, selling in the market something they do not own or produce directly (e.g. the case of default swaps or the vulture funds). The geographies of extraction related to housing and the mortgage markets are fundamentals, being the driving elements of the economic development of western economy: worldwide real estate assets are nearly 60% of the value of all global assets (Sassen 2014). The aforementioned economic and financial downturn of 2008, also known as the crisis of *sub-prime* mortgages, started to spread within this field. It has been analyzed as the manifestation of the over-indebtedness of the real estate market on a global level (Baldini 2010; Bellicini 2011; Caudo 2012; Harvey 2010), which sees housing financialisation (Fernandez and Aalbers 2016) operating at different levels, and also of the families (Aalbers 2011; Sassen 2012), which transforms homes into

18 Gallent N. (2019). Whose housing crisis? Assets and homes in a changing economy. Policy Press, Bristol.

real estate, converting their *use value* into *exchange value* (Madden and Marcuse 2016). Such rearrangements are setting out the foundations for a fifth-wave of gentrification, explained as the urban materialisation of financial capitalism (Aalbers 2018). A great amount of scholars in fact agree that it re-configures logics and actors operating in the domain of real estate, since capital accumulated by quantitative easing is being again reinvested also in private rental market, as a new investment form (August and Walks, 2018; Beswick *et al.*, 2016; Fields and Uffer, 2016; Janoschka *et al.*, 2019<sup>19</sup>; Paccoud, 2017; Wijburg *et al.*, 2018).

After the three steps which specificate housing commodification (deregulation, globalisation and financialisation) described also by Marcuse and Madden, now what we call here as the “platformization of housing commodification” is only another piece of the process. A new manifestation of what has been called the anchorage the financial capital in the city (Theurillat *et. al* 2015).

“We've always needed a credit system to develop and maintain cities. I think the difference we've seen over the past several decades is that rather than being the site of industry, the city itself - the buildings, the infrastructure - has become an engine of capital accumulation. That means that the interests of investment capital are really focused on the built environment, and extracting as much capital from it, and buying and selling properties the way you would buy, sell and trade traditional commodities in generations past (Fields 2019:18)”.

In fact, as Fields notices, institutional investors are profiting from a set of digital and technological instruments (platforms, mobile computing, innovation analytics and data) to exploit the US housing market to initiate a new financial asset class based on a set of income volumes (Fields 2019). In that context, the management of property, investments and rental contracts is monopolised and not only mediated by apps, smartphones and platforms, which concretely enable all the process. Platforms are providing new reliable and safe infrastructures and means where traditional logics of finance converge in establishing better extractive conditions (Fields 2019). Temporary users of the city are targeted now more than residents because they are considered safer users of the housing property. As the the European Investment Bank's (EIB) director states, investors are not looking only for gains but also security, and such security is offered by accommodation rental platforms which

<sup>19</sup> Janoschka M, Alexandri G, Orozco-Ramos H, et al. (2019) Tracing the socio-spatial logics of transnational landlords' real estate investment: Blackstone in Madrid. *European Urban and Regional Studies* online.

assure the money transition. In fact, the tourist-oriented market of temporary houses, in comparison to the traditional market for long-term residential dwellings, is evaluated safer for investments since the crisis obliged more vulnerable households in tenureship to not pay their rent. By consequence, this has fostered the tendency of a set of actors to directly target the short-term users instead of residents (Leztégas and Seixas 2019). Short term rentals are the new evolution of investment in real estate in the tourist city (Montezuma and McGarrigle 2019)<sup>20</sup>: it becomes particularly profitable in those low-income neighborhood close to city centre and hardly hit by the austerity strains such as for the cases of Lisbon, Naples or Athens where investors can profit from the rent gap and crumbling and cheaper buildings to be rehabilitated (Cocola-Gant and Gago 2019; Esposito and Tonetta 2019, Maloutas et al. 2019). We could argue that the trend to “buy-to-let” under the the phase of platformisation of housing (its *airbnbification*) easily turns to “buy-to-short term- let”, and the case of transnational investors into a “buy-to-leave” (Fernandez et al., 2016), making financial flows and procedures converging into platformisation, therefore concretely cementing the logics of extraction in the real estate and built environment (August and Walks 2018; Fields and Uffer 2016; Janoschka *et al.* 2019; Paccoud 2017<sup>21</sup>; Wijburg *et al.* 2018).

The merits of Aalbers last analysis are configured by furnishing a first attempt to frame the transformations endorsed by platform economy by re -tracing them within the tradition of gentrification waves. He furthermore identifies a set of international and local players operating within the economic urban real estate scene, that can be summarized as follows:

i) corporate landlords, which are led by local and global investment and where are interested not only in retail real estate but also as related real estate and specifically housing as ‘just another asset class’ (Fields 2018) and use large investment funds to support it (see also Beswick *et al.* 2016 );

ii) transnational wealth elites and upper middle class, *buying* deluxe apartment, not to use as a source of high rentability but more as what define as a “safe deposit box” (Fernandez and Aalbers 2016) to preserve their surplus capital (*ibid* 2016);

iii) actors of platform capitalism such as Airbnb landlord or short-term rental corporation who contribute channeling more capital in the most central, touristic,

<sup>20</sup> Montezuma J and McGarrigle J (2019) What motivates international homebuyers? Investor to lifestyle ‘migrants’ in a tourist city. *Tourism Geographies* 21(2): 214–234.

<sup>21</sup> Paccoud A (2017) Buy-to-let gentrification: extending social change through tenure shifts. *Environment and Planning A* 49(4): 839–856.



neighborhood supported by finance but mainly by technology and platforms, where the key role is played by “extractive platform-based business models” (Scholz 2016:6) disguised as cyber brokers.

DGBP are expanding facilitating and fostering the shift from the use value of housing to exchange value, accelerating all the process. The insistence of speediness influence all the process that Madden and Marcuse describe as fostered by globalization, finance and technology, speaking about “hyper-commodification”. The effectiveness of their ideas of a “fostered” commodification is that they underline different operational levels: the city, the neighborhood, the building and the apartments, in which the process of commodification is traverse: even a spare room can be put on the market (*ibidem*). That lead to glimpse that at any level, different actors or a set of actors can operate. As a that theorize to “the revival of landlords” despite the growing relevance of a generation rent, is necessary to embed the growing importance STRs are having in quantity not only considering the growing interest that those countries have for national investors such such as news “automated landlords” (Fields 2019), transnational investors (Cocola-Gant and Gago 2019), new global middle classes (Rogers 2017; Rogers and Koh 2018)<sup>22</sup>or local landlords . But what, or better -who- such analysis miss is the presence of also regular local and national homeowners households. Here the available literature, while on the one hand it efficaciously recognizes the scales and the variegated levels of analysis this process involves, on the other hand it fails- do not make attempts- to consider systematically the role local households are having (as suppliers) in the analysis of commodification of housing platformisation. An emerging analysis of the actors involved can be organized intersecting the operational scale (global; national; local) and the rights of ownerships toward assets (property or management).

<sup>22</sup> Rogers D (2017) *Geopolitics of Real Estate: Reconfiguring Property, Capital, and Rights*. London and New York: Rowman & Littlefield.

<i>Scale/Rights of ownership</i>	<i>Property</i>	<i>Management</i>
<i>Global</i>	Corporate transnational investors Transnational wealth elites Transnational middle classes	Real estate agencies
<i>National</i>	Corporate national investors National wealth elites National middle classes	Real estate agencies Property managers Multi-service providers
<i>Local</i>	Local investors Local wealth élites Local middle-class homeowners	Real estate agencies Property managers Multi-service providers

Table 1 Actors of the platform real estate. Source: (Semi and Tonetta 2020).

As it emerges in the table above, under the enrichment economy and in particular in the “collective form” of real estate, within the frame of accommodation rentals for tourists, also private space (houses) are sensitive to processes of valuation, valorization, and value extraction, which allow also regular homeowners and namely local and national middle classes to be subjects to the dynamics of the valuation of- and value extraction from- extra-space via Airbnb and similar platforms, enabling the constitution, eventually, of an amount of rentiers (Boltanski and Esquerre 2017:456). Therefore, the point here is that both under financialisation and platformisation of housing commodification, complex socio-technical dispositifs (algorithms, bot, ICT, internet, data, Artificial intelligence) and digital platforms are definitely vital to allow the capital extraction from fixed assets such as housing (Shaw 2018)<sup>23</sup>. As we show in the next paragraph, new technologies allow a set of old and new actors to manage ownerships and extract rent flows (Fields 2019)<sup>24</sup>: digital devices and especially platforms are having an increasingly relevant role in configuring not only the urban economic field, but social, political, cultural, and symbolic dimensions of our cities.

<sup>23</sup> Shaw J (2018) Platform Real Estate: theory and practice of new urban real estate markets. *Urban Geography*: 1–28.

<sup>24</sup> Fields, D. (2019). Automated landlord: Digital technologies and post-crisis financial accumulation. *Environment and Planning A: Economy and Space*

## **Digital platforms business models as value extraction engines**

In the economic debate, the post-2008 scenario was partitioned by economic decadence as well as flashes of renaissance or innovation. What Schumpeter called “creative destruction” was partly true if we check the data on the rise and diffusion of “innovative” new firms, start-ups, and peer-to-peer platforms which were launched in the aftermaths of the GFC. While data on traditional firms were negative in different sectors, the start-up economy and platforms slightly showed signals of growth (Pwc 2017). At the beginning of the 2010, namely, an array of economic and no-profit initiatives which allowed the collaborative management of market exchange between of two or more groups, were described as taking part of an emerging “sharing” or “collaborative” economy (Botsman and Rogers 2010; Schor 2016). According to the promoters, such new type of paradigm facilitates more the access to assets than the ownership, in scales, in ways and formats that were previously impossible (Botsman and Rogers 2010). The two-years period between 2008-2009 saw, in fact, the emergence of digital platforms business models (DPBM) such as Airbnb which began to spread in the aftermath of the financial and economic downturn in the Silicon valley. They promote the establishment and diffusion of “shared” production and consumption practices in which new technologies, digital devices and Web 2.0 are playing a central role.

In origin, so-called sharing economy seeks, ideally, to connect economic growth, job opportunities and sustainable consumption practices to extra-monetary dimensions, such as sharing behaviours and sociability. The intent was to promote a more efficient use of physical (homes, cars, objects) and intangible resources (goods, skills and services) as well as to foster social cohesion and inclusion in a P2P way, where prosumers can exchange in a more horizontal manner commodities and services. Given these alleged benefits for businesses, environment and society, national and international governmental institutions have often recognized and supported “sharing economy” initiatives (European Commission 2018, Cohen & Kietzmann 2014; Sperling 2015).

Many scholars have explained such tendencies identifying different drivers, linking the birth and the rise of platform economy to the latest financial, environmental, technological on-goings, and the shift through alleged de-materialized values and post-consumerism tendencies (Botsman, 2013b; Sundararajan, 2014; Germann Molz, 2013;

Rifkin, 2014; Schor, 2014; Belk, 2014). It has also been portrayed as a functional reaction to both market and state failure (Rifkin 2011) where a set of platform therefore arises perhaps in the attempt is to establish new equilibria between economy, State and society (Pais and Provasi 2015). After a couple of years of shared enchantment and shared uncertainty concerning the most suitable way to name the economic paradigm of reference (collaborative economy? sharing economy? collaborative consumption? access economy? platform capitalism?-) all attempts were more often made to converge under the umbrella concept of sharing economy making it impossible to furnish a univocal definition (Arcidiacono *et al.* 2018)<sup>25</sup>. In general, we witness a lot of confusion about types of platforms (De Groen, Masulli and Fabo 2016): a huge phenomenology of initiatives has emerged in different fields but we will leave to other more exhaustive works the task of deepening and discuss the different types of platforms and fields of application (e.g. Snircek 2017; Casilli 2019). The notion of sharing economy, due to its non-linearity, multi-scalarity and multi-dimensionality as in fact been described as an anti-concept (Pedroni 2019): when too many different things mean the same thing, concept tends to lose semantic thickness and ends up meaning anything. Assuming a more critical and less idealistic perspective in comparison to the initial enchantment, this work distances itself from using the terminology of *sharing economy*, and prefers to refer to the *platform economy*. How we define and use certain terms is significant as it impacts on what we understand, conceptualize, and analyze: it has also legal implications (Smorto 2017). Thus, despite this starting conceptual misinterpretation, for the major part of the initiatives there are no concrete shared dimensions, which are often a guise without effective non-economic contents (Schor 2016).

Turning the attention on more substantial aspects, rather than formal ones, the issue is more than an unclear definition or a niche market: the potentialities of the economic growth are estimated to reach 670 billions by 2025 in Europe (Pwc 2018).

The diffusion of platform economy has established a new moment of the Polanyan re-embedding of economic practices onto society which has been considered as specific of different phases of capitalism reconfigurations. The processes of embedding, dis-embedding, and re-embedding have been described as “cyclical” for capitalism (Andreotti, Benassi and Kazepov 2018). The increased role of platforms’ communities of users are, in fact, a cue here of the economy re-embeddedness in cities dealing with post-recession, in which participants are involved in a neo-entrepreneurial logic (Rossi 2017). Thus, new peer-to-peer economic

<sup>25</sup> Arcidiacono, D., Gandini, A., Pais, I.(2018) (eds.), *Unboxing the Sharing Economy. Opportunities and Risks of the Era of Collaboration*, <<SOCIOLOGICAL REVIEW>>,(66/2): 197

relationships can be identified as *community marketplaces* based on trust and reciprocity (Celata, Hendrickson and Sanna 2017) and on a system of peer-to-peer reviews. Sharing dimensions are not totally absent: platform economy initiatives may be put on a continuum defined by two extremes (according to the degree of effective non-economic dimensions involved: only sharing; only profit, with a set of possibilities in between) where can be present non-economic aspects of real sociability, totally or, in some cases, are sharing with extraction components, as exemplified considering the case of housing platforms and possibilities below:

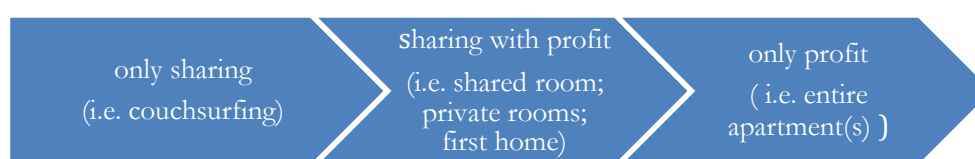


Figure 2 The continuum of (un)shared profitability.

However, if we consider the case of accommodation rental platforms as example, only a small component presents non-profit initiatives: we can account such case in those situations where the host rent some rooms in the home she lives in.

At the beginning, however, as Aalbers notices (2018) platform economy is described as a set of urban practices that were labelled as an “alternative” to the main trend of urban capitalism but are ending up to be another mask used to hide a well-known face. Platforms have recently received a growing interest at least in the last five years, creating new possibilities for profit-making and accumulation, and new forms of work and social order by forming itself as driver of economic, social, political, scientific changes. “Amazon transforms the sector of logistics and logics of supply and distribution storage, Facebook is blamed for perpetuating fake news and changing the US election outcome; Amazon is extensively transforming logistics; Google is fostering new systems of artificial intelligence while Uber sets out a new employment model” (Snircek 2017:26)<sup>26</sup>. Uber or Airbnb are recent giant

<sup>26</sup>Snircek N (2017) The challenges of platform capitalism: Understanding the logic of a new business model in *Progressive Review* 23 (4): 254-257

monopolistic corporations (Mazzucato 2018), they are the new faces of what was once described as a “monopolistic economy” (Sweezy and Baran 1966). Despite the great differences between kind of platforms, one common characteristic is that they furnish

“the basic infrastructures necessary to collect, analyse, and deploy data for other companies to use, and a rent is extracted for these platform services. In every case, collecting massive amounts of data is central to the business model and the platform provides the ideal extractive apparatus (Snircek 2017: 341).

Platform are therefore “facilitating value extraction through the capture of rent” (Mazzucato 2018:18), changing the methods of plus-value extraction specifically concerning urban environments. As Braudel already highlighted, the central point of capitalism relies not so much on the *production* of goods per se, but rather on the *circulation* of commodities (Braudel 1985). Indeed, one between the revolutionary aspects brought, first, by the Internet and then by the arrival of platform business model onto the economic scenario is twofold. Platforms are intermediaries, they change the level of interaction between economic actors (e.g. sellers and buyers) toward an alleged horizontality between the two groups: they allow the exchange directly between the interests, with less intermediation by old and indirect institutions (Mazzucato 2018; Birch 2019)<sup>27</sup>. Also, they transform the scales of the potentials of market exchange and foster the expansion of the circulating profit. The profitability tied with platforms rely in the fact that can allow *local* goods to circulate on a *global* market through maths and computerized architectures. As Quintarelli noticed,

“In the 17th century a pound of pepper could be bought in Jakarta for a pound and sold in London for 100. The difference, without transport costs, went all to those who had control of the sea” (Quintarelli 2019: 178)<sup>28</sup>.

Platform economy creates good conditions for the company that extracts data and value from the interaction of “friends” or users of social media (Arvidsson and Colleoni 2012); Airbnb which extract value from real estate assets, provides the infrastructure and the conditions for intermediation between different interest and Uber extracts economic

<sup>27</sup> Birch K. (2019). Automated Neoliberalism? Bureaucracy and the Organization of Markets in Technoscientific Capitalism

<sup>28</sup> Quintarelli S. (2019). Capitalismo immateriale. Le tecnologie digitali e il nuovo conflitto sociale. Bollati Boringhieri.

gains as an alternative to taxis... In contemporary society, the most powerful intermediaries are not anymore the Indian Company trading cinnamon, tea or pepper but Airbnb, Facebook, and Uber (Bonini 2019)<sup>29</sup>. They are trading the access to homes, dishes, human communication online, car rides and so on, without owning or producing any of the elements directly:

“Uber, the world’s largest taxi company, owns no vehicles [...] and Airbnb, the largest accommodation provider, owns no property.’ It would seem that these are asset-less companies; Yet the key is that they do own the most important asset: the platform of software and data analytics.” (Snircek 2016:37).

In fact, as Snircek notices the only thing that DPBM concretely *own* is the platform as intermediation portal, or infrastructure (Plantin *et al.*, 2016), a mean thanks to which they can extract data, by controlling and enabling the transaction between two -or more- groups (Snircek 2016). Capital extraction is based on powerful algorithms whose opaque functionings secrets are still unknown to the most (Burrell 2016)<sup>30</sup>, but are increasingly part of our digital existence (Amoore and Piotuck 2015). Profits rely exactly on the non-transparency of algorithms and the underlying mechanism of functioning, but it is exactly on the opacity of the valorization processes that rely the strengths of every value extraction process (Barbera *et al.* 2018)<sup>31</sup>.

Therefore, we could argue that DPBM control the *means* - literally- of extraction. Perhaps we can push Snircek analysis further adding that platform capitalism operates offering the access of two types (private, public) and levels (direct, indirect) of ownerships. The first concerns the individuals and it is related to the offer of specific commodities or skills (*private* assets, direct ownership) that individual or firms on the digital market made available through peer-to-peer systems; the second deals with collectivity, and operate at the level of the platform company, selling the possibility of the intermediation. It concerns the ownership of the platforms as an intermediation structure (*public* infrastructure)<sup>32</sup> allowing to extract value from the *indirect*, temporary ownership of the stock by the platform company.

<sup>29</sup> <https://www.doppiozero.com/materiali/il-capitalismo-immateriale-e-molto-materiale>

<sup>30</sup> Burrell, J. (2016) ‘How the Machine “Thinks”’: Understanding Opacity in Machine Learning Algorithms’, *Big Data & Society*, 1–12.

<sup>31</sup> Il capitale quotidiano. Un manifesto per l’economia fondamentale” (edizioni Donzelli, 2016), a cura di Filippo Barbera, Joselle Dagnes, Angelo Salento, Ferdinando Spina.

<sup>32</sup> Here we may also open a critical debate which would discuss the extent to which platforms infrastructure can be considered public and collective, that is putting under critique their real accessibility in terms of inequalities.

The relationships and connections between the two sides and levels of ownerships give ground for the constitution of a “platform society” (Van Dijck *et al.* 2018), that has profound effects on cities outlining the profile of a *platform urbanism* which is taking space, shape and place and whose manifestations will be worthy of in-depth analysis.

In fact, because of a “digital” nature, the first idea of the internet was a cyber entity suspended in the cloud (Miller and Slater 2000)<sup>33</sup>, conceived as a system of levitating hubs, wire, and invisible electromagnetic waves, ideally imagined as a green netting crossing the world. Also, platforms convey a certain degree of invisibility and flattening, as a kind of cyber thick straight line suspended between earth and space. Therefore, platforms could seem decoupled by any physical and spatial dimensions. But this is not true.

Philosopher Sloterdijk, for that matter, indicts the excessive use of the metaphor of the net, noting the fact that "the discourse on the net relied on wrong graphics and excessively reductive geometry: instead of emphasizing the spatiality of the communicators that had to be related to each other, the image of the net suggests the idea of points without extension, connected as meeting points between different lines - a universe of people who go fishing for data and anchorites"(pag?). He therefore proposes the metaphor of foam, which can also represent better the interlocking of platforms in the new spatial and social geometries, composed both by aerial and material components. Foam represents the gathering (an aggregation) of air and matter, which apex in its relevant dimensions in urban context- what he calls “foam-cities” (Sloterdijk 2015)<sup>34</sup> .

In fact, DPBM are *territorialisable* and *territorializing*.

First, they are territorialisable because -perhaps in a simplistic way- their functionings, prosumers and consequences remain subtly dragged into the ground. They are material. They have to rely on space and density, and they are based on space and territory they physically occupy for electronics, antennas and repeaters located on the ground, or under the sea all over the globe, where on or under which data and networks flow. Of course, there is a set of implications for social and environmental sustainability, geopolitics, and new forms of colonialisms (Casilli 2019).

Then, DPBM are territorialising because they create, cacophonically, a territory of operation with specific borders of action where the virtual community of users is embedded in a local community which contribute to its real functioning. DPBM are in fact mainly (but

<sup>33</sup>Miller and Slater (2000), *The Internet: An Ethnographic Approach*.

<sup>34</sup>Sloterdijk P (2016). *Foams: Spheres III* (Los Angeles): Semiotext(e)



not only) *urban* phenomenon because of their undertaken assumptions which depend on intrinsic functionings, first of all, the concentration of human density which make networks effects possible.

While the topic is receiving a growing attention, systematic, comprehensive and satisfactory analysis seems to be a bit not communicating between the disciplines. As for now, all that remains is to clarify if platform capitalism is really a new configuration or a reinforcement of pre-existing aspects, mechanisms and logics, empowered by the digital.

In fact, after the first years of enchantment, a phase of demystification has followed, and the new trend and paradigm has been quickly bumped into criticisms.

Classism is one of them. Research carried out in different initiatives in the US (Frenken and Schor 2017), in Europe (Andreotti *et al.* 2017) but also in Southeast Asia (Ratamal 2017) are highlighting “prospects in niches”, in which *prosumers*<sup>35</sup> come mainly from the middle to upper middle-classes, almost in every sector of for-profit platforms. It is still to clarify who are workers are working in different as riders for on demand economy or logistics (e.g. Amazon workers.), and how low-income participants are included within the digitalised devices (e.g. see Schor 2016; Sassen 2017)<sup>36</sup>. If we consider for example the many emerging property managing firms, further research need to be done in order to explore who is actually working as dependent and employee and doing the cleanings, reception, laundry... We could argue that at the very beginning it dealt at the middle-up level of social stratification with a general “underemployment” of qualified workers (Schor 2016), but now DPMB reproduce well-known labour hierarchies and traditional power relationships.

Several concerns can be found, in fact, within the domain of work, in terms of *digital labor* (Casilli 2019)<sup>37</sup>. On the one hand, DPBM are fostering a shift to self-entrepreneurialism enabled by digital devices (Reish 2016; Ravenelle 2017) which has to be considered as the most relevant reinvention of work since the industrialization times (Drahokoupil and Fabo 2016). On the other hand, DPMB also operate through outsourcing costs (property maintenance, cleaning, insurance, fuel) and all the risks to their prosumers (e.g. Uber drivers

<sup>35</sup> The neologism “prosumer” is the result of the addition between producer and consumer. It is a term to describe platforms users.

<sup>36</sup> Sassen S (2017) *Digitization And Work: Potentials and Challenges in Low-Wage Labor Markets*, retrieved from: <http://www.saskiasassen.com>

<sup>37</sup>Casilli, A (2019). *En Attendant les robots. Enquête sur le travail du clic*. Seuil, Paris.

or Airbnb host). “Gig-economy” is offering job opportunities but providing to workers both “freedom and uncertainty” (Singer 2014; Luise and Chiappini 2017). A new “neoliberal nightmare” (Martin 2016) accounts for a new, or even aggravated, form of exploitation (Fuchs 2014; Scholz 2017), which produces a new class of *precariat* (Standing 2012): the « *cybertariat* » (Huws 2003). Platforms are failing, *de facto*, to defend guarantees, rights and long-term well-being for workers. In some cases it increase competitiveness between workers and a downware warfare between peers, without considering that they foster practices of informal economy, since some platforms are not even subject to the classic regulatory rules and protection systems. In fact, processes of precarization of workers and platform dependency have been also accounted (Schor 2017). In order to challenge such instances and defend workers rights, we witness a growing amount of mobilizations in quest for regulation such in the case of Foodora riders (Armano, Leonardi and Murgia 2018), which underlines the relationship between platforms and collective action which provide evidences for an opening debate on “platform governance” (Gorwa 2019)<sup>38</sup>. In this sense, at the local level, policy-makers are fixing and experimenting regulatory agendas with different platform corporations (Artioli 2018; Courmont & Le Galès 2019)<sup>39</sup>. Also, the importance of platforms as communities of prosumers rely on the fact that more they involve more than individual appetites. They make converge old and new categories of different instances and involve a set of actors and groups of interest which, through lobbying, have potential political power. Little is known also about that, which will be worthy of different levels of analysis.

Digital Platform Business models, in fact, as a new cog of the digital society and economy, are also changing the dynamics for inclusion or exclusion from a set of economic and non-economic circuits. They allow to accumulate old and new dis-advantages, fostering the same asymmetries of previous capitalism reconfigurations and the same (or worse) clash of rights, which obviously have a lot to say in the domain of social order and stratification. Despite the horizontal, “flat” basement which puts together cyber-rhizomatic conformations, a complex systems of ramifications between peers - “the community”- eventually coming from all over the world, and the illusion that within the flatness of it is also assumed and assured a certain degree of equality; platforms may have a categorising,

<sup>38</sup> Gorwa R. (2019) What is platform governance?, *Information, Communication & Society*, 22:6, 854-871,

<sup>39</sup> COURMONT, Antoine et LE GALÈS, Patrick, (dir.). *Gouverner la ville numérique*. Paris : Presses Universitaires de France, 2019. 112 p. (La Vie des idées).

positioning and ordering roles. As Fourcade and Healy notice, a “new spirit of classification” and social positioning arises as the result of the stratifying effects of digital markets and users activity (Fourcade and Healy 2013)<sup>40</sup>. New “classification situations” may stem therefore from users ranking and scores on digital market activity, as they show elaborating on an expanded version of Bourdieusian capitals- what has been brilliantly theorized as *übercapital* (Fourcade and Healy 2017)<sup>41</sup>. “Übercapital” is about the complexification of the capitals of Bourdieu which stems from the amount and type of data extracted from our digital life. The positioning of users emerges by ordering their embodied, objectified, institutionalised capital coming from a digital records constructed extracting informations from various purchase sites, internet banking, health platforms but also social media such as Facebook, Twitter or Instagram. Platforms’ stratifying effects revolve around a set of ranking and scores which organize people into new categories of worth, risks or taste (*ibidem*). We may only glimpse for the moment which are the implications for real (not virtual) social stratification, but also in terms of privacy, freedom, and democracy. We are already committing ourselves into an online, virtual life where platforms accumulate personal data (Sadowski 2019) opening a worrying age described as “surveillance capitalism” (Zuboff 2019).

Such technologies of extraction are, in addition, the evolution of what Foucault called “the technologies of production” which influence the technologies of the self (Foucault 1988): in the domain of work thus, DPBM are fostering, on the one hand, different forms and subjects of entrepreneurs of the self (Foucault 2008). In fact platforms business models allow also to extract not only from anthropic commodities such as real estate, objects such as cars or underused tools, but mainly toward services for daily and also social activities based on human cooperation (commuting, driving, cooking, assembling, relationships) possibly enabling a number of individuals to create their own, autonomous employment opportunities.

DPBM, in their functionings, are based on a double process: of *valuation* of things and individuals (namely through storytelling and processes of justification, as Boltanski and Esquerre underline); and *value extraction*, from things and individuals (Fourcade and Healy 2017).

As Boltanski and Esquerre noticed, under the enrichment economy the process of valorization cannot be separated by processes of justification. Also, DPBM need various

<sup>40</sup> Fourcade M., Healy K. (2013). Classification Situations: Life-Chances in the Neoliberal Era’, *Accounting, Organizations and Society*, 38, 559–572.

<sup>41</sup>Fourcade M and Healy K (2017). Seeing like a market, *Socio-Economic Review*, Volume 15, Issue 1, Pages 9–29,

types of narratives in order to work, for example the profiles descriptions of users and the reviews about people, services and commodities.

Having said that, and in the attempt to provide a critical definition with gives also account of inequalities that platform economy foster, we may argue- at a very early stage- that digital platforms business models can fit within the contours of what Sassen defines as predatory formations (Sassen 2012; 2017). Re-adjusting her jargon, for-profit digital platforms can here be intended as particular type of “complex socio- technical assemblage which are fueled by financial and non-financial dispositifs”. They are extraction engines with several “operational fields” with a variety of forms and oriented by i) laws jurisdictions, ii) supporting infrastructures and iii) private and public applicative domains”.

Nevertheless, the diffusion of platforms for the economic activity *and* as incomes provider is very meaningful here as foreshadow for sociology, and urban theory. Empirical research is revealing a multi-level social change that involves the digitization and infringement of private life (Huws, 2014; Kalleberg and Dunn, 2016; Srnicek, 2016) and work habits (Armano, Murgia, Teli, 2017; Scholz, 2016; Schor, 2016). Politics (Coleman 2015; Mosca 2018) consumption (Lehdonvirta 2013; Cohen 2015; Sassatelli 2017)<sup>42</sup>, and mobility (Arcidiacono and Duggan 2019)<sup>43</sup> are concerned as well. Those rearrangements are particularly encompassing certain generations, such as *Millennials* and *X* (Ranzini *et al.*, 2017). While digital platforms initiatives may contribute to the constitution of a “digital skin of the city” (Rabari and Storper 2013), the available literature lacks strong roots into specific urban contexts and fails in sketching the consequences and the role they play in the reconfiguration of social, political, economic and cultural aspects specifically within the urban fabric (Artioli 2018).

The massive spread of platforms for STRs, in post-crisis contexts of high unemployment but of great availability of material and immaterial resources commodified through DPBM -such as, for example that constituted by residential stock in countries with a high rate of home ownership or secondary homes- could provide a very interesting entry point to a set of debates. Accommodation rental platforms, enable autonomous work opportunities, rent extraction and accumulation from different spaces related to housing. Taking advantage of fluxes in international tourism, enhancing a new phase of housing commodification led by the political and economic power of technologies which are now almost inescapable from the urban environment (Shaw & Graham 2017)<sup>44</sup>.

<sup>42</sup> retrieved from Academia.edu.

<sup>43</sup> Arcidiacono D, Duggan M (2019). Sharing mobilities. Questioning our right to the city in the collaborative economy. Routledge.

<sup>44</sup>Shaw and Graham (2017). Our digital rights to the city.

In particular, the fact that platforms allow to extract a rent from a set of assets and commodities, in those cities mostly scratched by austerity and unemployment, DPBM can provide ways to replace, integrate or accumulate incomes from work, filling in-or perhaps only covering roughly- the cracks of the austere, crumbling system. Profits yearn exactly from the activation of idling-capacity of tangible and immaterial assets following extractive logics. This is the extent to which DPBM are therefore new extractive engines infiltrating the economy, both in its traditional and innovative sectors.

### **Rent is back.**

The insistence on the extractive dynamics that would characterize *a component* of capital accumulation invite to interpret the outcomes of the capitalism transition as partially defined by *rent*. The flanking and integration of extraction to production has been described as marked by the shift from “profit regime” toward “rent regime” (Negri 2016) stimulating some reflections between the equations *production:profit* and *extraction:rent* (Gallino 2011). Those ideas are also fading the semantic boundaries between profits, incomes and rents (Vercellone 2012), aspects which would be worthy of further attention.

The GFC underlined clearly that capitals circulate through assets from which value is extracted instead of being valorised through productive sectors based on capital volumes (Andreucci *et al.* 2018). This is indeed the case, since technological innovations, geopolitical restructuring or ideological bumps are altering profit resources and generating new or mutated sources for rent-seeking, the amount, the durability and the distribution (Askenazy 2016)<sup>45</sup>. To said it differently, as we saw previously, the financial “has reshaped post-industrial societies around rentiership based on assets” (Ward and Swyngedou 2018: 1078) and the *platformisation* structures DPBM as rent-oriented business models (Perzanowski and Schultz 2016). Indeed, that the rent question is definitely back is therefore becoming unquestionable (Slater 2015; Ward and Aalbers 2016).

Furthermore, rent-extraction simplified by platforms -as extraction engines- it is not only a re-orientation of economy - that is, it does not work only on the side of urban system (structure) but also on the side of individual or firms economics (actors). It becomes, thus, potentially a pivotal aspect also in households economics. This opens avenues in two main directions. One the one hand it see the renewed debate on urban land/ urban ground rent

<sup>45</sup>Askenazy T (2016). Tous rentiers! Pour une autre distribution de la richesse.

(see Haila 2016, and the Italian debate: Tocci 2009, Caudo 2013) which in the tourist city is now restored through digital platforms (Esposito 2020)<sup>46</sup>. Second, it insists on the growing role of assets in processes of accumulation, stratification, distribution, welfare and so on. From such second perspective indeed, that significantly encourages an analysis about the re-emersion of *rentiers* whose wealth may come from the valuation, valorization and value extraction from their heritages as accumulated (housing) assets.

The work of Piketty, in particular, is here central. In “*Le capital au XXI siècle*” he argues that a “great but vulnerable historical innovation of last ten decades” (Piketty 2013:411) is that related to growing inequalities characterized by the emergence, in France, of a middle-income patrimonial class, “a society of *petit rentiers*” (Piketty 2013:421) which is relying on asset-based incomes. As a matter of fact, the weight of inheritance in the constitution of private capital in national economies is increasing to levels close to those of the 19th century (Piketty 2013).

As a result, with all the necessary caution and shrewdness, it could not be wrong to assume a kind of *rentier* or *patrimonial capitalism* is re-developing as an important *component* of western rearrangements (Henni 2012<sup>47</sup>; Standing 2016<sup>48</sup>; Birch 2019<sup>49</sup>).

The terms “patrimonial capitalism” or “rentier capitalism” refer to the growing importance of assets in extracting wealth. Wealth comes from control over - or ownership of- specific assets rather than from the historically related profits stemming to capital and labour pertaining the paradigm of production. Platform capitalism, furthermore, through the working opportunities related to DPBM give rise to a set of rentiers workers (Short 2019)<sup>50</sup> where economic gains are extracted by capitalising and/or commodifying a set of assets or skills individuals already own. Since assets are unequally distributed among social classes, perhaps, *value grabbing* is more adequate to describe current dynamics of value extraction. Value grabbing is defined as “the appropriation of surplus value through rent” insisting on the “grabbing” in order to underline the veiled processes by which surplus value is distributed between different classes and fractions of classes” (Andreucci *et al.* 2017: 53)<sup>51</sup>.

<sup>46</sup> Esposito, A (2020). *La città turistica e la ristrutturazione digitale della rendita*. ASUR

<sup>47</sup> Henni (2012), *Le capitalisme de rente*.

<sup>48</sup> Standing, G (2016). "The Corruption of Capitalism: Why Rentiers Thrive and Work Does Not Pay, London: Biteback.

<sup>49</sup> Birch, K (2019). "Technoscience Rent: Toward a Theory of Rentiership for Technoscientific Capitalism". *Science, Technology, & Human Values*: 016224391982956.

<sup>50</sup> Short, N (2019). The sharing economy: neoliberal accumulation, social reproduction and the rentier worker. Conference “Accumulating Capital. Strategies of profit and dispossessive policies”. Paris Dauphine University, 6 & 7 June 2019.

<sup>51</sup> Andreucci, D García-Lamarca M, Wedekind J & Swyngedouw E (2017): “Value Grabbing”: A Political Ecology of Rent, *Capitalism Nature Socialism* 1-20.

Underlining the presence of rent as a constitutive dimension of one aspect of contemporary regime of capitalism doesn't mean overshadowing or neglecting the primacy of work and labor incomes or profit based capitals. It would be very naive to declare the end of manufacture or what more bravehearted intellectuals define as the rise of an alleged "jobless society" there is a need for caution to assume the primacy of extraction or enrichment economy as the new dominant paradigm (Susen 2018)<sup>52</sup>. In fact, in western cities Massive industrial production have been reduced (while we cannot say the same for overconsumption), outsourced and relocated at the peripheries of the extractive cores. But Extractive landscapes can exist in western countries because productive economies are at work elsewhere, where local workers and communities, and nature can be exploited at lower costs. Any supporting tools which the enrichment/rentier/patrimonial capitalism need for its reproductive aims is still based on overproduction and overconsumption.

To put it straight, the elaboration is concerned now to clarify that such contents are useful and make sense only if referred for some cities and sides of the globe<sup>53</sup>, and that part of society which own some kind of asset with an idling-rentability. It goes without saying that it is not the majority of the population, even if *here* we are not speaking neither about the 1% élites. On the contrary, this assumption could function as an act of awareness which invites us to develop new questions and research avenues, starting to redress the significance of rent, and the renewed relevance of assets channels in the constitution of wealth and stability of the families (Goldstein forthcoming)<sup>54</sup>. Which are the consequences thus for economy, stratification, welfare, labor and policy and so on that this statement entails? That should led to setting out a social, political, spatial and economic research agenda. In fact, an analysis of the outcomes of rent within the framework of contemporary digital and technological re-development fosters complex constellations of implications, sowing seeds for new debate and concerns for sociology, both for the advancement as a discipline and as a way to intervene through policy indication within society. The debate on the topic is for now dominated by geographers, economists, or political philosophers. However, there are a set of fundamental issues for sociologists.

Just to give one example, the dynamics of stratification and inequalities. Inequalities derived from rent extraction -from the ownership or non-ownership of some accumulated

<sup>52</sup> Susen S (2018) 'The Economy of Enrichment: Towards a New Form of Capitalism?', Berlin Journal of Critical Theory, 2(2), pp. 5–98.

<sup>53</sup> e.g. To give an example, the Chinese economy present boosting of production in urbanization and infrastructure in an array of sector of manufacture, as described by Harvey 2018. in "From the abstract to the concrete".

<sup>54</sup> Goldstein, A (forthcoming) "Financialization and Income Generation in the Ownership Society: the Rise of the Petit Rentier?" CEE Seminar Series, Sciences Po Paris, 21st March 2019.

assets - are even more hard to fight because such means often cannot be *acquired* but are delineated as a possibility that is rather *attained*, that is, inherited. As it is widely known, wealth can be accumulated through work but can be also transmitted through inheritances, as a self-reinforcing mechanism of accumulation of advantage with huge divaricating, stratifying effects<sup>55</sup>.

As stated previously, without considering rent as the majoritarian mean through which value is nowadays accumulated- or, following the proposal of Andreucci and colleagues, *grabbed* - we contend that for some social categories it is a relevant one, in particular elaborating on the new platform-supported initiatives which emerge in the field of housing. Therefore, also here “rent has to be brought forward into the forefront of the analysis” (Harvey 2010: 183), but that need to be done considering STRs and rent within a specific, *local* system of structural constraints and opportunities. For example, it is interesting to consider what happens in those countries with high rates of homeownership, such as in East Europe and South Europe. In particular, here I will take into consideration the specificities of housing and welfare system characteristics of southern European countries, detailing Italy, that is also the third hugest Airbnb market, after US and France.

## Home, home again

After the GFC the southern European countries (SE hereafter) were (and still are) mainly concerned by public indebtedness (Petmesidou and Guillén 2014). In Italy, namely, if we consider the range of time between 2007 to 2013, that is between the two severe crisis, the Italian GDP fell by almost 9 per cent, compared with 2 per cent in the euro area; consumption fell by 8 per cent, investment by 30 per cent and industrial production by a quarter (Visco 2018)<sup>56</sup>. In april 2019 public debt is over 130% of the GDP and average unemployment rates are at 10, 2%, with geographical specificities which puts the South at a further disadvantage, with an average share above the 20% (Eurostat 2019). Italian Families have been frailized on the level of the revenues and employment conditions (Franzini and Raitano 2018) but they haven't experienced an housing crisis similar to that of the US, differently also from what happened in Greece and Spain, where austerity policies also

<sup>55</sup> Despite some critiques (Wright 2000) in fact, rent can be seen as the foundational concept of a rent-based class analysis focused on exploitation (Sørensen 1995; 2005). I will elaborate more on that later.

<sup>56</sup> Visco I (2018), *Anni difficili. Dalla crisi finanziaria alle nuove sfide per l'economia*, Il Mulino, Bologna, pp. 232,



translated in some processes of dispossession and foreclosures (Beswick *et al.* 2016<sup>57</sup>; Alexandri and Janoschka 2018). As the literature widely showed, even if national specificities exist, Spain, Greece, Portugal, and Italy can be re-grouped together in the southern european (SE onward) model of housing and welfare systems. SE are, thus, characterized by four distinctive aspects which are relevant in order to approach the issue this work is trying to disentangling. Such specificities are i) the primacy of homeownership and the scarce presence of social housing provision, ii) the role of the family (and household cycles) and the intergenerational transmission of housing assets, and iii) the great stock of secondary and vacant homes (Castles and Ferrera 1996; Allen *et al.* 2004 ; Hoekstra 2005; Arbaci 2007; Moulder *et al.* 2015).

The Italian housing system has been studied in detail from different perspectives (Baldini 2010), both on a structural level (Bernardi and Poggio 2004; Mencarini and Tanturri 2006; Poggio 2008; Filandri 2010; 2012; Palvarini 2013; 2012) as well as from a policy-oriented approach (Tosi 1994; 2009, Minelli 2004; Mencarini 2008; Annunziata 2014). So, I will only briefly consider the specificities of each point useful for our analysis, adding the elements we need to proceed with the theoretical pathways. To do so the Italian literature and data on the topic will be put in conversation with more international reflections and evidences.

### **Home-ownership.**

Italy has the highest homeownership rate among European countries, but the lowest the other three SE countries: out of 81% of the entire Italian population, own the home they live in (Istat 2018), but those rates have contextual and geographical specificities, being a bit lower in urban contexts and higher in rural areas (*ibidem*). In addition, the homeownership rate is close to the national figure in the North (75.3%), while it is lower in the Centre (73.9%), and way higher in the South (82.9%). Finally, it is interesting to note that the shares of dwellings not dedicated for the primary residence of families<sup>58</sup> are 23.4% in the North; about 19% in the Centre, and more than 32% in the South. Data on Mezzogiorno should be read considering the occurrence of the relevant process of depopulation (intended as internal or international migration) in the most depressed areas, but also to the presence of a greater

<sup>57</sup> Beswick, J., G. Alexandri, M. Byrne, S. Vives-Miro, D. Fields, S. Hodkinson & M. Janoschka (2016), Speculating on London's Housing Future: The Rise of Global Corporate Landlords in 'Post-crisis' Urban Landscapes. *City* 20, pp. 321–341.

<sup>58</sup> Considered as the difference between the number of dwellings and the number of families on the total number of dwellings.

number of "second homes" for holidays in the South and the Islands (Agenzia delle Entrate 2017)<sup>59</sup>.

In SE homeownership constitutes the result of a widespread home-owning culture (Azevedo, López-Colás and Módenes 2016)<sup>60</sup> and has been analysed as an ideology (Ronald 2008) which also establishes the standard of living and economic security of the families (Ronald and Elsinga 2012). This property culture is closely related to the welfare provision in the country, if we consider housing as a relevant area of welfare (Poggio 2005) . In Italy today housing delineates as most relevant source of wealth, as shown in the the graphs and tables below

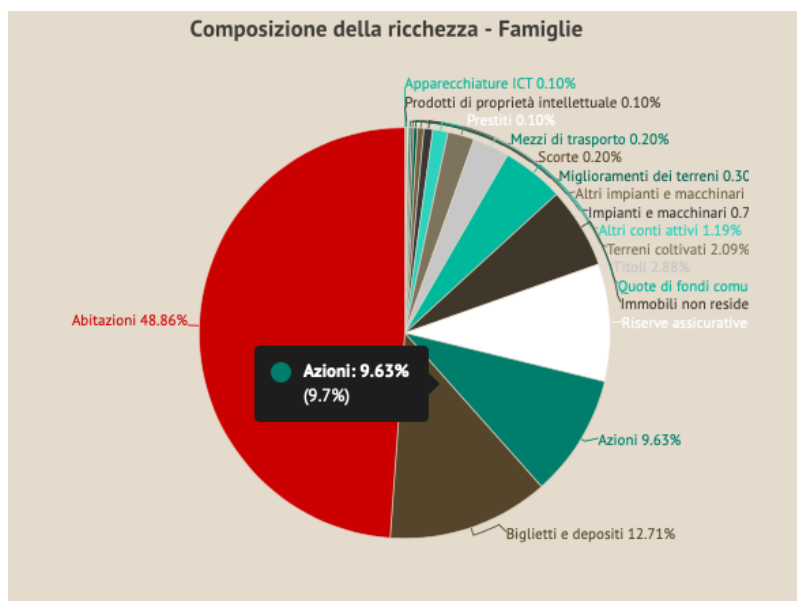


Figure 3 Pie chart of the components of Italian families' wealth.

Source: (Bank of Italy 2019)

<sup>59</sup>Agenzia delle Entrate and Dipartimento delle Finanze (2017). *Gli immobili in Italia*. Retrieved from: [https://www1.finanze.gov.it/finanze3/immobili/contenuti/immobili\\_2017.pdf](https://www1.finanze.gov.it/finanze3/immobili/contenuti/immobili_2017.pdf)

<sup>60</sup> Azevedo, A., J. López-Colás and J.A.Módenes (2016). "Home Ownership in Southern European Countries: Similarities and Differences." *Portuguese Journal of Social Science* 15(2): 275-298..

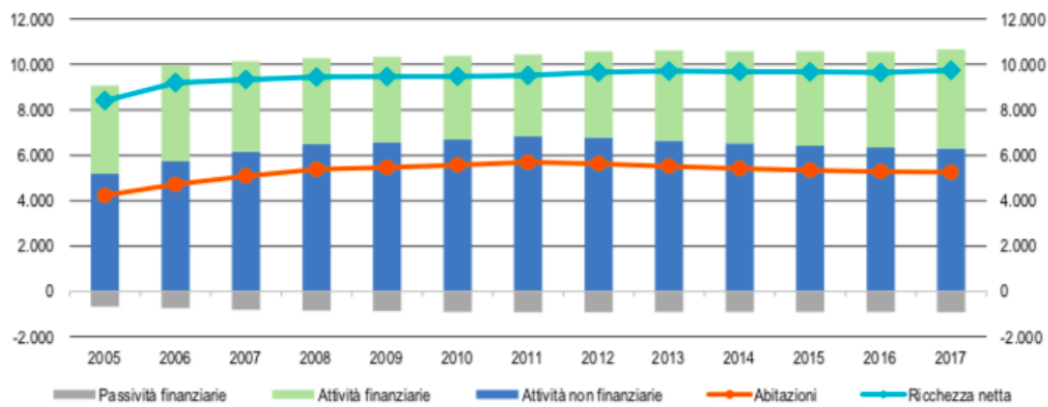


Figure 4 The components of the wealth of Italian families (billions of euros; 2005-2017)

Source: Istat and Bank of Italy (2017)

As it emerges from the Tables 1.4 and 1.5 , and the reports of Istat and Bank of Italy (2017; 2019), at the end of 2017, the net wealth of Italian households was 9,743 billion euros, 8 times their disposable income. Housing was the main form of household investment, in fact it represented half of the gross of the total wealth, with a value of 5, 246 billion euros (see the orange line in the graph). Specifically, dwellings are accounted for about almost half of the gross wealth of households reaching the share of 48,86 % (Bank of Italy and Istat 2019)<sup>61</sup>. Those figures converge in portraying Italy not only as “a nation of homeowners” but also as a nation where housing is the fundamental component of household wealth (Dagnes, Filandri and Storti 2014). But it has also to be said that this profile has delineated as it is quite recently, at least from a perspective that reflects on the changes endorsed in the last 30 years. As Filandri notices, during the post-war period, less than half of Italians lived in property and the percentage of families owning the property, remained below 60% until the census of 1991, which recorded 68% of households owning their homes (Filandri, Olagnero and Semi forthcoming). Afterwards, the increase in the number of dwellings and the spread of an appropriate standard of living offered a scenario characterized both by a greater availability of houses with respect to the number of families, and by houses with more adequate standard. Such figures also depend directly with the financialization of homes, which allows family to debt with banks through mortgages and become homeowners. The housing policies implemented in the country have led to the development of property, including through various direct actions of production and sale of real estate (Gentili and

<sup>61</sup>[https://www.bancaditalia.it/publicazioni/ricchezza-famiglie-societa-non-fin/2017-ricchezza-famiglie-societa-non-fin/statistiche\\_RFSNF\\_09052019.pdf](https://www.bancaditalia.it/publicazioni/ricchezza-famiglie-societa-non-fin/2017-ricchezza-famiglie-societa-non-fin/statistiche_RFSNF_09052019.pdf)

Hoestrka 2018). As for other countries, that has meant that also lower classes had the possibility to become homeowners.

In fact, if we consider the social class of homeowners, the primacy of home ownership which characterizes Italy appears to be relatively equally scattered among all the classes (Barbagli and Pisati, 2012:49-54; Filandri, Olagnero and Semi 2020). However, of course homeownership varies in term of quality of the dwellings, mq2, location (e.g. neighborhoods), dwelling discomfort, and quantity of property. It is not surprising that the families that are in a position of greater advantage in the possession of more real estate are those of the higher classes. On the contrary, lower class families that in Italy are still unable to access the purchase, are four families out of six (Filandri, Olagnero and Semi, forthcoming). The inequality of access to property is also explained by the data on the value of the houses owned. In fact, in this case too, there is an advantage for the upper class compared to all the others and, in general, as the class position increases, the average value of the house owned increases, as well for its well-being (Filandri and Olagnero 2014)<sup>62</sup>.

However, the contemporary aging of the population as well as the cultural reconfigurations in the constitution of households in terms of size, structure and type, gives back a scenario in which the Italian housing stock appears to be inadequate for the contemporary socio-demographic dynamics, and well as for Italians' disposable income. In fact, while homeownership is an advantage in comparison to tenureship, it does not guarantee a decent level of wealth if it is not supported by a good position in the social stratification system. As Filandri (2016) shows, housing assets have also maintenance and restructuring costs which became difficult to address in the contemporary post-crisis situation. However, we know very little whether and how the platformisation of housing may influencing homeownership possibility and features. Exploratory findings suggest that the opportunities offered by short-term rental market seemingly allow the middle classes the maintenance or acquisition of homeownership (in the case of the payments of mortgages through rent provided by the platforms) (Semi and Tonetta 2019).

In respect of gender, women who own homes are about 886,000 units fewer than men but up by more than 60,000 compared to 2012 (Agenzia delle Entrate 2015).

If we consider, instead age, the highest homeownership share is not surprisingly concentrated between 35-65, because homeownership is established as one of the first steps into the transition to adulthood. Instead, after 65 we witness a general dispersion of property

<sup>62</sup> Marianna Filandri & Manuela Olagnero (2014). Housing Inequality and Social Class in Europe, *Housing Studies*, 29:7, 977-993, DOI: 10.1080/02673037.2014.925096

through anticipated inheritances, and also decisions to sell the homes to recover the frozen liquidity (Filandri, Olagnero and Semi 2020).

Area Geografica	Numero dei proprietari di abitazioni	Fascia d'età		
		Fino a 35	Da 35 a 65	Oltre 65
Nord	12.676.177	1.165.296	7.456.855	4.054.026
Centro	5.739.299	501.699	3.334.303	1.903.297
Sud ed isole	6.481.346	570.298	3.759.065	2.151.983
<b>Totale</b>	<b>24.896.822</b>	<b>2.237.293</b>	<b>14.550.223</b>	<b>8.109.306</b>

Figure 4 Distribution of the number of owners by age group and geographical area of residence.

Source: (Bank of Italy 2017)

In general, the primacy of homeownership as the favourite status of occupation of the dwellings is a trend which can be explained not only by the inclination toward the purchase in comparison to the inflexibility of rental tenure market, neither considering the absence of dedicated housing policies or the enhancement of the market of subprime mortgages. It is also the marker of the fact that homes are mainly transmitted generationally (Barbagli et al. 2003; Poggio 2008; Dagnes 2010; Naldini 2013; Semi and Caselli 2015).

### Family and Intergenerational transfers.

Family plays a very important role in the acquisition of housing in southern Europe. Intergenerational relationships are fundamental for first-home buyers: family solidarity assumes the form of support through financial contributions (covering partially or entirely the costs of the purchase), gifts of different nature (Leonini 2000), loans or bequests of a physical property (Holdsworth and Solda 2002; Albertini and Kohli 2012; Clapham *et al.* 2014): according to the Istat last report, the 34,6 % of Italians received housing as an intergenerational transfer (Istat 2011; Poggio 2012). The intergenerational relationships have been described as central social reproduction and to help younger members in the transition to adulthood, and particularly considering for the role of familial transfers (Heath and Calvert 2013). Families strategies merge a variety of housing practices: the self-provision, the extension of the stay at the parental home of young adults; their support with purchase and managing of the family patrimony, or in the acquisition of a site on which to build; intra-generational sharing of the properties (both primary or secondary). While a huge amount of literature confirms the essential use of family solidarity for the transition to adult life and the appropriation of a house, other studies show that receiving homes is not always considered by young adults a positive opportunity but in some cases this situation become more a

“gilded cage”, because it fosters subjugate relationships and forms of the constraints and dependency with the family of origin (Manzo *et al.* 2018)<sup>63</sup>.

All in all, we could argue that housing strategies create the conditions for the reproduction of the households: intergenerational transfers can explain a great amount of the provenance of patrimony of Italian families - in view of a widespread propensity to savings and property and reduced rates of inheritance taxes (which are among the lowest in EU)<sup>64</sup>. The most advantaged sections of the population are more likely to receive one or more houses as a part of the patrimony inherited. The quantity and also quality of housing assets inherited also depends on social class of the owners but also according to the numerosity of the family circle; and on how the wealth changes during the cycles of the family, that is over time *and* across generations. Timing and numerosity affects directly the *distribution* of property among the various members in the case of large families (and its dispersion), or rather its *concentration* among few members. This latter option is increasingly the case since in SE we witness a general reduction in number of the members of the nuclear family. Such aspects influence also the possibilities to afford suitably the maintenance costs and the taxes of ownership and maintenance (in relation to the situation of functional and structural obsolescence, and the physiological aging of the property) which may be faced developing new strategies and inter-generational rearrangements. As Ronald and Lennartz noticed it is relevant to consider at an international level that the economic, policy and social restructurings fit within specific transformation of housing markets, re-actualising family practices and notably different kinds of intergenerational housing transfers, and not only retained to the SE, familistic welfare systems (*ibidem* 2018). However, this body of research do not consider platformisation as a possibility that reshape intergenerational strategies toward homeownership. Furthermore, in fact, the intergenerational “game” concerning housing assets does not only have to do with the transmission of primary housing but also of secondary property, which in Italy- as well as for other southern European countries- are substantial component of the housing stock.

### **Secondary and vacant houses.**

Homeownership culture and the intergenerational transfer of housing increase the odds that some Italian could own one or more houses all along of- or at some stage in- their

<sup>63</sup> Manzo Lidia KC, Druta Oana, Ronald Richard (2018). “Supported Home Ownership and Adult Independence in Milan: The Gilded Cage of Family Housing Gifts and Transfers“ in *Sociology* 00(0).

<sup>64</sup> Inheritance taxes are calculated according to the general value of the house and an *aliquota* calculated in relation to the degree of kinship between the family member and the heir.

life. Since the mid-1990s, this situation was pertinent for about one family in ten (Brunetti and Torricelli 2016). The Italian second houses stock began to build up after the war, and especially between the years of the so-called *miracolo economico* when investments in bricks and mortar were seen as a good way to accumulate and park fortune (Dagnes 2010; Moiso 2011; Filandri 2012). Wealthier Italian household, if in the economic condition, started to buy house for their holidays, for investment, work reasons, or waiting for some young member of the families to occupy them (Brunetti and Torricelli 2016)<sup>65</sup>. In 2017, households own the 92% of Italian residential assets which out of 81% relates to the residential units used as primary homes or second homes, and a 11% consisting of units owned by households for investment or rental purposes (Istat 2018).<sup>66</sup>

In general, very often second homes are purchased through a mortgage.

Secondary homes may be also inherited homes that once where primary residence of some members of the family who passed away, moved or other array of reasons. In fact it is precisely the various motivations which define the variety of uses of second homes that make their study and numbering complicated. The literature identifies a spectrum of uses, needs or habits that have been attached to that ( see Hall and Müller 2004; Gallent *et al.* 2005; Paris 2011; Filandri, Olagnero, and Semi 2020). While here we privilege a perspective on urban contexts, second homes are often leisure/ holiday homes located in coastal areas, mountains or lake locations or at the countryside, and are often, on average, in the same region of the origin of the family (Brunetti and Torricelli 2016). But the attention may be useful turned also to historical cities, becoming appealing destinations of urban tourism, together with the establishment of “the tourist city” as a model for urban growth. Investments, at different locales and scales in urban, historical cities have growth, becoming cities increasing a leisure and destination to spend holidays or a weekend away, both for locals or transnational owners which are increasingly buying property in Italy. Therefore, the spectrum of owners, reasons and uses of secondary homes in very large, creating issue for the empirical analysis (Gentili and Hoekstra 2018)<sup>67</sup>. Furthermore, second homes are also related with vacancies. From the last survey of 2011 emerges that the 77.3% of the dwellings is occupied by one or more residents, while the 22.7% (7,072,984 dwellings) are considered vacant or occupied by non-residents. But it is not possible to divide the vacant dwellings from second homes operating at the level of the regions (Gentili and Hoekstra 2018). This is a great limit for the study of second homes and vacant homes, since, for example, not all

<sup>65</sup> Brunetti M & Torricelli C (2016): Second homes in Italy: every household's dream or (un)profitable investments?, *Housing Studies*,

<sup>66</sup> <https://www.istat.it/it/files//2019/02/La-ricchezza-non-finanziaria-in-Italia-Anno-2017.pdf>

<sup>67</sup> Gentili M & Hoekstra J (2018): Houses without people and people without houses: a cultural and institutional exploration of an Italian paradox, *Housing Studies*.

vacant dwellings can be counted as they were second homes. Some estimations consider the 15–20% of unrented properties as second homes, but they can be also unsold apartments from investors and developers, or institutional properties (ibidem). With regard to 2011 census data, ISTAT unofficially estimated that the number of truly vacant dwellings accounts for approximately 40% of the non-occupied dwellings. As noticed by Longobardi, taxation on dwellings kept vacant is as favorable as the taxation which concern rented ones (Longobardi 2015). Therefore, the decision to not rent- and therefore to vacancy but also go in the direction to preserve the property. In addition, vacant rates are also related to the great importance and high share of informality in the housing sector, with a great amounts of dwellings available on the rental black market. Dwellings rented informally offer an interesting tax-free rent which simultaneously allow to escape the limits and downsides of having renters (Bianchi 2014). 1.5 million rentals are estimated to be illegal. The informality concerns two aspects: contracts can be not registered (the renter occupy the dwelling without a contract, and so the dwelling can be wrongly labeled as vacant) or registered but for a period inferior to -or because the rental amount is superior to- what has been officially declared (Eletto 2012).

We still don't know whether and how STRs change such scenarios and trends.

Another consideration that should be made is the following. While in the 80's nine of ten owners used to dedicate second homes for their own holidays ( despite this decision implied under occupation of the property and high unprofitability), now  $\frac{2}{3}$  of the second homeowners decide to rent them for short-term periods or more, in order to cover entirely or partially the ownership costs. Academic studies which investigate these issues are lacking but real estate agencies' reports underline that the reasons that push owners to engage in the purchase of a secondary property is increasingly the appeal of the economic gain linked to rent, rather than the perspective to have an holiday home or a secondary residence for the family at their disposal: more than one third decide to buy a second house specifically with the purpose of investment (HomeAway 2018). However, those strategies may not emerge only as an investment and profit-making orientation *per se* (together with a cultural shift that desacralized the exclusive use of homes), but toward social protection: "Property owners use their housing strategically in a competitive economy and as a replacement for pensions and other forms of social security that have been eroded" (Madden and Marcuse 2016:67). Despite general growing tendencies among young adults to the constitution of a "Generation Rent", homeownership practices are generally having an increase (Ronald *et al.* 2017; Soaita



*et al.* 2017)<sup>68</sup>, which translates into a general revival of the private landlords, for example in the UK (Ronald and Kadi 2018). Indeed, that may have to do with the fragilisation of households after the post-crisis scenario. In fact new housing uses may emerge as coping mechanisms: the comparative investigation of European households and families are clearly showing a general reorientation toward homeownership to face a set of situations related to economic, social and welfare instability (Ronald and Lennartz 2018).<sup>69</sup> In this framework however, it hasn't been yet explored whether and how accommodation rentals platforms fit specifically into the dynamics and discourses of house accumulation and income extraction or enhance new home ownership/tenureship dynamics. Furthermore, we also ignore which kind of reconfigurations digital platforms reveal for asset-based welfare or social protection. In SE, that has to do with the interlinkages between housing, family-oriented welfare regime and the effects economic crisis had in underlining the relationship between the two. The intergenerational transmission of homeownership as a core element, has been described to offer the basis for a 'pre-modern care-for-inheritance generational contract' (Poggio 2008:84).

### **Housing and social protection**

A great amount of literature underlined that housing and welfare systems are deeply tied in mediterranean countries (Allen *et al.* 2004). The Italian welfare system has historically accumulated a set of unmet needs, which tended to worsen with the economic downturn. After the economic recession, in fact, the EU enforced reduction of the social expenditure (Zartaloudis 2014)<sup>70</sup>. Together with endogenous dynamics- notably the tensions of the local unstable political scenario- this impacted on the decisions to low budget for welfare-state as well (Ascoli and Pavolini 2015), even among more left-wings parties (Biorcio and Vitale 2014). Thus, that reverberates locally as an alteration in the quantity and quality of services available for social protection. Lower and middle classes were particularly concerned (Negri and Saraceno 2018). Among the middle classes, specific categories of professions were touched, such as autonomous workers which are an important component of workers in Italy. Creative workers, freelancers, shopkeepers, artisans and small family business owners have to organise their own saving strategies to support transition to adulthood or ageing and

<sup>68</sup> Adriana Mihaela Soaita, Beverley Ann Searle, Kim McKee & Tom Moore (2017) Becoming a landlord: strategies of property-based welfare in the private rental sector in Great Britain, *Housing Studies*, 32:5, 613-637.

<sup>69</sup> Richard Ronald & Christian Lennartz (2018) Housing careers, intergenerational support and family relations, *Housing Studies*, 33:2, 147-159, DOI: 10.1080/02673037.2017.1416070

<sup>70</sup> Zartaloudis S. (2014). The impact on the fiscal crisis on Greek and portuguese welfare states: retrenchement before the catch-up? *Social Policy and administration* 48(4): 430-49.

care, often having to rely to unstable incomes and or on very meager pensions once they retire. Lacks of support provided by the public, thus, translates in the consolidation of private and family supported initiatives at the level of the households, in particular for specific moments of transition within the life course, such as adulthood and aging or care. The cuts for public expenditure and the labour market deregulation are pushing onto the intensification of “familialism by default” (Saraceno and Keck 2010)<sup>71</sup> that may satisfy the quest for social protection. It is therefore possible to glimpse the role STRs strategies related to housing may play within the context, in particular if we want to see the relevance of the property-based income channels which dedicate to housing and dwellings a form of ‘ontological security’ (Giddens 1991)<sup>72</sup>. But not only. “Ontological needs” can be also a set of need and desires related more to symbolic, material, cultural and status-related aspects of consumer society. In this purpose, thus, from 2012 Airbnb started a clearly targeted advertisement in several European cities. In the metro underground of Amsterdam, Rome, Berlin, London, Dublin the advertisements were really powerfully targeted for several cohorts and age groups, gender, ethnicity- but also social class. Beside the marketing orientation the advertisement touched a very sensitive topic and attach to housing a mean to extract a rent in order to be included in the market society. Despite sterile polemics and rhetoric on the corporate social responsibility of Airbnb, its campaign suggests some research avenues. Here is useful to contend that some sort of micro-extractivist orientation and initiatives may be witnessed also at the level of middle-class homeowners as established as a component of domestic economics and not only as a logic underpinning “predatory formations” operations. Actually, the product STRs is since the very beginning sold by the company itself as a middle-class panacea to face the income squeeze, as a tool from which extract economic gains in order to fulfill a decent standard of life in terms of consumptions, commodities, use of free time and work accomplishment, as represented in the pictures below (Airbnb 2013; Airbnb 2015):

<sup>71</sup> Saraceno c and Keck W (2010). Can we identify intergenerational policy regimes in Europe? *European Societies*, 12(5): 675:96.

<sup>72</sup> Giddens, A. 1991. *The Consequences of Modernity*. Cambridge: Polity Press.

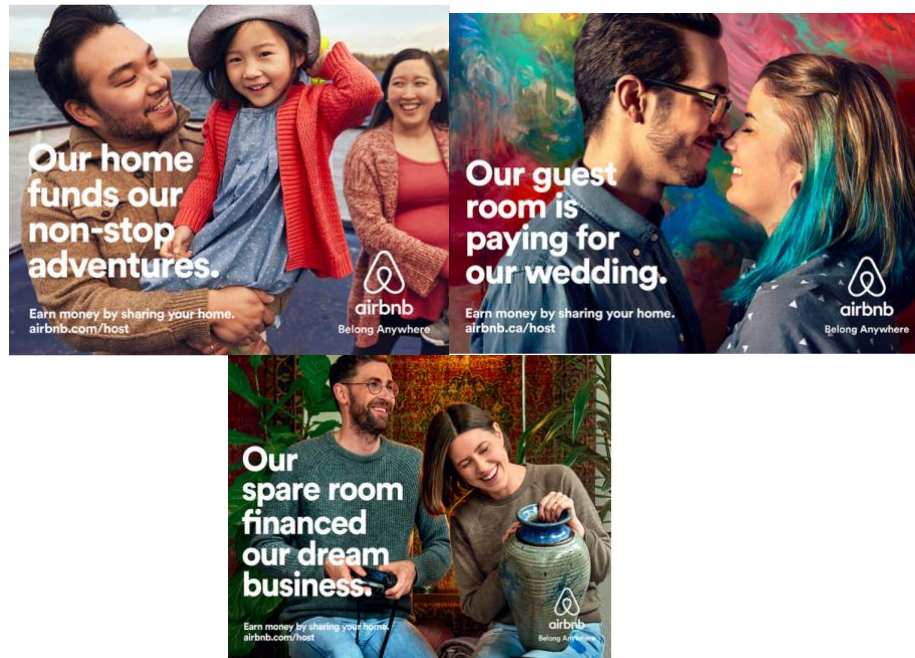


Figure 5 Airbnb Advertisement campaign.

Source (Airbnb 2016)

The aforementioned appealing claims, promises and entrepreneurial opportunities for the masses offered by platforms such Airbnb or Uber (Rosenblat 2019) are in the case of STRS deeply embedded in cultural instances that have been social classes-oriented since it targets “middlish” values, lifestyles, symbolic commodities, cosmopolitanisms, hobbies and so on.

In fact, housing consumption is neuralgic specifically for the reproduction of a middle-class status: it is the *conditio sine qua non*. Being home ownership is a “lifestyle decision” (Duyvendak 2011), it requires symbolic commitment and a relevant amount of resources (Barbera, Negri and Zanetti 2008). As a relevant form of wealth accumulation (Hamnett 1995), owner-occupied housing assets represents a central choice and the most expensive in the processes of middle-class construction, for its pivotal role for but also for the access to a wider social citizenship, and as glimpsed above, as safety net. All in all, housing if considered as a part of what can be included in the framework of the *assets theory*, it is first and foremost an asset the middle classes can rely on for their making and reproduction strategies (Savage *et al.*,1992, Devine and Savage, 2005; Bennett *et al.*, 2005; 2009; Stewart 2010). . Therefore, short-term rentals need to be endorsed within a debate which consider the Growing role of assets in process of accumulation, stratification and welfare, asset-based channels. STRs initiatives are housing tactics that can be eventually read in the framework of an ongoing *platformisation* of some sectors of the urban economy which involves specific

sections of society, and precisely middle class homeowners. However, only exploratory research has been critically carried out in the direction of the complexification of the instances claimed by the most famous and rentable accommodation rental platforms (Tonetta 2016<sup>73</sup>; Semi and Tonetta 2019<sup>74</sup>). The issues at stake are to clarify how, who, where, what and to what extent the intensification of value extraction technologies- both digital and financial - are making STRs open for and attractive to middle class urbanites.

### **Neither upwards, nor downwards: a reflection on the middle level of the social stratification**

The ongoing transformation of the western economic system, the effects of the crisis and the global importance of platforms are having a peculiar role in influencing the structure and functionings of the labor market. As we know, that has a lot to say about social class reproduction mechanisms or making, as the previous paragraphs tried to specify. In fact, as Portes also noticed, besides recognising the force and role played by capitalist reconfiguration (e.g. finance) and its “predatory élites”, and the the consequent effects at “the systemic edge” (e.g. evictions of lower-classes, but not only) we ignore what is going on “in between” (Portes 2013). This is very true if we consider also the changes endorsed by platformisation, here in particular for the middle-class homeowners. In fact, alongside with the debate on capitalism transformations, the 90s have enhanced a sparkling debate and renewal on the topic of the middle classes, and fostered a related research theme within sociology. The paradigm shifting foster a reflection on how society is unequally reorganized, and labour market restructuring influences different kind of middle classes, exhorting sociologists to study generating mechanisms of social change and their re-configurations<sup>75</sup>. Middle class topics have been central in many political agendas and media interests; and academic works have been produced in the US (Ehrenreich 1989) and all around Europe, with different sensitivity for the issue. Monographies, research papers, newspapers titles report extensively on what has been technically called “the question of the middle classes”: the difficult, critical situation (and the perception of it) of those located nor upwards neither downwards the social structure. Recurring words to describe the conditions of the middle

<sup>73</sup> Tonetta, M (2016). *Generazioni Airbnb. La casa ai tempi dell'economia collaborativa. Il caso di Torino*. Tesi di laurea magistrale, anno accademico 2015-2016, Università degli studi di Torino.

<sup>74</sup> Semi G, and Tonetta, M (2019). *Plateformes locatives en ligne et rente urbaine à Turin: les classes moyennes face à Paustérité*. *Annales de Géographie* 727, 40-61.

<sup>75</sup> Any elaboration on the topic of the middle classes require a clarification on its meanings, both for theory and the empirical study. What need to be deeply re-discuss and put under critique is what these old categories to study social stratification (which were the product of the industrial capitalism) has still something to say about new phases (see methodological section and the appendix).

classes were, in different discourses and countries, those of “decline”, “squeeze”, “shrinkage”, “crisis”. They make reference to the worsened and precarious employment conditions, the income decrease, the risk of growing social polarization. In Italy, recurrent themes were the erosion of the savings, the trap of freelancers and so called *partita iva* workers, the steady salaries, the blocked social mobility. More recent contribution within the debate investigate how such segments react toward the crisis both in Usa (Quartz 2018)<sup>76</sup> and Europe (Vaughan-Whitehead *et al.* 2016; Vacas-Soriano and Fernández-Macías 2017<sup>77</sup>). Evidences at the European comparative level show that the economic crisis and austerity policies worsen an already fragile state of vulnerability of middle-income households here is a similar trend in Italy where the middle class was greatly impoverished during the crisis (OECD 2019).

Despite general similar trends, middle classes are the result of local political and cultural constructions, therefore it is extremely difficult and risky to elaborate one general theory (Semi 2008). Social classes are the product of the context they are rooted within, shaped by historical trajectories, social contracts and welfare provisions of their nations (Zunz *et al.* 2002). For that reason, despite challenging comparative studies, the most recent works on the European upper-middle class managers (Andreotti, Le Galès, Moreno-Fuentes 2015), research tends to be local. In the EU tradition, the French and the British academic literature have been particularly rich (for a review, see Semi 2008; afterward: for France: Bacqué and Charmes 2016, Chauvel 2016 Oberti; Charmes *et al.* 2019 and for UK: Savage *et al.* 2012 mainly).

In Italy, a recent research avenue was devoted exactly to the “*questione del ceto medio*” offering an interesting entry perspective on the ongoing social change. The research tradition focuses on the transformation of middle class different souls in the era of organized capitalism (Bagnasco, 2008; Negri and Filandri, 2010; Sassatelli, Santoro and Semi, 2015, Bagnasco, 2016) and on how it has been constructed through the media and by the representations of the press debate (Sciarrone *et al.*, 2011). The research has produced in depth studies regarding the difficulties in the transition to adulthood and the generational differences; the consumptions and lifestyles reconfigurations; an emerging analysis of the immigrant middle class. The new profiles of autonomous workers between tradition and innovation; the little entrepreneurialism and its links with the globalization processes. Within

<sup>76</sup> Quartz, A (2018). Squeezed: Why Our Families Can't Afford America,

<sup>77</sup>See the report at: <https://www.eurofound.europa.eu/it/publications/blog/europes-shrinking-middle-class>

this broader debate, thread of research focused on the reproduction strategies, choices in housing and education are pivotal.

As Bagnasco widely suggests, the vicissitudes of those located “on the middle”, if we are willing to observe them adopting a longitudinal perspective- and therefore adopting a perspective on *generations*- can be considered as an important revelator of social change. In fact, at a more encompassing level, the “issue of the middle classes” is far from being solved yet, and remains a pivotal entry point for the analysis of STR and the multidimensional implications for other sociological aspects that this debate entails. As the book “*Prosperity and democracy. Reinventing Capitalism through a Turbulent Century*” highlights, the ways capitalism is being restructured affects middle class well-being which potentially can attack democratic foundations (Iversen and Soskice 2019). The recent anti-politics trends, as nationalism waves, and rise of and namely right-wing neo fascism and populism are the sign of the metamorphose of democratic foundations (Crouch 2019; Diamanti and Lazar 2018). They represent the uneasiness of a great part of society that is far from being appeased. Rather, at times is revealed as a dangerous restlessness. Such restlessness is a symptoms of a crisis of representation and therefore of citizenship which stems as anger and mobilizations (Mavrozacharakis and Dimari 2018)<sup>78</sup>. The mutations of capitalism, once again have a role in modifying the stratified social foundations. So the concern here is to make (middle) class more specific to the “platformisation of housing commodification” analysis.

Within the Italian debate, and the very last research on the topic and conclusive book (Sassatelli, Santoro and Semi 2015; Bagnasco 2017) is therefore perhaps useful to identify three main points which may be pivotal in order to suggest a research paths to contribute in the debate of STRs. Following paragraphs therefore clarify the theoretical points and discuss the limits, challenges and question raised by each.

The *questione del ceto medio* and related literature to which reference should be made, could still be grasped and fostered through a gaze which stems from a triple angulation. It will looks at three aspects of the issue, where further research may be telling and revealing and be integrated filling in the gaps of what is already known in order to provide another entry point, which may be deeply tied, partiallly, with the development of STRs growth in cities.

<sup>78</sup>Mavrozacharakis, E., & Dimari, G. (2018). *The Decommissioning of the Middle Class.* <https://nbn-resolving.org/urn:nbn:de:0168-ssoar-58555-1>

Firstly, as already noticed, the issue is now characterized by generational cleavages. In general, regardless of social class, young Italian adults are having reduced opportunities in self-realization and work possibilities which are nuancing future career pathways and inclusion in comparison to previous generations (O'Reilly *et al.* 2018). As for the French middle class, indeed, there is a generational divide between the cohorts born in the 1940s and the following. While the former have benefited from particularly advantageous conditions during their professional integration and have maintained this benefit throughout their careers, the latter have much worse working conditions. These "sacrificed generations" would face significant disillusionment sustained by the devaluation of school titles, the decline in their purchasing power for real estate and a lack of political representation (Chauvel 2016:133). Hence, also Italian young adults in their 30's seem to be shut in a *precariousness trap* (Murgia, Armano 2012). The crisis is playing a major role. The context characterised by unemployment and job insecurity, dependency relationships - and not only solidarity - with families, the fundamental presence of new digital technologies would seem to draw a scenario with little margin for agency and the possibility of imagining the future comparison, to previous generations, (Rebughini, Colombo and Leonini 2017), but as another research also shows, that did not prevent the development of a set of strategies to resist to everyday hardships (Bovone and Lunghi 2017).

An evidence-based strategy is the delay or cancellation of the traditional steps of the transitions to adulthood (Negri and Filandri 2010) and its socially recognized rituals (Blossfeld *et al.* 2005; 2011). On the imaginary and cultural level, such behaviours turned to Italian young adults the epithet of "undisciplined or selfish big babies" (Storti, Dagnes and González Díez 2017) which, according to the media, would deliberately stay in the main house with their parents over 35 years old or more. These are clearly simplifications and trivializations fostered by politicians and media- which do not take account of the complex system and interplays, first of all of the economic constraints Italian youths have to face today (Bertolini 2018). Anthropologists speak about "*waithood*". It is a period of suspense between early adulthood characterized by the obligation of waiting for an employment in line with the skills or educational titles; to be able to buy an house, and if willing, to build a family which is supported by sociological research on the subject (Kohler *et al.* 2002; Mulder and Billari 2010; Caltabiano and Dalla-Zuanna 2014). This general uncertainty and the consequences on personal well-being are currently very *à la page*, in particular for middle class young adults. Shared feelings of anxiety resonate in the media and public debate among highly educated generations. Such inner turmoils have been labelled as the expression of a "status inconsistency" (Dogana 2011; Raffini 2013) or more been successfully theorized by

laypersons - rather convincingly, although with relevant analytical and methodological limitations- as a “class dysphoria” (Ventura 2017). Both concepts engage to represent the discomfort derived from the misalignments between life-long purposes, educational qualifications, personal aspirations and real economic means to fulfil them completely. A malaise which tellingly ends up in a process of exacerbation of the well-known *corrosion of the character* (Sennett 1998), which is much more intense for youth today, in comparison to previous generations. A relevant phenomenon is the emigration as an attempt to ameliorate their own condition, which is involving an arm-drain and not just a brain drain, particularly from southern Italian regions. First internal, from the south to the north (Panichella 2014)<sup>79</sup> and then international, mainly to Switzerland, France or UK, in search for desired standard of living and decent economic gains to face the multidimensionality of precariousness, which has often a strong geographical component (Pugliese 2018).

Secondly, for that matter, deep geographical divides persist, between urban and rural areas (urban based vs urban-fleeing middle classes), but most relevantly among northern and southern parts of the Italian peninsula, whose socio-economic divide is well established in the literature and cause rebuilt within the specificities of historical-political pathways (Triglia 2012). In fact, it is possible to assume that contextual pressures and local conditions shape the configurations of the local middle classes, their strategies, and hardships differently or similarly, but recent work on Italian middle classes focus empirically speaking on the Northern case study. Therefore, Southern Italian middle classes have been rather understudied sociologically. They have been indirectly approached in some works of historians, for example one attempt can be found on social distance (Fantozzi and La Spina 2010) or social groups from 1400 to 2010 (Barbagli and Pisati 2012) or as for Naples, middle-income sectors have in its upper-middle sidelines (Pfirsch 2011).

Finally, the intermediate position of the social stratification is not monolithic, neither homogeneous. Academic empirical research has generally explored features of a general middle, but besides differences *between* social classes, there are differences also *within* them. Therefore, various fractions can be identified, even if the criteria to establish the cut-off points are very arbitrary and controversial. While upper-middle sidelines have been the core of a recent comparative European research which focuses, for the Italian case, on urban Milanese managers (Andreotti, Le Galès, Moreno-Fuentes 2015), a qualitative, systematic enquiry of the internal differentiation is lacking, especially considering lower-middle class

<sup>79</sup> Panichella N (2014), *Meridionali al nord. Migrazioni interne e società italiana dal dopoguerra ad oggi*, Bologna, Il Mulino, pp. 296.



rungs. For the matter of internal differentiation, reflecting on the role *rent* plays become pivotal, both analytically and politically. Middle class variety depends also from the way different constituent of wealth and resources are considered. The inner differentiation and consequent stratification is related to the combination (quality and quantity) of two sources of wealth: the earned income, as employment-coming; and unearned income, that is rent-coming). Both have -and should receive- huge importance in positioning the individuals into categories (Bagnasco 2016:58). It has to do with what Sørensen anticipated promoting a foundation of rent-based class analysis (in Wright 2005), that insist on the resources at individual or household disposal.

However, despite the growing importance of inheritance in determining wealth in US and Europe (Alvaredo, Garbinti and Piketty 2015)<sup>80</sup>, in the Italian scenario an analysis which considers the patrimony or specifically the role rent is playing in re-defining the economic and professional lives, as well as (re)defining or specificating social positioning of middle classes has been omitted in a systematic, quantitative and qualitative way.

Italy in fact is the European country which presents the largest gap between wealth coming from the patrimony and that deriving from incomes from work (Istat and Bank of Italy 2019). Families' wealth is extracted and accumulated more quickly starting from an array of assets rather than "produced" considering only the wage or the income related to occupations. At the end of 2017, the net wealth of Italian families was 8.4 times their disposable income (*ibidem*)<sup>81</sup>.

So, the proposal to focus on asset-based incomes, that is, rent Italians can rely on, become particularly meaningful given the general economic situation, and labor market reconfigurations. Insisting on rent it means assuming that, for some categories of individuals, the weights of the labor- income in establishing specific components of life-course *stability* (intended here as a multidimensional) may be lightened with different intensity. On the contrary, for some social actors it may be increasingly important the relevance of the "unearned income" - what we attach to asset-related channels.

In light of the previous elaborations, and the general objectives of this work, we consider here rent as a type of economic value and wealth that can be extracted from the housing assets as real estate capitals<sup>82</sup>. Here, we are not considering real estate developers as

<sup>80</sup> Alvaredo, F., Garbinti, B., & Piketty, T. (2015). "On the Share of Inheritance in Aggregate Wealth: Europe and the United States, 1900–2010,"INET Oxford Working Paper, No. 2015-07.

<sup>81</sup> [https://www.infodata.ilssole24ore.com/2019/06/06/gli-italiani-sempre-piu-ricchi/?refresh\\_ce=1](https://www.infodata.ilssole24ore.com/2019/06/06/gli-italiani-sempre-piu-ricchi/?refresh_ce=1)

<sup>82</sup> Rather, rent coming from the financial titles may be a type of rent concerning more upper classes.

principal rent holders but rather who Piketty identifies as *petits rentiers*, as a (little) patrimonial middle class. The renewed importance rent has It may be another aspect characterising this capitalism reconfiguration, as an outcome of the economic crisis and labor market restructuring, but also as a consequence of *platformisation*. Yet, those ideas should be refined both in theory and in its empirically translations, and have to be taken into account within the aforementioned three viewpoints on Italian middle classes and their changing characters - i) the generational, ii) the geographical, and iii) the endogenous ones - which are worthy to receive a closer and more structured attention. Before the conclusive summary, one specification is also necessary. Elaborating on middle classes, eventually as a new rentier class, poses a great amount of problems, both for theory and research. So as not to weight down the arguments here, these issues will be specifically discussed in the theoretical appendix 1, in which the consideration about the analytical positioning are systematized and the methodological implications that such theory endorses for empirics clarified.

## Conclusion

To sum up, the aim of this chapter was to suggest a theoretical pathways which constitutes a possible avenue to provide 1) little contextual framing 2) theoretical entry points for the empirical analysis of short-term rentals in southern european countries, and specifically in Italy 3) a paths that stimulates the reflection on research questions, letting them emerge from the gaps of the mentioned existent bodies of literature. As we shall see, other theoretical references will be brought into question *in itinere*, which have only been mentioned here. Actually, through that pathways we moved between and within three main sectorial literatures (and subfields) which create dialogues between urban sociology, sociology of stratification, housing studies, economic sociology and the emerging literature on the transformation of capitalism and platforms. That choice allows us to partially overcome the limits of the state of the arts and also to use STRs topic instrumentally. While being a pathway to interpret STRs, it constitutes an entry point to social reproduction and/or class making which explores middle-class reconfigurations. The effort and the concern of this dissertation is therefore to take accounts of a complex system of interlinkages, between the *questione del ceto medio* and general processes of the platformisation of housing commodification. However, even if these theoretical pillars need to be deeply refined, it becomes useful to add further clarifications, as a guise of summary. Perhaps it is appropriate at this point to make clear the path of reflection undertaken and not to allow it to be presumed. This means to explicit the *fil rouge* that intertwines and returns on the different fabrics of this treatment.

The main arguments to construct our analysis rely on three knots, intended as theoretical assumptions and starting points for the forthcoming research. So, we have seen that, on the macro level, i) one component of western capitalism transition is related to the dynamics of urban extractivism, that, through DPBM allow rent-extraction ii) Second, on the level of the cities it is contended that the housing sector (which reflects both the processes of financialisation *and* platformisation of some sectors of the economy) become particularly profitable if framed within the establishment of a growing tourism industry which foster in new ways very traditional profit-making opportunities. In particular it simplifies and expands those related to rent-extraction from housing assets. Simultaneously, it offers the constitution of asset-based social protection and job opportunities particularly interesting in a context of austerity. Lastly, iii) at the micro level, assumed the validity of points i) and ii), what we would like to theoretically-suggest and in the next chapters, empirically-demonstrate, is that value extraction it is not only a mechanism which operates as driving logic of western urban economics, but are logics which resonate also at the level of the household. Clearly, this is particularly valid for a part of Italians, the assets-owners, the “homeowner middle classes”, perhaps in an interesting game of life trajectories, intergenerational transfers, economic strategies, and self-entrepreneurialism we need to explore.

In light of this theoretical walk, STRs should not only be approached excavating the historical, technological, economic (etc.) *inputs* (causes) which produce STRs, neither they have to be studied only as they were *outputs* (consequences). Rather, here we propose to see what is happening *into* the black box, that is, inside homes and houses of Italians, adopting a micro-sociological level of analysis. STRs diffusion are partially the manifestation *also* of specific individual and households’ decisions, paths, careers in different domains we should consider in order to have a precise idea of the different aspects and actors that platformisation is currently involving. Therefore, in its empirical configuration, the research will particularly elaborate on the micro level, trying to not miss the specificities of the complex system of interdependencies that concur between and within the other two levels of analysis considered.

Part 2

Design & Case-Study

# DISMANTLING THE RESEARCH Questions, Methods & Case-study

The previous part, devoted to the theory, has identified some gaps and has outlined some theoretical boundaries within which the empirical part will move. Already in the *Introduction* the aims of the study have been set out. Indeed, the scope of the following pages is to dismantle the research design, discussing the different components which constitute the empirics, and to anticipate in detail the dimensions which will be the focus of attention throughout the work.

How does the research addresses the topic, what it is asked and how? and how does it intend to respond? By what methods and techniques? And where? Why?

Then, the chapter is divided in three sections. The first section has as its objective the clarification of the research questions, sub-questions and hypothesis which have guided the study, and that the study wishes to address. The central section illustrates the methodological choices, retracing the techniques the study relied on. In particular, we will enter into detail of the phases that characterized the principal one, the semi-structured interview, simultaneously identifying some challenges, problems, criticisms and tactics used to face them. Clarifications about the fieldworks and comments concerning reflexivity will be proposed as well.

The last part aims at justifying the two case-study design and the choice of the two cities.

## Research Questions

As it emerged in the theoretical walk, from the three-sided analytical strand proposed, we can let emerge a set of questions, sub-questions and hypothesis.

i) The main question can be summarized as follows:

Starting from the assumption that urban extractivism, through platform economy, is allowing a new phase of economic rent-extraction from real estate assets, how do middle-class Italian individuals and households operate in the supply side of short-term rentals rented out to tourists? Why?

ii) More precisely, we would like to devote attention to four themes and components of the topic. The sub-questions and the hypothesis have been formulated around four spheres:

1. host trajectories;
2. housing extractive careers;
3. extraction mechanisms;
4. class making/class reproduction strategies.

### 1. *Host trajectories*

Which are the reasons which obliged, convinced, influenced Italian middle-class households to rent partially or entirely their housing assets, and to become STRs landlords?

Which are Milanese and Neapolitan hosts' narratives they attach to the reasons of their beginnings with an array of activities linked to the "ospitalità turistica extra-alberghiera" (in Italian: B&B, CAV, Locazione Turistica, Affittacamere) mediated by digital platforms, such as Airbnb, Booking.com, HomeAway and so on?

In particular, how do their narratives vary according to different positions occupied by the suppliers, on:

- a) the traditional labour market (e.g. underemployed; unemployed; employed but not satisfied, employed - full or part-time versus retired) ?;
- b) the life contingencies (in which fields? relationships, health, migration or mobility strategies?);
- c) the housing careers ;
- d) the life-course: the transition to aging or adulthood (fulfillment of specific steps e.g. education, marriage, first child, health issues, retirement, empty nest and so on)?

### 2. *Housing extractive careers*

Which are the forms that middle-class housing assumes on the platforms? in other terms, what is being rented (e.g. private room; first home; secondary or more properties)?

How, concretely, housing assets (rooms, homes, houses) are capitalized via platforms for rent-extraction?

Given the importance of history in the processes of accumulation, where, by whom and how do the houses come from? What role do intergenerational transfers and family's support play (e.g. gifts, inheritances or new investments, support for homeownership)?

Which kind of changes STRs are endorsing for families, in the field of housing?

### 3. *Rent- Extraction mechanisms*

How does rent works?

Can we identify rent patterns? For what rents are used for?

How the dimensions of rents “from extraction” (asset-based channels) and incomes “from work” are interlocked? How these dynamics vary across the age clusters taken under consideration?

How types of rents, rent- extraction strategies, and uses vary according to the different type of listings?

iii) Hypothesis:

### 4. *Class reproduction / Class making strategies*

Does the rent-seeking by means of STRs and platforms is a functional method in order to maintain or even to reach the intermediate position within the social stratification system?

Is this a coping mechanism for young adults and senior people to support their transitions to “a middle class” adulthood and/or aging, squeezing the resources accumulated by previous generations, but even using family patrimonies and savings to purchase new assets? Which role do property and asset-based incomes (rent) plays in terms of economic support, social protection, and social structures? Which roles have STRs rents in re-configuring the class belonging of hosts? More precisely, are middle class hosts constituting a new rentier class, whose livelihoods come from (intergenerational) real estate accumulation and the activation of capitals, assets and resources?

iv) Wide-ranging questions

- Which kind of greater transformations do such new platform-supported uses of real estate assets reveal? How does a middle-class entry point allow us to better analyze and understand them?

- Which considerations can be made about the negative externalities and inequalities that such behaviors, if aggregated, can enhance on the urban level?

## **Methodology**

Being interested in argumentative foundations of the social actors, and, with Becker, their «narrative account of causal process», the methodological strategy draws on qualitative research techniques.

The themes that emerged from the theory, from the aims of the projects, and from the formulation of specific questions have been pursued mainly recurring to a set of in-depth, semi-structured interviews. However, the research relied also to other ancillary techniques, which have helped in addressing, fulfilling, and more broadly, reinforce the achievement of research objectives, as a form of triangulation.

### **In-depth, semi-structured interviews**

The study relies on 82 interviews, 38 in Milan, and 44 in Naples which involved a wide array of short-term rentals types, meaning accommodations rented for less than 30 days and through platforms (e.g. Holiday Lettings, Wimdu, HomeAway, Homelidays, but Airbnb mainly).

In the Italian scenario, STRs can assume different forms: accommodations can be a room, an entire apartment, a primary home, a stock of apartments., sponsored and sold through one or more platforms.

#### *Case selection*

The detection units, the population of interest are, then, middle-class homeowners Italians natives, individual, couples or households. As far as the generational divide is taken into account, host in the age range of 30s-40s and then 50s-60s have been be the main population of interest.

The case selection of participants was strategic, since it had a constructive, explorative function (Mason 2002). In fact we have here an enormous problem of data availability because I was not able to obtain from the platforms data about their populations of hosts, so we are, right now, not in the position to know the average age, gender, the educational title of not if not relying on a newspapers articles or short reports by the STRs firms.

Therefore, the sample cannot be considered as statistically representative. However, representativeness was not a fundamental aspect demanded by the work, since it moves more with exploratory objectives. The recruitment technique was mixed. It followed a combination of criterion sampling, snowball sampling and convenience sampling techniques.



Interviewees were hired through a) the national and local host associations (Host Italia, OspitaMi, Pro.loca.tur, Hospres, Associazione Property Managers, Host+Host) b) directly thanks to the messaging systems of platforms, after an analysis of the profile c) Facebook groups of hosts d) host events and home sharing clubs. To do so, I have prepared i) an introductory message which described myself, the research and so on. I also prepared ii) a A4 file ( see in the Appendix the section called “Invitation”) which constituted an invitation to participate to the research that have been send to STRs operators or leaflet during host events.

The different recruitment techniques allowed the construction of a satisfactory sample (according to the criteria of number and variety), but they contributed with different degrees of effectiveness to its achievement. The drop rate using the messaging system of Airbnb, for example, has been very high: on 10 requests sent, I have been able to really interview only 1 or 2 persons, on average. This is due also to the limitation of the mechanic, communication system which do not allow to exchange phone numbers to organise meetings. At the beginning of November 2017 I went to the Offices of Airbnb in Milan and I had an informal interviews with some of the wit in that occasion I asked for some data to have the specificity of the Italian population of the host. They send me a partial page of data but it was not possible to use it, without matrix and other fundamental clarifications, so it was totally useless; on the other hand, this is not surprising whilst neither new, that the company is not willing to collaborate *concretely* with institutions and researchers by providing reliable data.

The major part of interviewees was hired recurring to i) host associations (Milan) ii) local informants (Naples). The choice of two different techniques of involvement of the participant to the study is related to the divergent specificities of the phenomenon of study in the two cities. Notably is related to the recent, development of digital or support for the activity at the time of the research.

This way of proceeding through selected host -identified as privileged informants - has been more common in Milan, where I had witnessed a very low response rate from the contacts via platforms. In fact, issues concerning taxes, obligations and duties of the citizen who wants to start a business in the field of hospitality were already at the core of host preoccupations, which lead to an increased awareness of not being totally in compliance with the law, thus raising much more mistrust and concern, putting them in a position of indisposition towards those who would have asked too many questions. In fact, the Milanese sample is smaller.

That is why I asked the help of the local Association of home sharing, OspitaMi, whose aim is informing and assisting the hosts in the bureaucratic, fiscal and administrative procedures to carry out the activity in compliance with the law. My participation of a set of their weekly meeting allow me to get in touch and interview around 13 hosts, and then proceed snowballing relying on their social networks. The convenience sampling, while it allowed to interview a greater amount of host, it also contained some bias 1) it selected only people more willing to operate *legally* in the STRs market, 2) They are also specialized in the “ospitalità turistica extra-alberghiera non imprenditoriale” with of maximum of two housing assets owned, so that professional host may have escaped from the sample 3) it tended to be redundant concerning the variable of age (50s-60s mainly). It is difficult to establish if this latter information reflects structural specificities of the local STRs market in the city. It can be the case, since the Airbnb report based on a research carried in Milan identifies the typical Milanese host, more older than the national average, whereas in Naples the feeling is that, controlling for age, the Neapolitan host population is on average younger. We will have the occasion to elaborate on these aspects later, and also suggesting some hypotheses on the reasons why.

So, for Naples, it was the opposite. The research started in a particular good moment for the study stakes (April-December 2018), because the political and mediatic debate on short-term rentals, and specifically that concerning informality and tax payments; and those related to overtourism and impacts on the local housing market were absent at the moment. The major part of the host was “relaxed” about it, an aspect which certainly influenced their attitude of openness towards a researcher.

Then, for both Milan and Naples, among the most available interviewees there were also those who were in compliance with the practices and declarations on tourist rentals, those who were not, admitting it honestly and openly, but we could say that in general their position in terms of formality or informality could certainly have discouraged those most conscious, leading to a “natural selection” of those most available, who have agreed to meet me for a variety of reasons.

In light of all the aforementioned premises, and given the research objectives the construction of the sample was, ideally, taken in a precise and methodical manner right off the table, the product of a process of “typification” (Schütz 1960) which considered specific profiles of the interviewees in terms of:

-*Age*. For every city the interviewees were clustered around two age range: 30s-40s and 50s-60s. The “condition” to be host are very related to age: being homeowner, and being able to use the technologies and app of the platform economy. As we saw previously Italians

usually become homeowners during their 30, and after 70 is quite common that they are unable to use technology properly or safely. Two age ranges allow also to elaborate more on the generational dynamics concerning the transition to adulthood or aging, which are a key aspect of this work, together with the processes of accumulation of the housing assets, and its platformization.

- *Type of rentals.* Accommodation rentals platforms allow to extract rents from different types of assets. A room, a stock of rooms, an entire apartment, a shared room, a stock of apartments. During the sampling phase the choice turned mainly to those listing related to entire apartment (one or more) and private room, with the aim to weight the presence of both, trying to reproduce the general trends, characterized by 70% of entire dwellings and about 30% of rooms in inhabited homes.

- *Middle-class inner variety.* Building a sample controlling for class fractions between a class means the need to clarify what we consider as middle class first(\*); and how analytical accounts can be translated empirically. The pivotal challenges at stake in the sampling phase have been more i) how to identify the class belonging of the interviewees without a national, comprehensive and reliable quantitative study which maps the host population according to their socio-demographics features, income, occupation, education credentials, and housing assets characteristics. Consequently, it became relevant to ask also ii) how to establish the internal boundaries of the middle class belonging within each rungs. The study was surely concerned with (and to some extent, limited by) these topic-related difficulties. For a more precise elaboration and for the illustration of the justifying regime concerning the definition and following measurement of the middle classes, and the difficulties that this has entailed first in theoretical and then methodological terms, see the Appendix, in particular the section “*On Middle Classes identification: again, still*”.

At the moment it is sufficient to say that the work builds on an inductive procedure in trying to establish the class belonging and different fractions of host. One way was to check their occupations including both persons with job occupation considered “ceto medio impiegatizio” and “ceto medio autonomo”, which has been a partial way to assure a certain degree of the variety of middle class different souls. Snowballing was also useful to assure (class) homophily of social ties (McPherson and Smith-Lovin 2001). It was very common to hear my interviewees saying (“almost every person that I know do this”). However, this was of course applied with certain caution: too much redundancy is not an *atout*. So, to surpass this problem, I tried to create sub-clusters, by looking for a set of “representatives” of the alleged three middle-class fractions (assumed here as lower-middle; middle; upper-middle). That has been possible considering the type of listing rented, which is linked to the

economic/patrimonial situation, as an inner stratification of rent possibilities. Renting a room, of course, is not the same that renting two apartments or the primary home, or three apartments: “*tra le persone che frequento ci sono persone che lo fanno come lo faccio io cioè magari affittando la propria camera da letto, altrimenti poi ho delle conoscenze che affittano un appartamento ma quelle le frequento di meno*”<sup>83</sup>. We can consider the stratification of rent as also stratifying so it is in this aspect that recurrences- but simultaneously variety- has been guaranteed within and between the different strata of the “new rentier middle classes.” The rationale of this logic was to try to reconstruct (and to reduce the complexity to) three main clusters of host which can represent, eventually three main middle class rungs (lower-middle, properly middle and upper-middle) and to clarify who rents what, where and how, and thus produce 1) a detailed *tour d’horizon* of inner middle class composition and the ways they are dealing with the phenomenon in different areas of the city, 2) a clear-cut typology of (middle-class) suppliers operating in the sector.

From the beginning, however, considering occupation as a proxy turned out to be very, very limiting, because many individuals, despite having middle class parents, present objectively different specificities, in terms of lower economic capital, unstable and precarious employment situation (being also often unemployed), even in the presence of high educational qualifications and sometimes more than one or more of two owned homes. Moreover, since data were not available, it has been often impossible to establish in advance, that is, during the sampling phase, whether or not the respondents would have been considered-and considered themselves- “middle class”. We can say that this condition was verified *ex post*, during the interviews. This way of proceeding *inductively*, necessarily, not infrequently led to make a blunder. It happened to interview people clearly belonging to higher social classes, both in Naples and Milan, and in the particular case of Naples, with initial surprise, also to lower classes. These cases have not been reported, although they are very useful for a truly systematic reflection on the role of the different social classes in the configuration of the development of “new” economy of value extraction. based on housing assets.

- *Geolocalisation of STRs*. Location of STRs was also an aspect which received attention in the sampling phase in the form of people offering homes in the six perimeters of interest, following the criteria of density of STRs listed within the urban tissue. As we will see later, we choose those quarters according to the most highest presence and concentration of STRs. So in Milan, the areas of Navigli, Isola and City center. In Naples, we followed the evidences

<sup>83</sup> among the people I hang out with there are people who do it the way I do it, that is maybe renting their own bedroom, otherwise I have acquaintances who rent an apartment but I hang out with them less.

which emerged from AirDna which show highest amounts of listings in the historic centre, Spanish quarters and, more recently, new emerging patterns in Materdei and Sanità.

*-Platforms used: Airbnb, "the first best".* Airbnb it is not the only player of the field and it would be an error to elaborate and research only referring to that. However, for the aims of my research, it was more easy and useful to use that platform, for a set of reasons. First, from the profile of the host one can obtain little but important information concerning the occupation of the host, the school or university they attended (and so to elicit the education title), the languages the person knows. Furthermore, in some cases the host write also a short description of themselves which is very helpful when we do not know anything about who we are going to speak with. Third, another fundamental aspect is that their profile on the web-page signals if the person has other properties which she rents out. This was an important information and also one between the first orientation I follow in order to try to evince the class belonging of the host. In addition, we can know also the year of beginning of their activity and the identity is verified so that i not waste my time contacting fake or bot profiles. I decided to interview hosts which had at least three reviews guests in the moment of interviews (another information that can be from the profile).

Of course, it would be wrong and shortsighted to research, and elaborate analysis (and then perhaps propose regulatory indications) only having in mind the major player of the sector. On the other hand, considering different platforms can expose to the risk that the number of total listings can overlap, since host usually rent their property on different websites of vacation rentals, whilst they admit that the one which provide them more clients are Airbnb or Booking.com. I initially started contacting persons from different platforms but then for simplification I ended up using mainly Airbnb, because of the structural functions of simplification, but also for guarantee comparability of the sampling strategy.

However, as everything decided off the table, also the sampling collided (noisily) with reality and the general criteria established turned out to be lesser a matter of mathematics and more a matter of accessibility, time and willingness of the interviewees.

Furthermore, other 16 interviews have been carried out to privileged informants in both cities (7 and 9) and followed other specific (and of course different) question tracks. Privileged informants (PI hereafter) interviews were considered very useful to have a more complete and wider understanding of the STRs phenomenon, and the actors operating as suppliers. Accounters, home-stagers, firms of property managing, architects, notaries, and persons occupied with the check-ins provide an help in suggesting a more sophisticated level of understanding, and interpretation. The choices concerning which kind of PI to interview

in the two fieldworks has been different because it mirrors the different forms and aspects the phenomenon assumes in the two cities. It depended also on the kindness or avoidance of local informants.

#### *Structuration of the interviews*

Questions have been formulated around the 4 main themes, which stem from the research questions (events towards STR landlordism; housing platformisation; rent-dynamics, class-making/or reproduction); with a set of other questions aiming at framing the phenomenon in its local specificities and to catch general opinion of the host about the topic. The same track has been proposed both in Naples and in Milan, in order to pursue the purposes of the comparability requirements and transferability (see the Appendix section for the track).

The final question concerned the collection of specific information such age; gender; occupation; education; social origin (occupations of the parents), average monthly rent, localisation of STR (neighborhood), type of listing (link to the website), number of housing assets, neighborhood of residence, type of occupation of the dwelling (home-ownership or tenureship), modalities of acquisition of the property (inheritance, mortgage, bequests, family transfers...).

Two “pilot” interviews were carried out before the fieldwork to test the general structure and ameliorate it as a part of the “testing phase” both in Naples and Milan.

Interview lasted from one hour to two hours and a half, with an average duration of 1 hour and 30 minutes.

#### *Collection of the evidences*

The collection of data began before the interview, taking field notes describing the neighborhood, the building, the apartment and the person, while also observing their listings on the platform. Interviews were preferably carried out in the short-term rental (if not occupied by guests), or at the host’s home. If for some reason we couldn't stay there, interviews have also been carried out having an *aperitivo*, a lunch, a dinner always chosen by them; or seated in a park or public place. No reward was offered, so I relied on the kindness of my hosts, but I often paid for the *aperitivo* or other. Often, I also found very nice persons even paying for me.

The interviews were carried out face-to-face, three interviews were made by phone and recorded. All the interviews were recorded using a phone, which create less embarrassment among the interviewees.

The interview began with a short presentation of the research and of the general objectives that I made sure they remained vague so as not to direct the answers, and in that moment they were also been reassured with the guarantee of anonymity, to ensure confidentiality, and privacy.

As for the conduction, I had mastered my track very well, and avoid pulling it out, just not to make the interlocutor uncomfortable, to provide more spontaneity and the appearance of an informal chat. I then took the good habit of writing down, while the person was talking, many summary notes in a notebook, in case something went wrong with the recordings (of course it has happened) and as a first cue for reflection once home. Taking notes while the interviewee was speaking has been also an excellent strategy for not losing the thread of the conversation: it was in fact very useful to keep the attention on the conduct of the interview and especially, on the contents that interested me.

In general, it was relatively easy to obtain any sort on information, very rarely host preferred not declaring how much they earned, or how much home costed. But to facilitate the question concerning the uses of rents I relied on the tool of photo elicitation. I had planned to show photos of an Airbnb advertisement, from which could arise reflections, or opinions of agreement or disagreement with them.

After the questions, I also collected the set of supplementary information that were reported in the moment of the transcription of the interview (name, age, education, occupation, occupation of the parents, listing and link to the page of the platforms, neighborhood of residence, number of property, average STRs revenue).

I then always had a final moment in which I explained in more detail the hypotheses of the work and asked them what they thought about it, or if they had any questions. In fact, usually the most interesting things emerged at the end of the interviews, when confidence had been built and people felt comfortable, especially when saying goodbye when perhaps something else came to their mind. Then, it was important never to turn off the recorder right after the last question, but to wait to greet them, once they or I left. Not a few times essential words or ideas were said at the end, when perhaps I accompanied the person somewhere or when we began to talk about something else.

### *Transcription and analysis*

The transcript was accompanied in most cases by small ethnographic notes that take on the content of a brief description of the neighborhood, the context and the respondents. It attempts to be as a form of miniaturization through thick contextual description designed to help me remember everything, As the example as follows:

Le scrivo su Airbnb e subito accetta l'intervista. il *quartiere*. arrivo come al solito un po' prima così mi faccio un'idea della zona Isola/Zara, Milano. Scesa dalla 90, supero, nell'ordine: un centro massaggi thai, un supermercato etnico, un money transfer con modulistica per permesso di soggiorno, un bar con un barista pelato e molto grasso che mi sorride dal vetro mentre leggo il menù (oggi "lasagne *hai* carciofi"), un negozio di materassi eminflex che fa angolo, proprio su via dei cristalli. un altro bar, un negozio di arredamenti, una lussuosa concessionaria di land rover, un altro negozio di arredi di design, un motel una stella. , un'anziana con la sua badante di origini slave che parla al telefono, una giovane hipster con cappotto lungo e borsa di tela che recita "don't care about the hype" da cui sbuca una testa di sedano. Il *palazzo*. dove mi aspetta è di 4 piani e dà su un vecchio magazzino con vetri rotti, i campanelli portano cognomi italiani, tranne uno di un tale, forse egiziano? è una casa con ballatoio rosso scuro. dentro supero un piccolo androne giallo scrostato che si apre su un bel cortile con edera su un garage interno, una magnolia e qualche bici. L'appartamento è al terzo piano, che si raggiunge con un ascensore nuovo, poi l'appartamento è sul ballatoio. Ci sono grate alle finestre e una doppia porta. si tratta di un trilocale con il bagno all'interno della stanza da letto. Ci sono poi una cucina moderna nuova arancione, un futon divano da una piazza, tantissimi libri tra cui e decorazioni varie, e soprammobili, con due orchidee sul davanzale. sul tavolo due tazze e anche tre grandi muffins ai mirtili, e tutte le indicazioni per la ricezioni dei turisti; libri su milano, la password del wifi, l'iscrizione e attestato del comune per la casa vacanze. Mi accoglie *Ilaria*, minuta e delicata, ha un viso dolce e squadrato, ha capelli biondi legati in uno chignon e una frangetta: sembra molto più giovane. ha gli occhi grigio verdi e indossa una maglia di lana verde acceso, una gonna a quadri piccoli bianchi e neri, degli stivali neri. non porta trucco, indossa tre anelli, uno finissimo a mò di catenina dorata, uno con una pietra trasparente azzurra, e uno con fiore sporgente stilizzato. posa l'Iphone con una cover rosa sul tavolo e mi chiede se ho visto All'entrata una lavagnetta nera, sulla quale ha scritto "benvenuta marta!". mi offre un tè e mentre mangiamo i muffins tiro fuori il nécessaire per l'intervista e le racconto un po' della ricerca.

Then the proper analysis of the contents of the interviews has been carried out both manually and with the help of a package for storage and analysis called Dedoose, using both graphic tools to map the stories of the properties, but also the technique of the microstories which helped dealing the most complicated narrations. Analysis has been guided by the four themes of the study relying on the approach of the *template analysis* (King 1998) where the empirical expectations are a mixture between theory driven and data-driven analysis of the empirical evidences (Fereday and Muir-Cochrane 2006:80).

### *Translation of the transcripts*

To preserve the spontaneity and vividness of the interviews transcripts, such as expressions in the Neapolitan jargon or some expression of the Milanese dialects as well,



transcripts are proposed almost always in Italian, also because the work would like to insist on the narratives.

### *Participant observation*

I am very cautious in saying participant observation was a research technique of this work because it would not be entirely true. Surely it characterized specific moments, such as the months in which I was staying at three hosts' places, when I participated at the helpdesk of the host association in Milan, or during the meeting of SET in Naples, but the use of the technique, with the writings it requires, was not *per se* a tool to answer to specific questions, but a way to get a general better understanding. Also, it was also dictated by practical needs, specifically when I was in need of a place to stay in both cities. We could say that practical needs were combined with needs related to research.

In Naples I lived in the Spanish Quarters, where during my stay I changed three homes. Two of which shared with Airbnb hosts. Living in the area and with them for a while was a choice in order to be more physically and emotionally closer to the reality I was investigating.

So, I ended up living in an apartment with a person who used to rent three rooms of his home on Airbnb, because he is rarely in Naples. The host is a 54 former musician and astrologue, the partner of the woman (a 52 graphic designer) who first hosted me for 20 days when I had just arrived in Naples and I needed a place to stay. Living with them has also meant that I had to help with the check-in and check-out while the cleaning was carried by the owners themselves or delegated to a 31 singhalese guy living in the neighbourhood .

In Milan I rented a room only for a month, when I came back from Naples and I needed a place to stay as well. So I stayed with a 34 years old actress and yoga teacher (in Piazza Tricolore area) who is renting an extra room but also the entire apartment when she travels. These moments, in addition to having built good ties with my interviewees and build relationships of trust useful the research stakes, have served to have greater awareness of various issues that gravitate around the topic and the operation and problems related to STR, as well as its daily practical tasks. But mainly also to really observe the host in her natural setting and unravel some hidden parts of her life and behaviours, offering precious opportunities to “live with” and “live like” the subjects of the research, allowing me to grasp nuances of the phenomenon and of the people that I could never have noticed only during an interview. What does it mean to live entirely or partially thanks to STRs rents?

So, hoping I didn't see any strangeness where there was nothing, as Sartre said, what accompanied me during my fieldwork was surely “the spirit of the ethnographer”, rather than the functional use of the technique.

### *Digital Ethnography*

Also, digital ethnography (Murthy 2008) was not a foundational research technique, but digital media have been used as an additive supporting tool recurring the analysis of online interactions and information on selected social media (Instagram of accommodation rental platforms, Host Facebook groups) and platforms. In fact, digital infrastructure appears as a fundamental aspect of contemporary urban life, being “embedded, embodied and everyday” (Hine 2015) and the structural driver of platform economy and a contemporary means to communication. The evidences has been supported by a constant monitoring and naturalistic observation of Facebook activities, the pages of associations of the hosts, of the groups of the host present online, comment of citizen, host or users or experts of the sectors, as a further source of knowledge -accumulation on the topic.

### *Secondary Data Analysis*

The project relied also on the available dataset which concern the apartment listed on platform which were useful to carry out an introductory understanding of the statistical size, spatial location and features of STR, and the total number of active offers split for type (entire place, shared room, private room) offered on short-term rentals platforms. The websites *Inside Airbnb* and *AirDna* which used the technique of data scraping have been used to satisfy this aim. However, a couple of things need to be added, in this regard.

As we have seen previously, to the author’s knowledge, a systematic, reliable quantitative analysis which maps the total amount of STR listings as well as the host population for every platform is missing as of yet. Definitely, this constituted a great limitation, which furnished relevant hindrances for the methodology and research procedures to be envisaged. This was definitely one between the most problematic methodological aspect of the work, which concern data accessibility.

As glimpsed above, the major problem is related with the impossibility to obtain from platforms data about the population of interest, and namely all the data that I would have needed to construct a rigorous sampling, representative of at the level of the cities taken into account. But in general we can just have an estimate about STR rented homes in Italy but we do not know precisely neither the features, neither we can quantify really the total homes rented out this way, for matter of informality. In fact, a great amount of host is operating at an informal level, which can mean that they are not declaring their activity, their guests or paying the taxes.

As a recent article on *IlSole24ore* puts it, on 419 million listings, only 196 millions of them are operating formally in the field. Furthermore, also real estate agencies and property managing firms are not willing to communicate precisely the number of homes or

hosts they are working with, so that quantitatively-sound analysis is an aspect that must be reached in the forthcoming research. We should also pretend and expect more collaboration among researcher and STRs platforms (which of course have a great interest in not doing it : they are afraid that the masses, critical scholars and municipalities will discover the real amount of multi-listing owners speculating in the housing sector).

So, there is not other mean right now to know precisely the geolocalisation of STRs, amount, how many entire apartments are first homes for example...than using such tools which, however, risk producing distorted data, biased metrics while giving back unreliable features of the issue, as has been written considering the tool AirDna (Agarwal, Koch and McNab 2018).

### *Comments on reflexivity*

Reflexivity “is a stance of being able to locate oneself in the picture’  
where we “appreciate how one’s own self influences actions”.  
(Fook 2002: 43).

Being a 28 -years -old white woman, has surely helped me with the research, more than it could have limited me. If I was a 50 years old men I would hardly be in the conditions to obtain the same informations or the same meetings, for example the informal meeting with some member of the Airbnb staff. It was very easy to receive also very sensitive information about taxation, or regulation even if I quickly discovered that the main preoccupations of the host were to verify if I was a member of the tax control or a controller working at the municipality. Looking younger it has meant to look “harmless”. *Il va sans dire* that does not mean that the hosts have always told the truth.

As anthropologists noticed, our personal features, in terms of intersections such as gender, age, class, ethnicity count a lot in influencing the success or not in the access to the research field and in the relationship with the subjects of the work. Of course, in this case there is the awareness of a very close proximity to the subjects of the research in terms of age (not always), paths, experiences, social class which has allowed already to overcome a set of barriers.

As it has been noticed, “a reflective effort is also a processual learning from experience through some form of reflection” (Roulston 2010:43)<sup>84</sup>. Experiencing the

<sup>84</sup> Roulston, K. (2010). *The Reflective Researcher: Learning to Interview in the Social Sciences*. Thousand Oaks, CA: Sage. (Chapter 4 covers various features of interview design).

different phases of the research has also really showed that the researcher is required to have the skills of the chameleon, who adapts its colours to match the context in which it is moving.

This has meant in many ways changes of clothing, and also opinions so that I did not introduce myself with piercings and DocMartens' boots in an office of a notary, an accountant or a real estate company or property managers who agreed to receive me in their luxury offices with concierge and secretaries. An inappropriate clothing, language or mannerism would certainly have ailing my interlocutors, limiting the things that they could have told me. Rather, this *mise* helped me when I met activists for the right to housing. As for life outside academia, It is important to establish a connection, and adapt to the settings. In some fields of research in fact, it is the researcher who decide if some aspects of herself can be a limit or a possibility for the purposes towards the discovery.

Anyway, at this point questions concerning the relationship between the researcher and the research subjects, when the researcher is a woman and when the subjects are also men should be raised.

Fieldwork reproduces exactly what happens outside: how much this can compromise the informal contract between researcher and interviewee? And the general conduct of the interview?

In my case, the self-invitation to a man' place "to do an interview" could have been interpreted in other ways. We are always responsible for what we say, but a few times of what is understood by our interlocutors, until this misunderstanding does not end up affecting us in more or less unpleasant ways. Then, to avoid from the beginning any misunderstanding, and put the interlocutor at his ease, if I perceived any "strange" attitude or behaviors already at the phone while organising the meeting I preferred doing the interviews in public, neutral places with men, especially when I had no information on them.

#### *Notes on Fieldwork*

The fieldwork in Naples lasted 9 months (April-December 2018), one month longer than that in Milan because I needed more time to "feel" the city and study the context. It has been said that Naples need to be treated as "a normal city" (Rossi 2008), and not as an exception or as an outlier in the Italian scenario. But what is normality? In my reading, insisting on ordinariness cannot mean annul any specificity or difference from a trend. In other terms, considering a city "ordinary" doesn't mean to pretend that there are no peculiarities at all. A constructive approach to equality in treatment must never cancel out differences, but adapts to them. Normality should be read not as univocal, but rather interpreted as a range of possible, different forms of ordinariness. In Naples there are specificities, ordinary and less ordinary issues, as they are in any other normal city: a non-

local researcher cannot be presumptuous and move from one case study to another without any minimum level of awareness. So, the extra month was useful to understand the city more, nosing around and speaking with locals, privileged informants such as professors, activists, intellectuals, and professionals of the field. For that reasons, I also participated at the meetings of SET- South Europe Facing Touristification, and the launching reunion of *Host+Host* but during the months of my fieldwork, no association of STRs category was operating. The Facebook page “*Host di Napoli*” opened only in December 2018, when I had already left.

Since I was studying and researching also Milan for the very first time, also fieldwork there required some months of recognition for orientation. In general, fieldwork last from October to March 2018; and then from January to February 2019, but the Milanese case was easier for me, because it is still a northern city to which I am accustomed, even if not grown. Northern cities, southern cities are all normally ordinary cities but still have differences we should consider while researching them or on them.

## The two-sided fieldwork

*"Ormai non c'è città al mondo che non sia ripensata e riprogettata intorno alla -e in funzione della- sua area protetta, che costituisce il suo patrimonio, nel duplice senso della parola, come eredità di memoria, ma soprattutto come capitale da cui estrarre una rendita"*<sup>85</sup>

[D'Eramo 2017:141]

In an attempt to catch the Italian geographical divide concerning STRs and urban middle-classes —the complex results of regional variations, cultural specificities and answers to structural conditions- fieldwork has been carried out in Northern and Southern Italy. Following an information-oriented selection (Flyjberg 2006), Milan and Naples have been chosen as case-studies. Notwithstanding the peculiar morphologies of such contexts, the cities were imagined as constituting the metaphor of the main Italian geographical divisions, contradictions and inequalities. Thus, in the continuum of the Peninsula, these urban settings may be considered as the two extremes, expression of the North-South polarization in Italy, if we consider a set of wealth indicators (e.g. GDP pro-capite, unemployment, education,

<sup>85</sup> “There is now no city in the world that is not rethought -and redesigned around- its protected area, its heritage, in the dual sense of the word: as a legacy of memory, but especially as a capital from which to extract a rent.”

poverty and social exclusion' risks) as well as the impacts of the economic downturn; the diffusion of short-term rentals; the growing international tourist interests and pressures in both cities; the specific local housing features and short term-rentals landscapes and features.

#### *Why two cities?*

The research design is a maximum dissimilar system and has to be considered as a multi-sited fieldwork rather than a comparison between two cases. For sure to engage in such a challenge was the conviction that that new ideas can come from divergent contexts, which challenge- *disturb*- wider, undisputed theorisations (Scott and Storper 2014:28). In fact, the units of analysis, have implications for the type of knowledge we seek also in terms of transferability Very often, this type of design is used to obtain generalizable results – that is, “to look for historically invariant correlations” (Della Porta 2005) which have been judged suitable for attempting to speak about the Italian case more broadly.

#### *Why those cities?*

Concerning casing, three groups of justifications (which also contain description of the aspects relevant to get a better macro and meso understanding of the phenomenon we will explore in its micro manifestations) can be provided.

Firstly, a primary group of justification concern the “type” of city. As we have seen in the analytical part elaborated in the previous chapter, urban extractivism may operate both in global cities as well at smaller scale, in cities with an historic centre or with Unesco heritage. For that reasons, the work considers Milan- which is the city that in Italy is closest to being called a “global” city- and Naples, whose 10km<sup>2</sup> of the *centro antico* are since 1995 under the Unesco Label. One could underline that other Italian cities would have been a better choice, such for example, Florence, Venice or Rome because of their established reputation as tourist cities. However, it was precisely this characteristic that led to the choice of other urban contexts. In fact, too much, long -term established tourism presence alters the composition of the residents in the central or semi-peripheral areas which I had an interest in investigating. What kind of host would I have spoken to in the centre of Venice? we can say that today the residents composition in the centre of Venice or Florence, where the major part of STRs offering are concentrated, is already quite perturbed by overtourism. Furthermore, Milan is a valuable place to explore the phenomenon because since it is Italy's economic capital, it is the city where innovation come down first. As it has been said, Milan is “where things happens” (Livolsi 2016:201).

Second, a two-sited fieldwork possibly satisfies aspects of coherency with the research aims. One between the main objectives of the work is the study of how rent is becoming increasingly important for “Italian” middle classes. So, a study considering only one city in the north, or one in the centre or in the south, or two in the north and so on would have provided a partial account, being not “representative” of the Italian situation. In fact the focus here, while we do it looking through the lens of STRs, is more on the middle classes living in those cities instead on the city themselves. Without opening a debate on the generalizability and transferability of the results of qualitative social research, agreeing both with Merton (we produce middle-range theories) and Boudon (we produce models with partial and local validity), choosing only one city would haven’t be “enough” for the work aims.

The third group of reasons concerns the city’s features for the matter of a study on STRs. Milan is the only city to have embraced the sharing (collaborative) economy ideology as an orientation of a part of the urban agenda (Pais, Polizzi and Vitale 2019; Aguilera et al 2019; Artioli 2020). This of course influence the way STRs are approached generally, regulated practically and so on, which translated into a weak governance of STRs in terms of stringency (Aguilera et al. 2019). Additionally, one avenue among the many the city’s development agenda has adopt to continue with the post- industrial transition is marked by the reconversion of part of the economy in two extractivist field: real estate and tourism.

In fact, Milan has been defined the outpost of real estate, the “ real estate mecca” (Gibelli 2016) and over the next decade, among a set of secondary cities Milan is expected to be Europe's leader in attracting capital to real estate, with projected 13.1 billion euros (Scenari Immobiliari 2019).

For the matter of tourism, following the evidences which emerge in the “Global Destination Cities Index”, in the last 5 years it is established as the first most visited Italian city, and Rome follows. With 7.6 million tourists in 2019, it i salso at the top of the ranking in terms of spending by international tourists (Osservatorio Milano 2019).

Naples, instead, is also experimenting for the very first time very high tourism pressures. Between 2010 and 2019 tourist arrivals in Naples grown of +108,7%, but it is only from 2015 onwards that it becomes more consciously manifest what has been described as the “joyful epiphany of the tourist Naples” (Frescani 2017:165). In 2016 the municipality launched the first Plan for Tourism whose subtitles states “Naples: an heritage to be valued” despite being fuzzy in the clarification of the methods for achieving the objectives, they wish to increase arrivals from 1 to 2 billions in 2020 and to promote Naples as a worldwide acknowledged tourist destination (Comune di Napoli, 2016). In the middle of 2019, Lonely

planet advertises the city as “the coolest city of Italy”, “ its most unlikely masterpiece” “the place to be” which is due to a set of conditions endogenous and exogenous, rather than a well- planned urban agenda .“With its strong community spirit, unsanitised street culture and crumbling architecture, the gritty southern-Italian city of Naples attracts those who want to see a raw and untamed side of Italy” (Lonely Planet 2019). This storytelling, together with local dynamics influenced also STRs market which is configuring Naples the European city with the most rapid short-rental growth.

In the domain of housing, it is the Italian city with the highest rate of multi-home owners (Barbagli and Pisati 2012), and therefore of second or third homes, but this real estate wealth is in fact disproportionately distributed as well as the housing conditions and affordability. Many vulnerable families live in spaces that often lack of the requirement to be inhabited, and the city has a serious problem with housing discomfort and access to public housing. In fact, the home-ownership index is below the Italian urban average, only 50% of residents own the house they live in (Rosa, 2016; Lelo, Monni and Tomassi 2019). This issue is then linked to another record: above the 60% landlords report unpaid months and we witness about 6 500 evictions yearly (Magnammece O pesone 2018). Naples is the only city in the country that has a section dedicated to evictions at the court. If Milan is the capital of real estate, Naples is for evictions.

For what concern housing dimensions and value, in Milan the average surface area of a dwelling is 88 m<sup>2</sup>, with an average value of about 269,000 euros (3,058 €/m<sup>2</sup>). Among the 10 macro-areas into which the territory of the Municipality has been divided, the Historical Centre macro-area emerges where the average dwelling of 114 m<sup>2</sup> has a value of about 928,000 euros (8,177 €/m<sup>2</sup>). In the suburbs are located the macro-areas with the houses of lower value ("Periferia Nord" and "Periferia Sud"). Among the semi-central macro-areas, the "Semicentro Ovest" has an average housing value of about 422 thousand euros (Tecnocasa 2019).

Instead, the average size of a house in Naples is about 102 square meters, for a value of about 250 thousand euros (2,458 euros per square meter) (Tecnocasa 2019)

Naples is particularly at the centre of a process of turbo-valorizatio via finance and digital platforms. In the areas of Via Toledo, Spanish Quarters and Centro Antico the demand for real estate is very lively. First-time buyers and investors who buy to start up B&Bs or to rent to students feed it. Those who buy their first home come from other regions or from the province of Naples. They appreciate the area especially for the presence of services including several subway stops that connect it to the rest of the city. To look for properties for tourist accommodation are mainly local investors who are directed both on



small cuts and on larger solutions. They like both the elegant areas that develop on Via Toledo and the most “authentic” ones of the Spanish Quarters and the Centro Antico. Investors spend an average of €80,000 to buy small denominations in good condition. In recent times, the real estate market in Montesanto has been particularly dynamic, where there are both medium- and low-rise types of housing as well as more recent solutions built in reinforced concrete. In this area of the city the best types do not exceed 2000 € per square meter. The area of the Spanish Quarters and the Centro Antico are under profound changes related to the tourist economy, and it has been revalued following the interest of those who wish to build a holiday home or a B & B. The average price is 1000 € per square meter. Via Toledo is the most commercial street but also the one that offers the most elegant properties. In fact, there are buildings of the early 1900s, often with frescoes, exposed beams and concierge that have prices around 3000 € per square meter with peaks of 4000 € per square meter. On the rental market there is a high demand and a low supply that is leading to an increase in rents (Tecnocasa 2019).

Then, prices have grown in both cities, but this is the result of different endogenous and exogenous dynamics and presence of different actors, as well as capital operating and circulating in the field. In Milan, average selling prices for 2018 were 8,650 euros per square meter in the central neighborhoods, 5,000 euros per square meter in the semi-central areas and 3,250 euros per square meter in the suburbs. In the areas of greatest value prices are "now permanently above the pre-crisis values, while in the periphery and in the semi-centre growth proceeds at variable speed" (Scenari Immobiliari 2019:7).

Lastly a final point that deserves attention concerns the issue of the income differential and unemployment between the two cities, other aspects where the cities are spaced out from each other. The theme of incomes, in fact, is one of the grids within which, following our hypothesis, the use of the economy of platform-rents by a large number of Italians can be interpreted.

With over 28 thousand euros Milan has the highest per capita income in Italy and unequal distribution between different range of income, but while the general wealth has grown of 3%, income polarisation and unequal distribution has increased: 9% holds more than a third of overall wealth (Milano Produttiva 2018). This growth, marked by the recovery of the labour market in the last four years, has been reflected in a progressive decline in total unemployment, to 6.4% in Milan in 2018, against a national average of 10.8%; but also in Milan there is a clear lack of integration, especially of young people, whose unemployment rate is still 24.4% (Osservatorio Milano 2019).

In Naples average income is 16,518 euros, exacerbating even more the difference in ability to spend and save of the households. A recent analysis classify the average salary of Neapolitans below the EU average, overtook by Poland (Eurostat 2018).

Particular attention should be given to youth unemployment, aged between 15-29 years, whose difference with respect to the same aggregate of the country is much less marked than the difference in total unemployment (15-74 years), in fact, in the metropolitan area of Naples youth unemployed are about 65% more than the Italian figure, with with further gravated disadvantages for migrants (Ukranian and Cinghaleses mainly) and women (Rapporto Bes 2018). Over the 60% of the “sons of uncertainty” (Savonardo 2008) between 18 and 36 still live at home with their parents, the familial microsystem, and the dialectics between generations are stronger in comparison to the Italian average and provide a fundamental familial welfare.

Analysing the data on pension income, one can notice a clear disparity: the percentage of pensioners with low pensions is greater than 76.89% of the value in Italy; while the average annual amount of pensions in the south is € 15,990 against € 17,684 in the rest of Italy (Rapporto SVIMEZ 2018).

Lastly, another reason that address the choices are interesting aspect to study in different cities and the concern of this dissertation is also to bring Naples and, more broadly, the south of Italy back at the centre of the attention of urban, economic and stratification sociologists. So, the idea was to follow Robinson’s critical perspectives concerning the unfair concentration of scholars on the Global, and I will add, *local* Norths. Naples is definitely the north of this south but we really think that more research on the Italian souths are fundamental to understand current Italian on-goings, and inequalities both in economy, society and lately -with much more gravity in the political arena. Of course, this study does not pretend to be thorough but it definitely wants to make an attempt to study jointly two context which need to be considered equally part of the phenomenon in Italy, South and North. Naples are the biggest city of southern Italy. So, it is in this sense that the choice goes with the effort to engage in a systematic reflection on its contemporary features that is still urgently needed.

As Robinson noticed “it is precisely the variation across the cases that has provided the grounds for conceptual innovation and invention”(Robinson 2006:15). The work doesn’t have such a presumption, but for sure it is the concern of the research to combat for a most inclusive sociological approach. The South counts and this work therefore constitutes a little, partial and humble attempt to bring Naples under the lenses of such reflections, adding to

the hopes claimed in previous elaboration about the city (Rossi, 2008; Calafati 2016; Punziano 2016)<sup>86</sup>.

*Why these neighborhoods?*

Unlike recent works which engage in studying the middle classes focusing on their neighborhoods, interviewees were not be recruited directly taking into account their specific residential districts of the city. No way to neglect neighborhood and location as a benchmark of class and the relevance spatial dimension for class reproduction and class-identity formation (Savage 2012), this study follows a different strategy. The reasons are threefold.

Firstly, to focus only on middle class areas could have worked for single/double rooms rented in private long-term inhabited dwellings (using, indeed, neighbourhood as a proxy of class), but what if the STR offerings on the platforms are secondary properties located in other neighbourhoods? Data shows the 70% of the offering are entire homes not often located in the same neighbourhood of residence: in fact, we can imagine that only a little component of all the entire apartment listed are primary home where host inhabits. The major part consists in secondary properties that persons can own in different areas of the city. The main assumption which heads this choice is that the residential geographies do not always overlap with the extractive geographies of short-term rentals, and spatially, they are not necessarily linked to the historical class-related clusters. On the contrary, this way of proceeding shows also how property and wealth are distributed, and re-distributed on the urban tissue, and where the extractive logics operate mostly.

Secondly, the decision to take another direction is also defended recurring to specific clarifications which insist with the specific features of the case-studies and their most central neighbourhoods, where the STR offer is more dense, as well as the specificities concerning the middle classes in the two contexts. Milan is characterized by low middle-class segregation (Cousin and Prêteceille 2008), with a spatial segregation called “leopard spot” (Andreotti, Le Galès, Moreno Fuentes 2015) and the city centre is mainly inhabited by the traditional upper-middle classes or traditional bourgeoisie (Balducci 2012). Naples has also the peculiarity that the middle classes are sprinkled in the urban space, whereas the urban segregation is much stronger at the extremes of the social polarization, for upper and lower classes (Pfirsch 2016). The city centre has the very rare peculiarity in the general European urban scenario- as for other southern Italian and European cities- to have very mixed building with high social mixité, what has been defined as vertical segregation in Athens (Maloutas and Spyrellis 2019)

<sup>86</sup> Calafati, A. (2016). *La Question meridionale (1992-2015): un’analisi storico-critica*. GSSI Social Sciences - Working Papers, (27), 1–35.

with low-income residents living in the *bassifondi*, at the level of the street, and middle classes professionals at the top (Laino 2016; Pfirsch 2008; 2011). Of course, there are also some areas in both cities where middle class inhabitants are the majority of the residents.

Lastly, the study derives its arguments from a conceptualization of urban analysis which sees cities as an assemblage of social classes which inhabits its fabric. The issue at stake here is to see how different middle class fractions behave in relation to STR in different areas within the city, and explore how these intermediate fragments contribute to some extent to the emersion of a new (dis)economy of rents as a whole.

Therefore, the attention was turned to the areas where STRs are more densely concentrated. In Milan, interviews have been carried out to those host offering solutions in Isola, Centre and Navigli area, according to the elaboration of Picascia, Romano et al. (2016). In Naples, in the *centro antico* inside the perimeter Unesco (Decumani) but also Spanish Quarters, with emerging patterns in Sanità and Materdei. Interviewees have then been searched as offering solutions within the perimeter concentrated in three areas in both cities, for a total of six zones, according also to the study of Esposito (2020).

This choice aims also at overcoming the risks and limitations of analysis operated on a single-neighbourhood level, normally obviously linked to specific classes of residents. The variety of neighbourhood attempted, then, to guarantee the variety of middle-class differentiations I was looking for.

However, in light of these latter premises, it is important to clarify another aspect. In both city “the same” neighbourhoods (most densely present by STRs) have been chosen, but in the two cities, the same areas are telling different things about homeowners there, in terms of different purchase powers, savings, occupations, and in a set of other respects.

In fact, the area of the centre of Naples is not the same area in Milan. Even if the two centre are both “the same” centre, they are profoundly different, in terms of square meters, inhabitants and their socio-economic features, housing values per square meter, vacancies, use of the city, retail scene...and so on. Also, the ratio between inhabitants, houses in property, and apartments on Airbnb is different. It is higher in the *centro antico* of Naples but lower in Brera. The same clarification should then be made concerning the close-to-centre neighbourhoods, which are not similar neither, even though they are similarly adjacent.

The Spanish Quarters are not Isola; Navigli or Porta Romana are not Materdei, neither Sanità. And there we are meeting with different middle-class homeowners who over time have been able (or could not) to buy, inherit, exchange, sell, renovate, keep vacant; in short, to enjoy a immobile asset in these areas, over at least two-three generations; or to

activate their mobile assets to purchase a new house. Now, they are also able (or not), need or not, to rent their primary home, some rooms inside it, a secondary house or a stock of 3 apartments on a platform for vacation rentals, and extract profitable rents. Even if they might both own the same three-room apartment with terrace, and the same 65m<sup>2</sup> “cosy loft with amazing view” 20 minutes far from the centre, the Milanese middle classes are not the Neapolitan middle classes.

Actually, is there anything that makes them similar? This is *the* question.

The point of discussion at stake is as provocative as it is fundamental. Accounting for such structural local dissimilarity, are those differences leading to completely divergent outcomes, both in the nature (qualitatively) and in the frequency (quantitatively), in the paths, strategies, and narration of housing platformisation and related rent-extraction practices? To what extent are we allowed to consider them as a part of a new rentier class which do share- or do not- at least the same economic initiatives?

*Why the work does not truly engage in a comparison?*

In its findings, the study needs to be read as it was a dialogue rather than a proper comparison. The study decides to not compare, but to proceed with a two-sided fieldwork, and to underline the difference when it was relevant. Milan and Naples, or better, the Milanese and the Neapolitan host populations are more cases in wider conversation, where I searched for the “repeated instances” (Jacobs 2006) and then engaging in a “comparative dialogue”(Robinson 2007)<sup>87</sup>. To say it differently, the attempt was to explore the extent to which the phenomenon, or better, the experiences and narration of it, are the same in two “maximum divergent” cases (Cardano 2019).

Furthermore, the thesis rather than posing the focus on which kind of aspects shape the phenomenon in the city, focus the attention on how it is shaped and more precisely attention on the actors, and specifically it proceeds with a logic of exploration of the middle-classes operating in the field.

The second motivation is that “it cannot be the vessel that gives the shape to the water” that is, that the methodology must adapt to the object of the study, and not chosen a priori (Cardano 2011). In fact, initially, the comparative component was very present in the work, but the fieldwork has complicated things. This choice also responds to the timing and

<sup>87</sup> Comparative Urbanism: New geographies and cultures of theorising the urban retrieved from:[http://discovery.ucl.ac.uk/1497950/1/Robinson-J\\_comparative%20urbanism\\_.pdf](http://discovery.ucl.ac.uk/1497950/1/Robinson-J_comparative%20urbanism_.pdf)

the impossibility of dealing with all aspects emerged throughout the analysis, so we wanted to insist on the comparative component when the empirical evidence actually emerged in something characterizing. In fact, the peculiarity of a most-dissimilar design is that the extent to which the cases selected do present the same trends and patterns, and thus are comparable, is assessed during the research (Ragin 1994).

The next section, illustrates STRs specificities of the in the two case study only by providing a quick description.

## Short-term rentals in Naples and Milan

In Naples the economy of the platform-rents comes a few years later in comparison to the other european cities but it manifests itself with very peculiar characteristics and magnitude compared to other Italian cities, but whose dynamics are similar to what happens in other cities in southern Europe such as Lisbon (Cocola-Gant and Gago 2019) or Athens (Balampanidis *et.al* 2019).

In only four years (2016-2019) the Airbnb offer has grown exponentially. It expanded from 4,301 listings to 10,395 with an average of 8,830 active listings.

The maps and analysis elaborated by Esposito (see also Esposito forthcoming)<sup>88</sup> are useful to briefly highlight the specificities of the phenomenon in the tuff city.

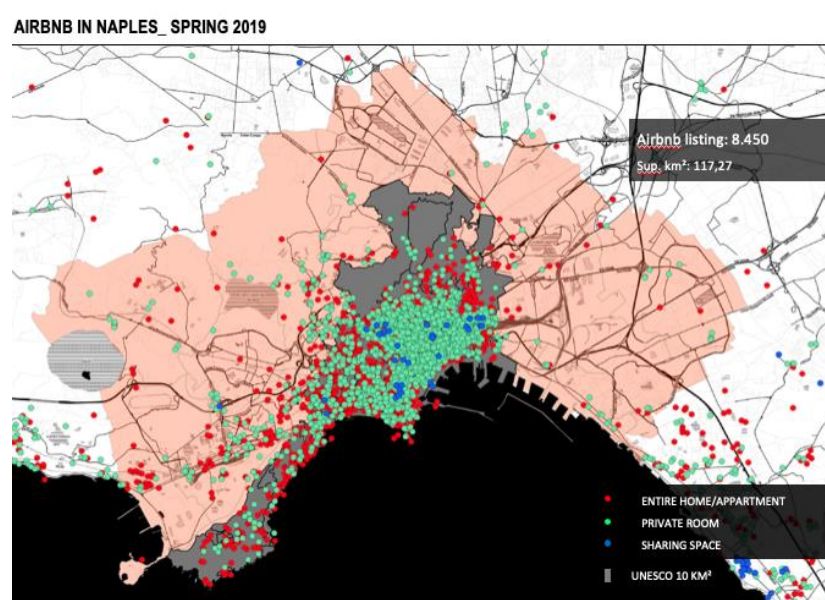


Figure 6 Airbnb geographies in Naples

Source: elaboration by Alessandra Esposito

<sup>88</sup> Esposito A (forthcoming). La città turistica e la ristrutturazione digitale della rendita in *Archivio di Studi Urbani e Regionali*.

As it emerges, the geographies of STRs are marked by an impressive concentration of the major part of STRs in the 10 square meters of the Unesco area (in grey), while the general offer is sprinkled around 117, 27 km<sup>2</sup> (in pale red). While it may seem (Figure 6) that private room (green dots) are majoritarian, the 69% are entire apartment (red dots) rented out for about 65 euros per night (Airdna 2020).

Figure 7 illustrates that entire apartments rented on Airbnb are concentrated where the REM value of the apartments is the lowest, in the area of Centro Antico and the Spanish Quarters. REM varies from 1116 and 1404 euros/mq (see pale green areas) to over 2.596 euros mq (dark green) contributing in creating a perfect rent gap, where profit can be the maximum with a minimum investment and cost. In fact, the Centro Antico, as well as the Spanish Quarters, is where new buyers or in any case the owners, rarely intervene with works to enhance the facades, or on the structural features of the crumbling buildings (in the name of the sought-after authenticity). They prefer to invest in the internal renovations to adapt the house to its tourist use, making it more appealing on the digital market.

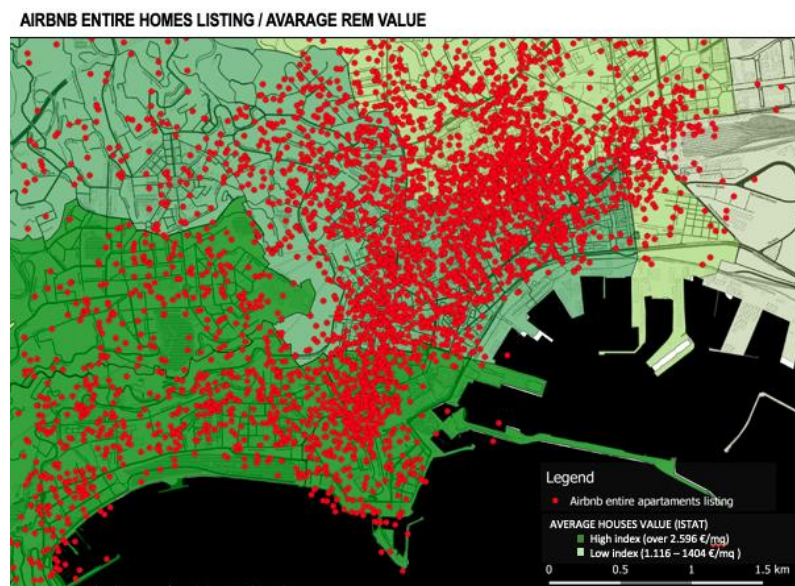


Figure 7 Airbnb in Naples: entire apartments and average REM value.

Source: elaboration by A. Esposito

Lastly, figure 7 shows that the geographies of STRs are overlapping the residential social geographies. Due to the peculiar conformation of vertically stratified social mixité, the offer falls within where also lower classes, as families in economic hardship live (Figure 8), and young people out of education or work experience inhabit.

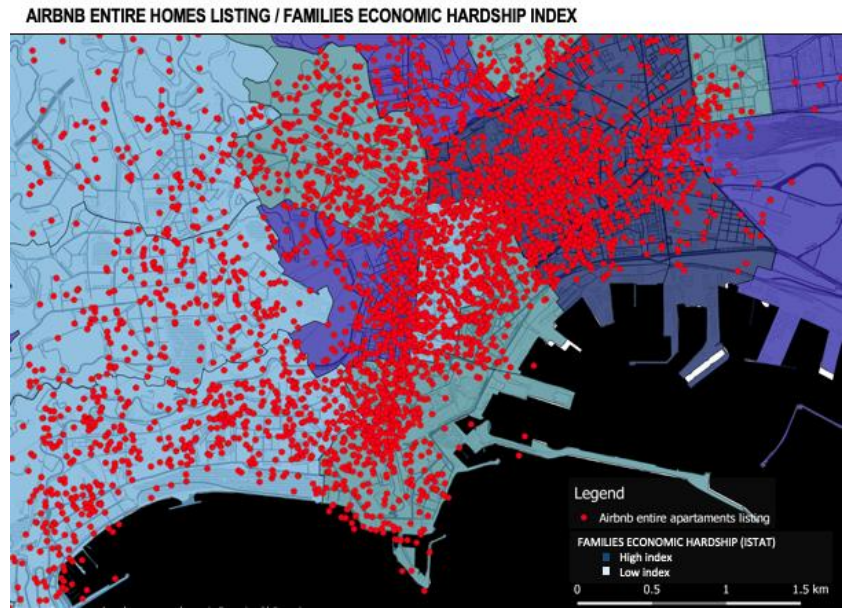


Figure 8 Airbnb in Naples: entire apartments and families in economic hardship.

Source: elaboration by A.Esposito

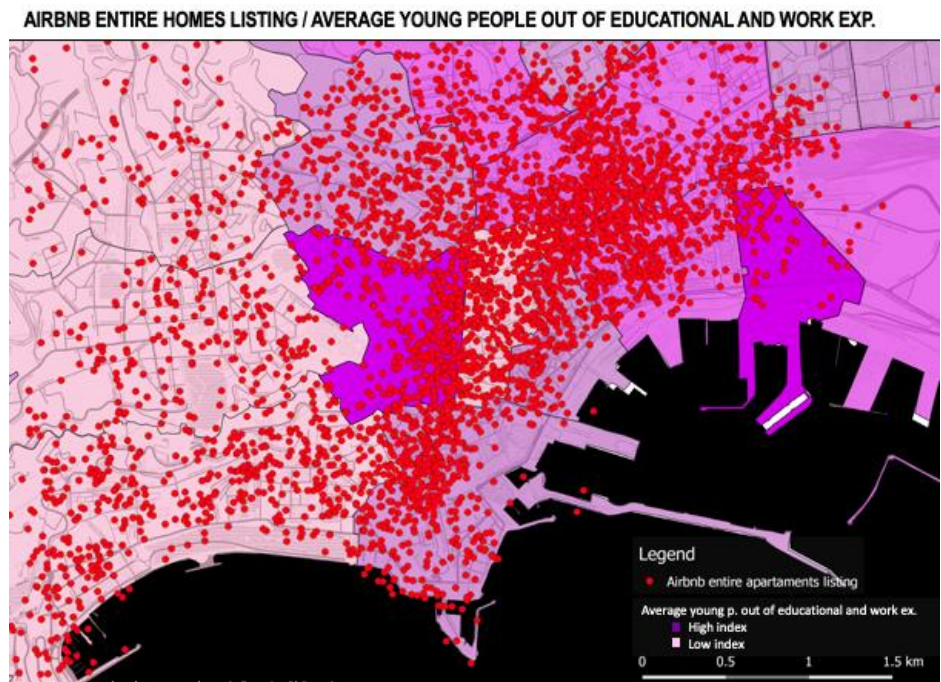


Figure 9 Airbnb in Naples: entire apartments and Neet

Source: elaboration by A.Esposito

The brief analysis, as we have seen before, gives back a scenario where STRs – intended as a manifestations and as drivers of an ongoing touristification whose Naples constitutes a textbook case (Esposito and Tonetta 2019) -are triggering a violent process of urban change. Tourist development and STRs while increasing job opportunities via



platforms are also fostering unequal growth, and expulsions from the center, a dynamic which concern lower classes but also the non-owner middle classes who decided leave to or suffer these dynamics, together with the students, for a general re-orientation of the local economy toward tourism monoculture.

Completely different is the phenomenon in Milan.

Milan's STRs scenario is marked by 15, 888 active rentals. From 2016, the offers has increased from 13,993 to 20, 247 active rentals. The 79% are entire apartments, with an average of 91 euros per night (AirDna 2020), while 19% are rooms. The following maps visually show the concentration and number of reviews per census tract, and three main trends can be highlighted, - three concentric circles - trivially the lilac and blue one showing a known but not uniform trend for each sub-area: moving away from the centre it is reduced the interest of guest to accomodate, identified here with the proxy of the number of reviews.

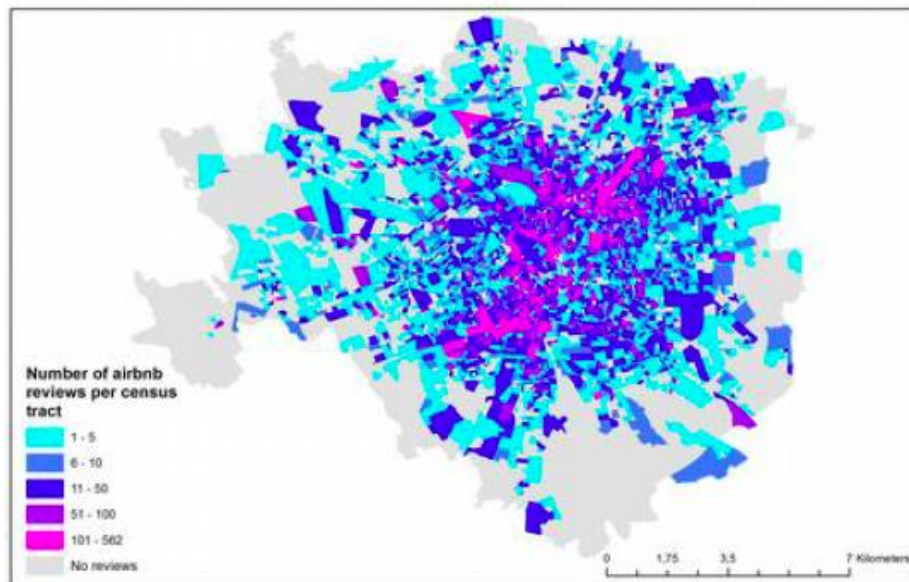
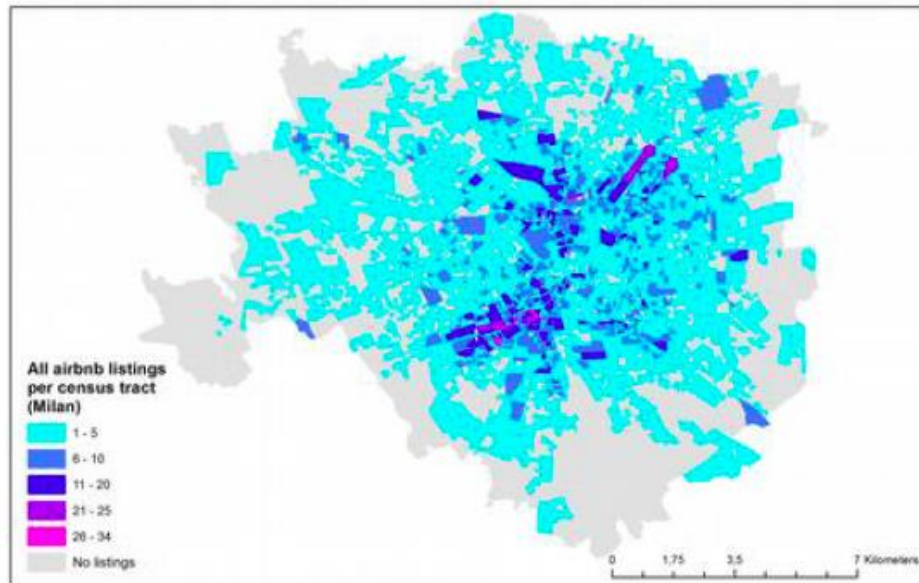


Figure 10 Airbnb demand in Milan: concentration of the reviews



*Figure 11 Geographies and density of Airbnb offers in Milan*

The second map looks at the same phenomenon but shows us different things, because the focus is the one from the point of view of the offer (Figure 11), which displays instead the reduced (and not absent) presence of listings in the “depression” in the airbnbscape, and the leopard spotted presence in the centre which stands in contrast to what one might expect (Figure 12). In reality, this evidence reflects the contextual specificities and should be explained thinking that centre’s “prestigious” residential use and commercial and service economy area, as well as financial center. Such uses of the area have kept some of the real short term rental options out of the way so that the offer is redirected in those districts such as Porta Venezia, Navigli and Isola, and the hip northern part of Piazzale Loreto (in violet).

This characteristic puts Milan rather at odds with the geography of other more touristy Italian cities, while it makes it more similar to globalised London or Paris, where short rentals are widespread in fancy, semi-central neighbourhoods (Romano, Picascia and Teobaldi 2017)<sup>89</sup>. In fact, the link between the presence of STRs to a greater extent with the “regeneration” or gentrification processes of these areas does not go unnoticed (Figure 11; Figure 12).

<sup>89</sup> Picascia, S; Romano A; and Teobaldi M (2019). “The Airification of Cities. Making Sense of the Impact of Peer to Peer Short Term Letting on Urban Functions and Economy.” SocArXiv. doi:10.31235/osf.io/vs8w3.

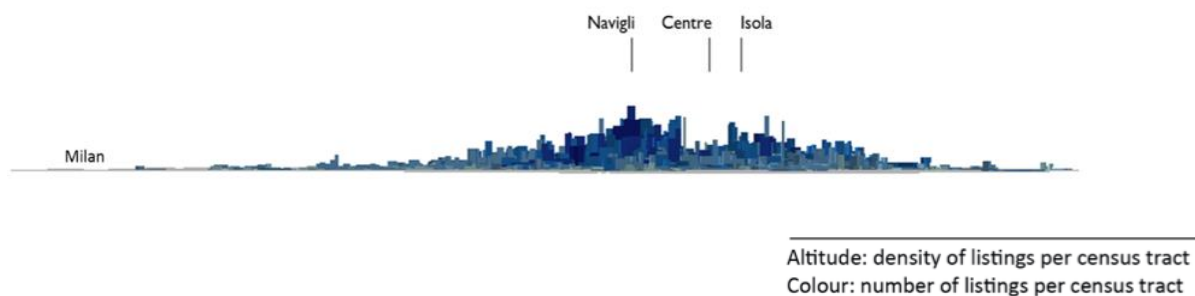


Figure 12 Milan Airbnb landscape.

Source (Picascia, Romano and Teobaldi 2017)

When STRs opportunities began to spread, in both cities the phenomenon interested firstly families renting their home, a second house or rooms (microplatformisation), in concert with local entrepreneurs investing in the platformised brick and mortar (mesoplatformisation); then Italian investors, coming from other regions (macroplatformisation). The last phase concerns also international and global actors, where STRs are thus catching the interest of transnational corporations (superplatformisation). While the presence of latter actors is well-established in Milan regardless of the platforms, in Naples there are only recent leaks that would speak of a phase where foreign corporations are buying.

The kind of platformisation of housing that emerges from the analysis of the cases is a definition that sees specific actors in coexistence where one or more phases may be present at the same time (i.e. Milan), but it is also a process that proceeds in crescendo. As a matter of fact, in Naples it is to a greater extent a chronological question of expansion of scales, actors and practices.

In general, while in Milan, 60.3% of the host posts only one listing, in Naples, 58.7% has more than one listing<sup>90</sup> (Inside Airbnb 2020), two third of the generated wealth is concentrated in the hands of timeshare owners, understood as real estate agencies or as property managing firms (Picascia, Romano and Tobaldi 2017:3).

A general mapping of the dynamics of this process which emerged during fieldwork are presented in the Table below (Table 2).

<sup>90</sup> However, attention must be paid to how the analysis are carried out, and the terms used. In fact, here we are not reasoning in terms of properties but in terms of listings, which may also relate to one room, or several rooms in the same house. In fact, a host can have three listings, which may refer not three houses but only to three rooms. The scientific community will endeavour to shed some light on this as well.



PHASES	MICRO- PLATFORMISATION	MESO- PLATFORMISATION	MACRO- PLATFORMISATION	SUPER- PLATFORMISATION
SCALES	Local/regional/national	Local/Regional	National	International/Global
ACTORS	Upper class; Middle Class, Lower- Class owner households;  Non-owners households	Entrepreneurs; Real-estate agencies  Non-owners Property managing firms; Property Managers	Entrepreneurs Real-estate agencies  Non-owners Property managing firms Property Managers	Corporate transnational investors; Wealth elites; Transnational middle- classes
PRACTISES	Primary homes; Rooms; Secondary houses; Stock of apartments.	Stocks of Apartments; Rooms.	Stocks of Apartments; Rooms.	Stocks of Apartments; Rooms.

*Table 2 Mapping phases, scales, actors and practices of housing platformisation*

While in Naples it appears at this point clear the correlation with the expansion of STR and dynamics of evictions and foreclosures, it is difficult to support the same idea in Milan. As a matter of fact, it is not possible to geolocate STR geographies with the geography of local evictions, but to author knowledge at the moment no similar dynamics of expulsion have been reported. However, it does not mean that there are no dynamics of expulsion at all. In Milan there are over 600,000 houses, about 100,000 at disposal for renting (Istat 2018) and of these about 20,000 on the temporary rental market (Airdna 2020). Despite we do not witness dynamics of evictions directly STRs-related, houses rented via platforms are still creating a number of problems of housing shortage and displacements. When the city experiences a growing demand for housing- at least 15,000 more every year- the number of people looking for houses for rent is much higher than the available houses, causing prices to skyrocket and displacements of residents who cannot move in. Then, it should be asked the extent to which the city can still afford to rent more than 10 thousand accommodations to tourists, at very high prices, which could instead be rented to residents. We witness here a clash between rights, on the one hand the right to preserving private property, as the right to freedom to make use of property it as one wishes- in favour to the maximum benefit for the owner who has invested; and on the other hand the right to the housing at reasonable prices for students, families, and workers. And it is precisely on these two themes and cleavages that the pressure groups are lined up in the two cities.

## Cities “hungry for” and “angry with” platform-rents

The presence of divergent interests concerning the development of a rent economy enhances a last useful reflection, especially in terms of potential policy implications. The specificities of the two cases also concern the role of the different actors in the urban governance processes of the issue, where in some cases the interviewees are also part of. In the two cities differences between the complex system of STR may be also witnessed concerning the urban interest groups which are gravitating as satellites around a bigger system, that of urban governance of STRs, which reflect the traditions and peculiarities of the two local context. Notably, local STRs interest groups, are the mirror, in Milan, of the tradition with associationism. Authors largely agree the specificity of the city concerning a very dense network of social associations with numbers of volunteer above the national average (Citroni 2014; Biorcio and Vitale 2016). In Naples instead, we witness a dense tissue of critic and contested urban spaces, the mirror of peculiar tradition of engagement in social movements and grassroots mobilizations which also translate onto a relevant number of experiences of “beni comuni”, as also spaces of local social movements (Rossi 2009; Dines 2012).

In Milan, as Artioli precisely and systematically explores, a complex and articulated network of pressures and lobbying groups is moving. Her work looks more specifically at the ways in which different urban interest groups are organized around short term rentals, as well as the conflicts and alliances between these collective actors. New interest groups are gradually being structured, with and sometimes supported by the Airbnb platform, around the defence of this economic use of residential property, and in opposition to any restrictions. As she writes, “We are interested here in the links between tourist locations as a new public policy issue and existing modes of urban governance in an “ordinary” European city. It is a matter of questioning, on the one hand, the emergence of new organised interest groups and new lines of conflict and mobilisation around short-term rentals and, on the other hand, the effects of this collective action on the established fields of local public action. conflicts between divergent interests which arise from this and which call into question the modes of relations established between public and private actors in public tourism policies. Coupled with the complexity of implementation and control, this high level of conflict makes short-term rentals a weakly regulated object in Milan” (Artioli 2020:10).

In Naples, the well -established tradition di quelle realities protected by the resolution on “common assets” in 2011 and reconfirmed in 2016 and diffusion of social movement si reflects on the question of the expansion of the rent economy through the social movement.

Set Napoli- South Europe Facing Touristification, a network of cities in southern Europe united to counter the phenomenon of touristification, that is composed locally of a large and varied group of people such as students, activists, researchers, residents, and local shopkeepers where through a set of activities and meeting with the local municipality and have stimulated sensitivity for the topic-they created the problem the problem with STRs and tourism, enhancing the *political steam* (Kingdon 1978). In the city, the one among the various merits of SET is therefore to organize and carry on a battle, that of sensitization to a problem of touristification which was absent in the mediatic and political local debate, at least before 2018, when the urban network has become to operate in the city. Furthermore, through the promotion of a critical perspective critical of these processes, and the elaboration of policy proposal their mobilisations are the only ones to raise the critical issues of the rent economy in the city. Through mobilisations, they are pressuring in different forms the local administration to take position, so that SET-Napoli perhaps can be interpreted as a new “advocacy coalition” (Sabatier 1988; Sabatier and Weible 2006).

Paraphrasing an established literature on pressure groups (Bachrach and Baratz 1979), in Milan associations of home sharing (i.e. OspitaMI, ProLocaTur, Hospres, Rescasa...) are “pressured not to do”. Even though they are carrying commitment toward a regulation initiatives that is deemed necessary, they are in favor strict but of a not too strict rule, defending the touristy use of residential housing-. Considering the intricate network of relationships and contacts that characterize the Milanese lobbying system as a complicated system of negotiations also with the hotel lobby, which has been translated by policy makers (Federalberghi) then translated into a fairly soft way in practice (Aguilera et al; 2019a, 2019b, Artioli 2020).

In Naples the convergence of different social movements operating in synergy is, by proposing a set of initiative not against tourism, but in its strict regulation are “pressuring to do” so that municipality to be active in the regulation of the STRS as well as in taking charge of its harmful effects for the social and commercial tissue, in particular the consequences of the touristification in respect of three main fields (the Disneyfication of the centre and the homologation of its retail scenario, the housing shortage and rental prices increase, the evictions and leases which are no longer renewed when they expire), not without ambiguities and contradictory initiatives by the administration as an outcome.

As elsewhere in Italy, for both cities “hungry for” and “angry with” platform-rents, , STRs are now configured as a new political battleground, where in the general confusion about the better policy to endorse it is difficult to depict one single political colour. The

predictions are that certainly these issues have already become prey to the contended hunt for votes.

Clearly, these issues should be investigated with much more detail with a dedicated work. For the moment, we must confine the discussion to what has been described. This section therefore showed some dynamics, sizes, geographies and the actors: while the feature of the economy of platform-rent is also very different in the two contexts, it is assumed that the local families' rent extraction strategies and narratives might tend to be similar. We will verify this in the next pages.

Part 3.  
Findings



# THE EVENTS OF RENT

## Trajectories of STRs Landlordism

*“If we do not understand and do not intuitively put ourselves in the place of those whose problems we examine, we will not understand them- either the people or the problems?”.*

[Marcuse 2010:187]

This chapter enters at the core of the research by first attempting to reconstruct the trajectories, in a set of domains, which has led a component of Italian middle class homeowners to platformise extra rooms, their main home or secondary house(s), transforming, *de facto*, several Italian households in “extractive families”.

Any trajectory toward rent extraction implies a certain degree of causality. Why hosts have “decided” to become so? When? Which event has happened? In which sphere of their life? Which are, then, the events behind their rent-extraction initiative?

The forthcoming pages which put in conversation the stories of Neapolitan and Milanese, as in the nature of the work, that is more a dialogue instead of a comparison, try to give voice to these varieties of paths by entering in the details and complexities of some patterns of STRs landlordism. An aggregate analysis of all the interviews has identified the main motivations, which have been divided by themes, which here are proposed as ensembles of event-types that also allow to identify ideal-types of STR landlords.

As Elster teaches us, explaining an event means "indicating a past event as the cause of the event you want to explain, and together in proposing an account of the causal mechanism that connects the two events" (Elster 1993b:11).

Wagner-Pacifici's peculiar scholarship on events is here also very important, because it helps underlines the extent to which event can reflect something enduring about society. Events appear so, that is “eventful”, when we perceive that they stem from a situation that is constituted (is perceived as such) as moment of “rupture” or turning point of the path which change the routine, regularity or familiarity to something (Wagner-Pacifici 2017)<sup>91</sup>. Events can only exist in the forms of their representation and meanings, through narrations that the actors have reconstructed *ex post*. So that a perspective on the reaction to disorienting events (Meo 2000) and to “turning points” of the biographical transitions that mark our lives” (Bonica and Cardano 2008) are very relevant.

<sup>91</sup> Wagner-Pacifici R. (2017). *What is an event?* University of Chicago Press.

The knowledge about the moments which the interviewees has narrated as ruptures, indeed, of “the course of events” and to whom they attribute the decisive moment, -the causality we can even say- they became *host* was fundamental in the beginning of their “STR landlordism careers” and must go in the direction to, following Marcuse, try to understand and to intuitively put ourselves in the place of those whose problems we examine.

The analysis proceeds with the illustration of a phenomenology of moments of ruptures. As for many other fields of society, we witness very different accesses to the same phenomenon. We can get to the same place through different routes. The objective of these pages, is to open a window on the great heterogeneity of their routes with the concern not to simplify but rather to provide the constituent characteristics of the phenomenon in all its complexities.

I begin by presenting the link with the employment condition, afterward, I will explore the reasons more related to other wider situations of the life-course (relationships and family cycles, health, migration and mobility); lastly I illustrate the connections with housing careers. The elaboration will proceed by paying attention to the careers of the actors in the different phases of life.

For now, I will not distinguish too much the variation of the events in relation to the variation of the type of listing -that is whether host are offering rooms, entire apartments (first homes or secondary houses) or managing them. This will be a focus of discussion in the next chapter.

## **The hardships of (un)employment**

The first regrouping of motivations concerns all those events related to the occupation condition and its cycles during the working life.

### **The Unemployed**

Many hosts were unemployed at the time they decided to begin offering their living room, an extra room, their main home, or a second home for short-term.

Giorgio is 36's with short black hair, dark eyes and a Sardinian accent. He holds a degree in communication sciences, and a master in copy-writing and advertisement from a well-known school in Milan which costed his family 15.000 euros. This, he admits, has been a good launch track for an occupation because after that he got easily employed in various local agency in the field. However, he has recently been fired and he saw in the living room of the home he shares with his girlfriend, a data analyst for a marketing company, a way to stay afloat:

"Yes, I lost my job in mid-December...so even more so once I lost my job, we had to boost this activity a bit, having even more free time. I'm really in trouble now... I'm unemployed after I have been fired.. what am I holding in my hand, to exploit, to capitalize on, to monetize? I have only the house! I take advantage of the house... at a time like the one of losing my job, the house becomes an activity like any other, and it's easy because you have it... at home! the house becomes a job opportunity!" (Milan\_19, Giulio, 36, copy-writer, room)

The unemployment condition translated in the capitalisation of extra-space, inherited property but also toward a last economic effort which concentrate all the savings toward the purchase or the rehabilitation of a property.

The possibilities related to str delineate, then, as way to cope with a new, established or expected unemployment. As the literature on sociology of labor underline, unemployment could appear at different levels, in the scene as a dismissal, in the impossibility to find a job which mirror her own skills or desires or finding oneself with job applications which are unfitting with one own CV. This sample has encountered almost all these situations.

### **The Working "Poor"**

For a great amount of interviewee in the age phase between 30s-40s the begin of the capitalization of str coincided with a situation of insufficient revenues stemming from their occupation. So this was the case of Ila, who has a son, a slightly chubby ten-year-old boy, "the greatest expert on *diplodocus* of the whole city" she had from a previous partner, "who doesn't live anymore with us". Ila has a caring personality, she wears a contagious smile embellished with plum-colored lip-gloss she has combined with a light sweater and a jacket made of jeans. For 13 years now she is working in a social cooperative with gives support to children with disabilities or learning disorders and their families. But three years ago the cooperative reduced her working schedule to a part-time contract, a decision which put her in a difficult situation:

" I didn't even get to a thousand euros with the hours I spend with the children. If I was alone of course...well it would still be little, but I would make them enough, but with the child absolutely not. because I want to make him do things, and then what i have in my paycheck are never enough. [...]uhm, so after a while...talking a little with my brother we thought of...joining forces and buying this house instead of...continuing to scratch money put aside. and it was the best idea we could ever have together....."

(Naples\_3, Ila, 43, educator, entire apartment, secondary home. )

As it emerges, it can be also the case when host have an occupation but part-time, or full-time but badly payed, which do not provide enough earnings to satisfy all their needs. As a consequence of growing insecurity, falling incomes observed over the last twenty years, led often to the search of other activities to increment their own revenue because they don't

provide enough economic gains. Apparently young adult at the beginning of their career or adult in the situation of Ila are not falling under the requirements of a system of social protection especially if for but can survive or afford specific situations asking their parents or family members for help, or renting their rooms, living rooms or family homes.

### **The Underemployed**

Persons can also turn to STR because they do not want to be employed to such “lousy jobs” (Goos and Manning 2007)<sup>92</sup> that fall under a level of a monthly pay, coherence with their study, or which are known to have heavy or unpleasant tasks. Rents, then, became an interesting option for Olga, a short girl in a polka-dot dress and a tote bag from the Rome Film Festival of 2015, who holds a PhD in the field of humanities, with previous experience working in a call center and in restaurants. She wants to stop the possibility of being underemployed again, and turns the head to an apartment her aunt has left vacant to arrange a job she defines as not “shitty”, which makes her earn well:

“ti dicevo che, che ho una laurea in storia medioevale e, però ecco...diciamo che lo sapevo che sarebbe finita così, perchè diciamoci la verità, non è che mai mi aspettassi di trovare il lavoro della vita o di diventare ricca.. studiando le rivolta di piazza mercato ...però...quindi piuttosto che ritrovarmi per l'ennesima volta a fare un lavoro di merda per non avere le pezze...perchè non mi sono fatta 6 anni là (ndr all' università) per....stare al call-center dei ricambio di auto o servire pasta e patate![...] quindi tutto sommato questa cosa mi permette di avere un lavoro decente, che non mi dispiace fare e che mi fa guadagnare bene)” (Naples\_9, Olga,32, host-call center employee, entire apartment .)

But if Olga's situation is related to the types of field she graduated from, which presents the lowest rates of following pertinent employability; underemployment-related issues can be experienced also by persons who have studied disciplines of the so-called “hard sciences” which do a very coherent job but for which they are underpaid which are confronted with a situation of a stagnant labour market and of public and private employers with few resources.

This seems to be also the case of Giacomo, a 39 years old radiologist technician working in private health facility affiliated with the national health system (SSN), who feels is being underpaid for the task, knowledge and experience he has. Giacomo, being specialized in Imaging diagnostics, spends his days at the laboratory doing X-rays, CTs (Computer Tomography) and MRIs to broken legs, smashed livers, or pulled muscles but he points out that his str initiative should be read in the light of a situation he describes as of injustice, in terms of work-shifts and wages that do not respect his experience :

“but already since almost two years now...what happens, the \*\*\* [name of the company], they had to reduce the budget for new hires and then I find myself having to do twice as much work at the same

<sup>92</sup> Goos, M.; Manning, A. 2007. “Lousy and lovely jobs: The rising polarization of work in Britain”, in Review of Economics and Statistics, Vol. 89, No. 1.

time as my work shift, and this means that sometimes I have to do even things that I would not be entitled to, such, such as registering new patients, or...but other than that, all this with the fact that they are also paying me a pittance! but i'm qualified, i have a degree, i have good experience also in another cities [...]so this...i imagined, that home as... a way to, like, stay within the monthly amount that I need, but that I I want to... honestly it can become even more!...while, as I told you, looking for another job in the meanwhile! (Milan\_35, Giacomo, 39, radiologist technician, entire apartment)

### **The Career Supporter**

Furthermore, a room, or an apartment can become a way not only to integrate a revenue coming from an occupation, but can turn to be the only means through which persons can still continue to be engaged in specific careers. This was an evidence which concern especially the instabilities of specific occupations, namely who works in the entertainment industry, such as musicians, actors, or dancers but also what Florida call once “creative class” (and then regretted it years later). The most interesting aspect is that STR are envisaged to almost completely fund what the activities of their *real* occupation, as Angelo, an illustrator specialized in children's comics explains:

“sin dall’inizio avevo visto questa attività come un modo per guadagnare quello che non guadagno con il mio vero lavoro...” (Milan\_7, Angelo, 42, illustrator, room)

This is also valid for some persons in the age range 50-60. In order to be able to easily living in the countryside, Lorenzo, an elegant graying and scorpion sign musician has been convinced by the economic scarcity that he need to integrate his revenues stemming from his concerts and the bucolic lectures on astrology by getting STR a try in the home his father, a chemistry professor bought him in the Spanish Quarter during the 80's, a couple of years before passing away.

“mi sono trovato in difficoltà economiche, e quindi ho fatto questo esperimento, e effettivamente guadagnavo di più, ed era anche bello avere questo movimento....questa mobilità in casa [...], perché ho proprio capito che..oltre alla musica dovevo proprio trovarmi altro per vivere, quindi ho affittato tutta questa casa qui in modo da avere...e questa cosa all’inizio mi permise di avere....circa 1200 euro al mese e poter vivere a \*\*\*\*\*(Località del lazio)” (Naples\_5, Lorenzo, 59, host, musician and astrologist, rooms/entire apartment).

### **The Unhappy**

However, I met also people which their narratives insisted much more on non-economic aspects which were more related to their wishes, aspirations, well-being and personal satisfaction in terms of tasks, rhythms and work environments, as well as a healthy or unhealthy work-life balance. They have brought to light stories in which they clearly

emphasized feeling of misalignment or dissatisfaction with their condition, marked by a sense of restlessness about the future. To put it very simply, they were unhappy with their job for a variety of reasons.

In fact, in some cases, also having the possibility to work in a very pertinent field one has been trained for, does not mean to be satisfied or peaceful afterwards. People who works in precarious settings, such as university, considered STRs as a way to escape, or a place where to find comfort. Marcello, a former researcher in sociology of image who had said goodbye with pride to academy in order to rent an apartment in Naples and become the CEO of a property managing company with a turnover of several zeros, tells a well-known, sad but true story:

io ero ricercatore e quindi...insomma sono stato all'estero, poi IULM poi ho deciso basta. e qui mi sono messo a studiare il fenomeno, ci sono affitti bassi, che cosa posso fare io in questa città? (silenzio). perchè...ehmmm....mi sono detto che per fortuna c'è anche di meglio nella vita che lavorare in università e mi sono messo a fare questo! ma io non ne ho mai fatto una questione di soldi eh, perché io quando ero...all'estero ad amsterdam e berlino, e nessuno si sognava di farmi perdere un secondo con gli studenti, io facevo solo ricerca! se sei ricercatore frequenti solo il dipartimento e le aule di ricerca. punto...e basta e allora mi sta pure bene essere pagato 1200 euro al mese, faccio quello che amo fare. ma nel momento in cui in Italia sei in questa situazione per cui diciamo...devi fare tutto, tranne la pulizia ahahah, e allora no. perché poi certe cose erano diventate una dannazione. per esempio le tesi di laurea no? io me le leggevo, non riuscivo a non leggere. e tu saprai bene che ci sono relatori di dottorato che non leggono niente, figurati la tesi di triennale. io invece leggevo ed era una tortura perché passavo le notti. e ci sta pure chi va in classe e non se ne fotte proprio. e si fa per 20 anni lo stesso programma e così si ritaglia del tempo per la ricerca...e niente se le cose stanno così, a non mi interessa. Beh questo è il mio percorso..."

(Naples\_34, Marcello 42, Ceo Property Managing firm, entire property.

A second aspect, then, is that Not all the interviewees has experienced precariousness or low wages in their occupational sphere. A couple of them had well-paid or stable occupations, sometimes also with permanent contracts, and they recognised to have the chance of a "lovely job". Among that reasons, it was recurrent the configuration of some occupations that did not give space to one's own private sphere fulfillment. This, for Ilaria, a sweet and young-faced blondie, with her hair gathered in a chignon, green pullover and black and white checkered skirt, coincided with the hard rhythms as a receptionist in a four star hotel in Milan and the desire to create a family, a possibility that she considered not compatible with

the rhythms of work in the hotel: a situation that led to the decision to resign because, in the end, she realised that personal life for her is more important than a career:

Shit, I was 38 years old when I left the hotel and I thought in my head “ok, I like it but I want to create a family now” ... because it is not easy to find a person who wants to be with another person who works at turns, by night... especially if this person is a woman unfortunately, it is always that then the problem. and then this thing... I felt very much and I quit. and to stay always in tourism... I tried to do this thing, since somehow I remain in the field and it is not so stressful, I manage it as I want, I have all the free time in the world and... well, I miss the hotel but in the end it is always part of my life, I'm happy, yes. It was a bit hard because at first ... you know, however, it is such a bad time for work and I was the one who gave up ... upset, I left a permanent employment from the outside if one doesn't know me says "this is crazy !!" and in the end I understand, because a job like this is not easy to have. In fact, even now I think "maybe I did something stupid" well... now I have stabilized, I found a regime but until 4-5 months ago I could decide not to do this and continue to stay in the hotel. I was financially serene, but if I imagine myself spending another ten years there, I am sure I would not be able to build anything else, like...my own family...and a total feeling of panic rises ( Milan\_1, Irma, 40 years old, host and translator, Isola, first-home).

In the words of Ilaria, in fact, emerge clearly the link between what another interviewee called “ work restlessness” defined as a agitation toward that aspects of work the worries related to the rhythms of life she related and she evaluates not compatible with her desire to find a partner and eventually build a family. She feels the pressing ticking of his biological clock. Despite she was doing it with passion and enjoying it, this situation was creating her a sense of panic if she would have continued to project this job in in the future. She leaves a life-long, permanent contract to jump in the uncertainty of str to try to have a more fulfilling private life and relationships.

Despite the desire of family, the need to find a more healthy work-life balance emerge very vividly for everyone who has passion for his own work but feel squeezed by the working hours and feel overcommitted. In fact, platforms and digital mediated activities are allowing more flexibility and freedom, more workers' autonomy in organizing the work around their life, rather than entirely committing in adapting one own life around the work schedule and pressures (Allaire et al., 2019).

## Changing one's mind

"I have a degree in mechanical engineering and it may seem absurd, but after my university years I understood that the engineer...I didn't want to become one. So, since there were these houses, with my mother we renovated one so that I could manage it" (Naples\_ 33; Elena 30, host and property manager, degree, entire apartments)

What emerge among Neapolitan and Milanese host, it is also the desire to change an allegedly established professional path, which depended from their field of study at university or previous experience in specific domain. It is the case of Elena, a Neapolitan total black dressed girl who has a soft R who study engineering but did not want to become a mechanical engineer; but also the case of Ilaria, who would eventually had the entire requirements to become dental technician but it is not interested anymore. Here, STRs are therefore profiled as real job opportunity for those who want to rethink their professional self, entirely committing to the possibility of temporary real estate, that is, transforming the managing of rents into a profession that is quite different in comparison to the real estate agent. They wanted to do so do not only because they are forced as in the previous cases where the str were seen as a path one can undertake out of obligation or alternatives, but, as these last testimonies show, by personal choice in which actors believe in the end. As the following transcript will show, this is positively linked with the desire to have an occupation which does not depend from anyone but that can be carried out as an occupation of autonomous work. Marisa, 29 years old Neapolitan with tattooed eyebrows, eyelash extensions and long nails with a red nail polish ends up by interrupting the formative path as dental technician. In fact, shortly ago, her father, a policeman and her mother, a nurse, invested their savings to buy for 90.000 euros each, two property their daughter have transformed in her main source of revenue:

"[...] with the passing of the months i felt every day more sick because.i didn't like to be a dental technician, I did not like very much and above all, during the.... practice in the studio I realized that I work better alone and that I have difficulty being under the orders of someone else. So since my parents ...sooner or later, they told me "We are going to open something for you". And it that case...it wasn't the We bought that two two-rooms apartment that you saw ". (Marisa\_12, 29, Naples, host, two entire apartments)

The desire to become an autonomous worker is another interesting point and a reason which emerge among the narratives of the interviewees.



## Becoming a self-employed

"After all these years as an employee, in which I have suffered all the hysterical outburst and truly unfair treatments of the bosses...one worse than the other, and after the umpteenth time that I have to deal with...yes, uneven situations, uneven distribution of tasks and economic gains, uneven everything...I thought: "You know what? I'm really fed up with all this shit. I'm going to leave and work on my own"...of course with, with the high risk that some months I wouldn't have worked at all. So this thing of ...making an airbnb is born after a while, when I thought about...uhm, how I could work still doing this, but without depending on anyone but myself" (Milano\_6, Riccardo, 38, real estate agent, second home)

It would not be forced to say that STR are envisaged for starting a career as autonomous workers. As for the process that has been defined typically of the professional or freelance worker, the concept of *domestication* (Fumagalli 2015) become pivotal also to analyse STRs host. The concept, while insisting on the particularities which describe the transformation of some jobs that can be carried out at home are meaningful in underlining other aspects.. But here, home becomes not only a place for work, done from home or in a home, but it is a work that is “domesticated”, meaning that the home, the houses are the job in itself. This is deleting, in some cases, temporal and spatial boundaries between private life and work. Secondly, proceeding with an analogy that moves in the same analytical level, it would not be forced to analyse the new micro-actors of the rent economy in the system of opportunities, and risks that would fit perfectly in those who have been defined as "third generation self-employed workers" (Fumagalli 2015). This desire and need for autonomy goes with their willingness to pay the psychological and concrete costs of being also "self-unemployed" as cited in the film *Palookaville*, cited in the last work by Bologna (2018), as evidenced well in Riccardo's words. His job has to do with an high degree of the professionalization, and it begins, where str of our own property of other people property as an opportunities are envisaged as a full-time profession.

As the president of the association of property manager told, contemporary str property managers come from the most variegated working paths, deciding to do the profession as independent workers or relying on the various property management platforms present on the national territory.

In addition, STR as defined as useful to support economically other self-employed jobs, all the activities that can be carried out as freelancer, as for the case of Anna, a photoreporter

which leave her affiliation to an agency of press to open its own partita iva and sell her pics to a set of magazines, publishing houses, newspapers.

This evidences certainly triggers a series of reflections on some ongoing transformations of this professional figures. In fact, the work of Fumagalli highlights different types of self-employed workers as a product of the changes and phases of capitalism. Although these aspects need to be further explored, extractive capitalism only enhance new similar processes and produces revisited models, and new ways of being a freelance or being engaged in the digital professions described by Gandini (Gandini 2016).

This case is perhaps the one that most emphasizes all the ambiguities, risks and contradictions of the platform economy. What in a previous work we called “STR property managers” (Semi and Tonetta 2019). The transformation of one own occupation (as employability) into a profession, despite being totally a condition of self-employment, it carries with him all the risks, in particular that attached to a complete dependence on the mechanisms of the platform. The point of debate is that what is clearly an income from annuity is transformed into income from work, in an ambiguous game of redefinition between, on the one side, the dynamics typically of income, as *wage or salary or revenue* and on the other side, such of annuity, as *rent*, creating many difficulties in the interpretation of the implications. I will try to discuss this in chapter three.

The shift toward self-employment, in accordance with what emerged from the interviews, was linked to a dismissal, the closure of a business on their own due to economic problems or changes in the market (specific activities in the trade as leather crafts, small jewelers, independent furniture shops or even for health reasons or accidents that created the unexpected and put people to rethink their working situation in the position of being able to work as they could or would).

It goes without saying that even in this age group there were reasons related to the satisfaction in the labour market with regard to their position, job, relationship with colleagues.

### **For the stake of capital. The STR Entrepreneur**

Among the wide arrange of reasons which were attached to the decision of commodification of property secondary/third homes, there is also the host who do not experience particular turning events and do not have specific financial strains to deal with. STR are the result of a rational analysis of calculation of economic costs and benefits a property or a new purchased housing assets can offer. In fact, it can be the case for the interviewees which are in a good

economic position, have a job they are happy with it. That reason it is also related to the possibility to earn much more and often in a complete informal manner, but can be analysed as a logic to make investment. So, also new purchases with a view to investment this can turn out to be an entrepreneurial strategy implemented by people for whom str becomes the new method of investing safely and profitably in real estate despite of any specific event. that is independently for their actual situation at work or situations in the private sphere. Luciano, whose house have been on Airbnb since 2013, explains it to us.

“era da un po’ di tempo che mi studiavo la cosa, volevo fare questo piccolo investimento, i soldi c’erano, la voglia pure, tanto per lasciarli in banca...” (Milan\_36, Luciano, 47, manager impresa ICT, secondary home)

The STR *Entrepreneur* has an occupation independent from the platform and do it out of any survival need but within the frame of investment, so not in terms of employability, but in the logics of capital accumulation.

### **The Retirentier: (Financing) Retirement and care**

Many interviewees in the age range 50-60s have traced the beginning of their activity as hosts back to the time of retirement or in view of this moment. It is important here to insist that those narratives emerge more consistently with the condition of self-employment.

This is the case of Lorena, a 59-year-old, refined brunette madam in Milano, which rents the place where she used to look after her sick mother. Lorena was a freelance journalist working for a famous Italian women’ glossy magazine. After her mother passed away she renovates her home, the next door closer in a clearly str-shaped, a bedroom with two small walk-in closets, prints by local artists, a custom-made kitchen-cabinet: specific quality of the furniture and décor are her own secrets aiming to attracts an high target group of guest. For her, STRs delineate as a substitution/integration of her pension:

"so...what can I say....surely this was born as a way to have a ...decent old age. I had told that to my sons from the very beginning: the houses will be my pension" ( Milan\_21 Lorena, 59, freelance journalist Milano- San Gottardo, entire apartment)

Lorena assertion, however, should be analysed considering what she and her husband, not too tall, almost totally bald, wearing round black glasses à la Andy Warhol, have decided to do once married: It was the foundations of their relationship contract that he would have worked in a major publishing house, traveling often for work and doing the profession in a more organised manner devoted to the development of his own career, while Lorena would

have been a freelance journalist to follow the education and socialization of their children, while and be more flexible and independent for the management of time for writing their articles and contributions. That allowed her to make a profession she loves, with enthusiasm and passion, but it was already clear in her mind that such choice would have had some downsides, especially while ageing: she wouldn't have a good pension, instead she was to be saving money herself over the years. Since the beginning, their families' housing patrimonies have been imagined as a mean to set aside resources for her retirement.

For all the persons in a similar condition, the use of strs is therefore configured as the main reason to cope with, replace or supplement and accumulate welfare in view of what have been defined as *paltry* pension benefits provided by the INPS, assessed as particularly low for self-employed or freelancers but also especially for autonomous workers with dependents.

In addition, Given the contemporary conditions, it also emerge that Lorena and other types of autonomous workers needed to use the money they set aside, due to the crisis or other specific events happening to the families. Meaning, they prematurely eroded their own savings, leaving them in a situation of further "disadvantage". At least, this is what suggest Mauro, 61 year old Milanese which own a family-run furniture store who rents a secondary property, inherited from an aunt, in Isola (which they own quite before the process of gentrification took place in the area) and a tiny home in a *viluzza* of Rezzonico, on lake Como which they both started renting in 2013. They were used to travel renting homes, and when, after the crisis, their activity started to provoke them financial anxieties, STR have been envisaged as a way to cope with the troubles of the austerity in the furniture field. Which happened in the same moment they needed to deal with the liquidation of their historical dependent, a furniture assembler.

"We started renting the family houses... when I started to see that with my shop things didn't work so... good anymore. I think, the furniture sector has suffered a big contraction, either the crisis, or the giants like ikea, or that young people who go living alone no longer have money for a custom-made kitchen. Also...the new generations prefer such... stuff of design that we not sell. And ...here in Milano, in the furniture field you really need to compete otherwise bigs and franchising shops they...they are aggressive sharks that eat you, that you are a small fish!...[...] uhm, so I found myself having to somehow...use the money that I had set aside for the future to continue to maintain a minimum of... variety of the store, even if this has meant that I consumed much of what I had put aside in almost 40 years of work!! It was at that time that ... with my wife we began to evaluate how to solve this situation ... because also our , and we needed to pay for his liquidazione, otherwise with the pensions that the State will give us, and all the expenses of the store and of such houses in a few years we will be...broken (cit. faremo la fame) " (Milan\_29, Mauro, 61, shopkeeper, two apartment).

Thirdly, STR emerge to sustain the transition toward retirement or some aspect of it, such as care, where the economic gains are transformed in a rent-based form of health protection. The event of rent here can coincide with a moment of awareness about a situation of need that could arise in the future of an imminent old age, for example to pay for a carer, such in the case of Carlo, who use the home that was previously his mother's to accumulate money for eventually financing a carer, if he will be in these peculiar conditions of need:

“So, the idea of Airbnb...uhm, comes...so. Three years ago my mother passed away. she was really sick because of different... illnesses for which she had to take 14 pills a day. and in those years I had to look after her daily and also to search for a carer and for a while she stayed in a home for elderly people, because she need 24h/7 days help..and I realized how much it cost! Me and my sister at that time needed to pay huge amounts for taking care of her, in addition to the invalidity pension [...]. at that moment I started already to think..no, no, really to worry for my own situation and realised that...in the case i will become sick too and need someone looking after me, I hope in quite a few years, or even none at all... I need a lot more of money! my son Roberto lives in Barcelona and he will be only partially able to take care of me, but.. I don't want to weight on him because he has three daughters and.. so the idea to use the home of my mother...God bless her... was imagined as a way to set aside money to ...eventually pay for a carer. Because with my pension I don't expect to do so many things, you know. (Milan\_30, Carlo, 63, host artisan, entire apartment)

### **The Nest-filler**

For the age group 50-60, the capitalization of rooms is frequent as a way to cope with the strains of retirement (also for dependent workers, then) but it also intersects by the exit of the children's house and what can be called the "empty-nest syndrome". In such cases, STR raise as a solution in the attempt to deal with a threefold emptiness: the emotional, the spatial and the economical, where STR materialise as a cherished path to fill hearts, bedrooms and wallets.

It is the case of Federica 63- years- old with freckles and a thick crown of long hair, wavy and red, dressed in black and a light pink nail polish. Her living room, in a little but sunny apartment in corso san gottardo is decorated by a set of collections of cinema posters, and empty bottles of whisky in all sorts of forms and glass colors (“that we collect and do not drink”, she precises). Both are two passions of his partner, who is also keen to Pink Floyd. Federica has four daughters from a previous relationship. For them the initiative to rent 2 rooms of their house starts from a serious concern about the future in terms of Federica

pensions, but also as a way to capitalise her daughters' spare room and meeting people from other cultures. For what concern the economic strains, when she started working as an actress in the 70s, it was not convenient to pay contributions in the theater, then after changing work and doing courses of training to the dependents of various companies, she finds herself having paid only 20 years of pension contributions. During the interview she linked the beginning of their activity to an important situation of strong economic need, but also to the fear of having to weigh economically on the daughters in the future.(Milan\_15, Federica, 64, host& actress (theatre), two rooms)

### **Life contingencies**

The second group concerns events related to the various phenomenology of joys and tragedies of situation which can affects private domain of individuals during the different phases of life. The actors of rent related the origins of their experience with STR in the sphere of relationships and family, health conditions or migration initiatives.

### **Relationships and family cycles**

In the field of private life and relationships, separations, new unions, births or deaths of family member which empty or fill houses and reinforce or fragilise the economic condition of households were some of the explanations.

#### 1. *A (un)shared everyday life*

In some narratives of young adults STRs emerge simultaneously with the creation of the first co-habitation. Tiziana, is engaged in what she calls the “capitalization the absence” of her partner who is doing a Phd without scholarship in the UK in the framework of finding a way to live together while solving a certain situation of financial instability. When Her boyfriend is abroad, since she earn less than 1000 euros, she comes back to her parents to extract some money from the apartment, her parents bought her for 100.000 euros after selling another property in the city:

“Insomma abbiamo cominciato un po’ a vedere come dovevamo guadagnare, io già lavoravo e avevo uno stipendio molto basso come educatrice in un nido..paritario. eh...io faccio abbastanza ore, sono psicologa ma non ho un contratto da psicologa, ho un contratto da educatore quindi...percepisco uno stipendio a ore molto basso, faccio 28 ore settimanali di lavoro frontale. Quindi capisci che cmq questi 900 euro...non bastano per andare via di casa, cioè essere totalmente indipendenti...sì. E...lui comunque non guadagnava, sta facendo un dottorato senza borsa peraltro, è una situazione complicata a livello economico quindi abbiamo pensato di utilizzare i periodi in cui lui stava

fuori...c'erano già degli amici che lo facevano e ci hanno consigliato e ci hanno detto di provarci. Capitava anche che alcuni amici avessero un overbooking e che chiedessero in giro se qualcuno voleva ospitare qualche notte, e allora abbiamo capito che si stavano muovendo un po' di situazioni possibili...e abbiamo iniziato ad aprire con airbnb, sarà almeno da due anni, e apriamo casa nostra nei mesi in cui lui parte, e però teniamo aperto anche altri periodi, per esempio è capitato che...e quando succede io me ne torno a casa dei miei" (Naples\_18; Tiziana, 32, entire home, primary, Naples)

but STR ideas appears in the minds also as a way to deal with the downsides of the endings of some love stories, to face subsequent financial straits, paying for home that have become too big and too empty, to fulfill the need to pay alone for a big house, or as the result of find new accommodations or a solutions concerning the destiny of a joint property. The latter is what happened to Paolo (data analyst) and Nicolò (nurse), who after being together for more than 10 years decided to broke up, and wouldn't manage to agree about who would continue to live in the house in Porta Venezia. They preferred to resolve every reason for discussion by renting it to some Russian models, to couples of Chinese tourists or to some visiting businessmen:

“la storia del perché di questo appartamento..è..una storia un po' burrascosa ecco. perché quando, dopo 12 anni io e il mio ex ci siamo lasciati..diciamo che non è stato possibile accordarci su chi si sarebbe tenuto la casa, che comunque avevamo comprato insieme, che dobbiamo ancora finire di pagare oltretutto, piccola parentesi. e all'inizio facevamo....ora se ci ripenso rido, facevamo a turni per usare l'appartamento no? due settimane a testa e l'altro ritornava.... ognuno ritornava dai genitori, o da qualche amico. siamo andati avanti così per quasi un anno. da non crederci!! fino a che appunto abbiamo deciso che l'unica soluzione era che...se non ci riuscivamo ad accordare allora non se lo sarebbe tenuto nessuno dei due. d'altra parte non volevamo né vendere, né affittarla a qualcuno, come dire, normalmente. forse in modo un po' troppo....uhm, ottimista ?? pensavamo che saremmo riusciti a risolverla.[...] e quindi Airbnb ci era parsa una buona trovata, anche perché appunto dobbiamo finire il mutuo che però è intestato solo a me! ” (Milan\_25, Paolo, 38 data analyst, entire property)

## 2. *Building and breaking up a family*

As for the point 1, the rent possibilities are related and narrated as one of the outcomes of some enlargement of the family (with the arrival of newborns) or a separations or divorces which impacts on the re-assessment of private life and new management of spaces in the houses, which become available after the separations or divisions of properties.

Roberta, a freelance graphic which decorated the facade of his apartment with a stamp of Frida Kahlo tells this aspects by underlining that when she divorced from her husband, a professor of physics who lives in Rome, she founds herself to count on her own efforts and revenue which were barely sufficient to maintain herself, a dog, and their adolescent son. Roberta insists specifically on the fragmentation of families as a consequences of divorces or separations where all the costs of the reproduction of the household burden on an individual member alone. In her specific case, with her job as a graphic freelancer which is in its nature instable and with fluctuant incomes, she also feels in a underprivileged situation being an alone mother living in southern Italy and not so much embedded in a family network which can help her. so she feel as she without any social parachute, a parachute that she has started to wear when a friend suggests her to start renting her small *dépendance* on the terrace, as a way to cope with her economic straits:

“ io lo sto facendo...in forme diverse più o meno da 10 anni, dal 2008 dato che avevo questa stanza in più su un altro livello e vari amici hanno cominciato a chiedermi perché io avevo una stanza degli ospiti...vuota, era una cosa strana...in città. poi ho iniziato a avere difficoltà economiche *serie* e quindi ho inizialmente dato la stanza a un musicista francese che aveva bisogno di stare un po' qui. io lavoravo come grafica però insomma, questo mi dava un minimo di soldi per pagare le bollette soprattutto. Era una piccola entrata che mi aiutava nella gestione perché ora si sta frammentando l'idea di famiglia, prima si stava in 5 o 6 , adesso si sta in due e quindi poi se ti separi... succede che le spese di base cadono su una persona. Mio marito aveva anche una casa però uno stipendio più serio del mio e io dall'altra...da sola, sai... c'è molto individualismo, c'è una crisi economica quindi non è facile gestire il nuovo modo di vivere, bisogna industriarsi. Vivere al sud Italia...è vivere senza paracadute! Il welfare lo danno le famiglie quindi se malauguratamente hai l'assenza delle figure familiari ...se il nonno non ti allunga 100 euro...eh! (Naples\_1, Roberta 48, host/graphic, room/dépendance)

### 3. *The sick or dead uncle's syndrome*

The launching of initiatives of STR are linked to the illness or death of some member of the family for which the possibility of rethinking the use of those properties that were their residences is outlined, as Lidia outlines:

“papà aveva bisogno di stare da noi perché non era più autosufficiente, e quando se ne è reso conto...questa cosa è partita un po' da lui, cioè di venire a stare da noi. quindi dovevamo capire un po' come fare, abbiamo ristrutturato un minimo la sua casa, e dato che Mirta, mia sorella, è un po' l'esperta del settore, e ora papà vive con noi....”(Naples\_38, Lidia, 58, employee)



#### 4. *Supporting each other*

Lastly, although the annuity event linked to family events is very important, there are reasons linked to the economic accompaniment of the children at the time of leaving home, training periods with university fees, or stays abroad for holidays, studies or work.

The Olgetti Family, composed by mother, father and three sons aged of 32, 29 and 26 whilst they have almost reached economic independency, still support one of their son economically by renting the attic they had renovated, so that the young son can pursue his training at the cinema academy in Rome:

“ devo dire che ormai i più grandi sono indipendenti, sono bravissimi, si pagano tutto da soli, però per Filippo che gli piace la carriera del... regista che...insomma deve accettare un po' ogni lavoretto che gli propongono deve cavalcare ogni onda...però questo vuol dire che spesso alle volte non lo pagano...quindi mi ricordo che una sera con Mauro (ndr, il marito) stavamo pensando a come avremmo potuto fare un po' per dargli una mano...e dato che quella era stata pensata come la loro mansarda [...] lo continuiamo ad aiutare così” (Milan\_31, Mara, teacher, 58, second home, Navigli)

Inter-generational helps work also in the opposite direction, i.e. in the context of the care needs of elderly parents who require an almost constant presence. The STRS provide economic and working opportunities for those who have to give up their jobs to do so, as in the case of Sofia(37), who before the health conditions of her parents worsened, worked under an open-ended contract in Paris as social worker for a social care service for disabled people:

Nel... 2014 mamma ha iniziato a soffrire di una seria depressione...cioè già l'aveva prima un po', però finalmente o per sfortuna è arrivata la diagnosi. Papà già era cardiopatico e la cosa è peggiorata credo proprio anche un po' in seguito a questo. quindi, come te lo posso dire, io sono figlia unica perciò se i miei hanno bisogno solo io posso esserci, se succede qualcosa non può pensarci mio cugino che ha già il suo, adesso ogni momento abbiamo delle visite. eh sì, i miei iniziano a diventare vecchi e mi rattrista tanto dirlo ma la cosa può solo peggiorare nel corso del tempo. e come facevo dalla Francia? quindi ho dovuto pensare di tornare però questo doveva per forza essere legato...oltre al fatto che io a Parigi..senza voler rinfacciare niente a nessuno però avevo un CDI ....doveva essere legato ad un lavoro, perché altrimenti come campo? l'unica fortuna di questa storia è stata che i miei all'epoca mi comprarono questo appartamento a ...dietro Montesanto che inizialmente fittai a due amiche ma che ora lascio sfitto perché appunto ultimamente i miei non sono tanto nella condizione di poterlo gestire ecco. (Naples\_40, Sofia, 37, host, entire apartment).

This is in fact a not insignificant issue that the analysis of rents shows: the problems and social costs that affect the care of parents of children who have left to work abroad and who return to take care of them. In some cases, given the local labour market conditions that are not very dynamic, especially in the south, for them, the value of real estate assets is presented as a way to support the return, as a new professional alternative or as a temporary solution waiting to find a more suitable employment and in line with their CV, such as for Sofia.

### **Facing Illnesses or Accidents**

Luana has dark, penetrating and vibrant eyes and long shatush hair. She is pale and her green veins can be seen through the t-shirt with little crabs she wears. She suffers from a chronic health condition which forces her to undergo periods of bed-timing and repeated days of recoveries.

“In practice with this thing I had I just can't have a normal job because no one gonna... because no one wants to hire a person who gets sick, apply for a mutual insurance one day and the other as well, or who does not show up for work at the last minute, or who risks fainting suddenly in front of everybody”.

She started with Airbnb 2 years ago, thanks to her friend Marco who, travelling a lot for work and using the str platform, suggested her. Their parents used to have an apartment at the second floor of their building that was used as a notary office, close to the Poste Italiane main offices. When the notary retired, it was decided to make it an apartment, with little work of rehabilitation and some modification of the spaces. Luana, with the help of Charuka, a Sinhalese lady, started to rent that apartment, which became her main source of income, as well as a first attempt to gain independence from her family and her personal fight to find normality:

“ I could finally set myself daily goals or have a job to be independent of my parents. This was for me a real breakthrough, because it was an opportunity to... create a kind of normal life, even if a bit fake and partial (Naples\_24, Luana, 31, host, entire home, second home).

Turning events related to accidents have also been found, which completely change present and future perspectives on the economic needs of the interviewees. In 2014 Luca, a 46 years

old former travel agent specialized in adventurous trips in the Middle East was coming back from his girlfriend home riding his motorcycle, a Ducati he was very fond of. While on the motorway, when overtaking, he got involved in a horrific accident with a car and a van, which, after a week of coma, made him reawaken half-paralyzed in his legs. Despite the total shock it also emerged the need to rethink his occupation:

“when I had that accident..figa...It was for me and my family... obviously a total moment of discouragement, rethinking and various evaluations. I was 41, I could no longer feel and completely control my legs, that i couldn't be a tourist guide, obviously can't travel so much around, so I had to say goodbye to my visits to Jordan, goodbye to my trekking in the desert, goodbye to everything i was used to . I am not being able to walk normally, and with the wheelchair...impossible with all those flights and walking tours.which jobwhat work could I have done? So despite despairing we started also to try to figure out which were the real possibility for me and so since as a family..we have this ... well, in short, there was this...enough economic availability .. we thought of buying that apartment that you saw with Lorena (NDR her co-host who helps him), and turn this thing of...airbnb, of apartment for tourist business into my main occupation, while sometimes still organise other people travels there” (Mlan\_5, Luca 46, host, second home, degree in tourism).

As it emerge in the interview transcripts, illnesses or accidents which limits the physical and psychological health conditions of persons have in these case a predominant role in the extent to which professional activities can be carried out by posing a temporary or irreversible damage in the physical or psychological condition. For them, str activity in the is described as for people because whether doing it as much as they want or can (by stopping the calendar or deleting bookings in case of urgent conditions) while simultaneously delegating some tasks they are still not able to do autonomously, to co-host or property managers.

### **STR to leave or to not leave, STR to come back: migration and mobility strategies**

The platformisation of housing and the advantages of rent are also envisaged in the framework of migration or mobility initiatives. Whether migrations or relocations are related to the desire of researching a better conditions of the labour market, or following a job opportunity, a better wage, a lover or a job less stressful, we can easily say that the possibility of rents have an important role in the re-assessment of migration strategies, both at international and regional scale, in particular for the interviewees in the age range 30s-40s, and in both cities, even if with different narratives.

Such re-assessment of mobility initiatives that STR have had and influence to, has been observed in four forms: as a decision to not leave (to stay); to emigration; to come back and, lastly in terms of temporary mobility.

In Naples, such possibilities (which are related to the migration but as a way to have an economic life judged as satisfactory - which would match aspirations and economic need, as seen previously) become a good reason to stay or to come back the hometown. STRs opportunities were described as a way to “make my life meaningful in this city” and at least one reason which “deleted my idea of leaving and feeling alienated somewhere in northern Europe” where they were framed by the interviewee as almost the main points to reconsider the possibility of (not) leaving the region.

This can become particularly relevant in the case of Naples, and in the experience of Mariangelo, a Neapolitan 29 years old who bought with the help of his parents an apartment which he completely renovated. To do so, he even renounced to a job opportunity he received from an enterprise in Milan, in order to pursue the realisation of his CAV (casa vacanze- home holidays) in the Parthenopean city.

“I was working outside Naples and came back, and i worked for a year and a half in the bank, while i was working there came out this opportunity to buy this apartment... and so i decided to leave my job at the bank and work to manage this apartment. also because the bank's intention was to close that branch in reality... so i was looking for something else. here in naples if you work for someone you are sure in black and you are underpaid. in the south most of the realities are like that. if you go out naples maybe you are also underpaid but maybe you are hired under a declared contract , or maybe at 1000 euro you get there. here...you don't really want it, then I came from a completely different reality from what I'm doing now, and when I was out I was doing the receptionist. I would also have requests, proposals for opportunities to get out of here, and this thing here that I could do, of the holiday home, in the end it was a way not to leave”(Naples\_13, Mariangelo, 29, secondary school diploma, former employee, full-time host, second property)

This decision was envisaged also because the bank in which he was working decided to close, and a general reflection he took according to his experience about the issue of the black labour- underpaid and with zero social protections -in his city. Furthermore, involving an aunt he is actually buying another apartment, as in the idea to create a park of apartment STR-shaped to manage full-time.

Secondly, the opportunities identified in the expanding market in Naples also creates the condition for a couple of persons to come back, both from another Italian cities and other cities in Europe.

For Noemi, her homecoming from Lazio back to Campania was related to the possibility to transform her 140 square meters of the family home in a B&B, as her life in Rome was becoming economically unsustainable. As a freelance video-maker, working mainly in creating musical video for local and national bands she was unable to afford all her expenses and needs, and the digital platform, and an home too big and expensive for two persons alone, give her a boost to the activity of agritourism or B&B she already had in mind:

“ [...]e quindi sono tornata per lavoro, a roma la vita non era tollerabile, non si può sopravvivere a Roma facendo montaggio video, era diventato impossibile, quindi ho pensato tante volte, addirittura, io ho un'altra casa in campagna, ad Agropoli e avevo pensato quasi quasi di farci un agriturismo, oppure un b&b là, però insomma l'idea di vivere poi là non è che proprio...d'estate ancora ancora ma d'inverno, non si può fare, e non avevo mai pensato alla casa effettivamente, poi abbiamo pensato alla fine è una casa enorme, alla fine mio fratello vive a Fuorigrotta, abbiamo un'altra casa a fuorigrotta, con la famiglia e tutto quanto, mia mamma non c'è più da un po' di anni, mio padre vive spesso con la sua nuova compagna, questa casa che è una reggia di caserta per due persone tra l'altro...quindi ” (Noemi\_6, 33, video maker and host, two rooms)

But in the sample there were also people who reside outside Italy and decide to come back, and therefore require a modification of their registration to AIRE (the registry of Italians who reside abroad). For Michela, a tall and blond helmet-shaped haircut, with bright hazelnut-colored eyes, the moment of touristy wave that is flooding the city was the perfect conjuncture to come back from Brussels where she had carried a stage at the European Commission in the field of migration policies. Although for her the choice to return perhaps precedes a little the possibility of STR, STR almost becomes the way in which this return is actively and economically possible, as it can ensure her and her boyfriend -a graduate in economics and employee for the manpower group- the minimum monthly income to be independent:

“to put it simple I had the desire to return to Naples after so many years, and so I have a bit 'ridden this wave ... even crazy tourism that is manifesting itself here. I immediately thought of the option of being able to guarantee at least a minimum monthly income from this house. because I have an

education ...Um, I went to law school, but I can't do the things I was doing there. here..also, I don't want to be a lawyer, I don't want to be in a law firm. Having chosen to come back, I said... we knew we had an advantage by having this house, it wasn't a leap of faith because there was this thing... we knew I could make money doing this thing here..." ( Naples\_ 8, Michela and Sandro 29-31 entire property, second home)

In fact, in the case of Michela's returns to Italy, which was related to be also annoyed by the pace of work, feeling "overcommitted because being talented", also implies the need to re-think again their possible occupation, because in Naples she could not have continued to do what she did there, nor she had the desire to re-do the examination of qualification to become a lawyer, together with realising that, in terms of their future projection, they have no intention to put roots in Belgium, neither liking it. Her sister's house they transformed into a CaV has been the reason why this decision hasn't been a leap into the void, but a decision they felt they had to make with confidence.

Then, there are those who leave. "Quelli che se ne vanno" as Pugliese would say, for whom STR have been a way to leave and to abandon the city, partially financing the purchase of another apartment. Salvatore is a 32 guy with blue eyes and shaved hair with a gel tuft, a little thick beard which he forget to cut because he was in a hurry. He is a former real estate agent dissatisfied with the injustices of his boss (that led him to resign), now a host and a seller of napkin holders, carafes and fruit baskets for an e-commerce household-items enterprise. Salvatore inherited "casa di zia", a couple of years ago because she had cancer to the stomach and wasn't anymore able to live alone. Salvatò -as his best mates call him- and a friend decided to renovate for around 5.000 euros the three-room apartment with a terrace, located in a Vico close to Piazza Mercato, When I interview him, an early morning of october 2018, he is doing the cleanings for the next guest. He washes mugs dirty with coffee, he changes crumpled sheets, and he also throws away yet another pair of used orange earplugs that he furnishes to his guests, he clarifies, to hide "the noise of authenticity", including the insults between the cocaine dealer and addicted in the hallway of a building a few doors after, the moped of the neighborhood kids, and the early morning chitchat between neighbors. He explains why he decided to sell the property to a middle-aged lady who wanted to make an investment in the field of str as well.

“[...] but I had decided for this sale here ... because ... I want to leave Naples, and I'll do exactly what I'm doing here. I've already seen a few houses, and I want to buy a big one: on one side I'll stay there and on the other I'll do the airbnb” (Naples\_4, Salvatore, 32, host and e-commerce, three properties)

In fact, he was using as STR to organise his relocation in Southern Spain, eventually in Barcelona ( “the finest and more elegant twin” of Naples) or in the Balearic Islands, that he is still trying to organise, visiting at least one time every 5 months local real estate agencies in search for good opportunities. He wants to leave Naples because of the conditions of the city, being unhappy with the lacks of services to citizens, social disadvantage and absence of real job opportunities for young persons.

Lastly, STR can come as a solution envisaged in the frame of working abroad periods which are described as allowing short-middle long/long staying without to renounce to the property. That means is, that they are narrated while linked to project of temporary mobility. In Milan, Eleonora sublets her entire apartments when she needs to stay in Africa for months to carry her project in an NGO in the field of youth education (Milan\_8, Eleonora 32, employee NGO, first home ).

But this may concerns also who has been defined a mobile, transnational middle class which for working reasons need to move between several cities. Edoardo, is clearly an example of who have been described as having a “globalized mind but are rooted in the city” who rent the home in Porta Romana for the six months of the year he needs to work in London so his home rented on Airbnb helps him paying his rent in London, where he works in the field of pharmaceuticals:

“I thought for this, it was thought because I have to do a few months in London, and since the costs are not really indifferent ... in short I have to keep up two houses, two lives, two subscriptions, in two cities that ... which are not really famous for being affordable, and then I had to find a way to ... but just had to be something temporary, because I often go back and forth ... and maybe I'm there for a week or ten days not and the houses I need, you see...? (Milano\_24, Edoardo, 40, employee pharmaceuticals firm, first home)

Even if to a minor extent, in Milan rent does emerge also in the framework of the mobility strategies persons at the end of their working career and/or during their retirement. In particular, as it is increasingly common, it emerges simultaneously with the decision to move abroad in order to spend the old age in such locations where the climate is most pleasant in

winter and where the taxation systems for pensioners in those countries it is most advantageous (e.g. Portugal, the coast of Albania, Latin America... etc.).

This is indeed the case of Luana and Francesco who begin renting the half of their home they have obtained by halving their property, their once first home apartment, to improve their pension-time in Brazil, close to Porto Seguro where they went to spend the winter since they received their retirement. Luana and Francesco, a former assistant to the manager of an enterprise of logistics and a former veterinary used to live in Milano, and the rent which stems for their first home- a three-room apartment close to Viale Papiniano- allows them to support economically, extend their period of “overwintering” and to ameliorate the general conditions and standard of life of it.

"Well...the idea of renovating and renting home came to us when Luana also retired, we already had in mind to move abroad at least for the winter months, you know, somewhere sunniest. Initially we thought about selling the home, but we are really attached to that...because it was the family home where I grew up. Then, since a couple of years, we discovered we can travel using airbnb because.. we prefer to be independent...and also with Oscar (Ndr, the dog, a coker) it is more comfortable...and so we thought, “ why don't we try to get into this adventure, too?” So we asked Luana’s cousin if she can arrange with the check-in and the cleanings and we realized that in addition to those expenses for paying her.. the earnings were really higher than expected, especially during Expo, or the Design and Fashion weeks ...we didn’t imagine we would have been able to rent also a small yacht there!” (Milan\_26, Luana and Francesco, 64 and 66 second apartment/first home).

### **The sharing-enthusiast**

The events of rents are sometimes described, with different degrees of purity, to be related to other than economic dimensions. “To fight for loneliness”, “because it’s funny” “to have strangers at home”, “for the love of hospitality”, We can then distinguish a series of events that are not related in any way to the economic dimension except for its real outcomes to produce and accumulate money. str are a "recreational" activity which emerge among the most sharing ideology-sensitive host.

The sharing enthusiast is therefore that host who has no particular economic need that is linked to the decision to start a str, or even if that dimension is present, host discuss it as putting it in second place. Being a 43 year old health and social worker for psychiatric patients, Danilo is passionate about his job and travel in Asia. He started by renting a room in his house a few years ago while sleeping on a sofa in the living room, and the guest in his room. After one year, thanks to a substantial inheritance, he bought another house in the



area, thus making available to travellers his first two-room apartment. Danilo doesn't feel to say he needs specific money but judges the practice to renting home having therapeutic role in blunting some selfish traits of his character, thanks to which he has learned how to share spaces, and activities which sometimes also ends up to create different forms of exchange (also intimate) with their guest:

"I have the house already paid for, it's mine, I have my 1100 euros that allow me to travel, so it was a way to ... to meet other people, I wanted to extend my social network a little bit, right? At my place there are more people who come to me and want to meet people right away. local people. And with them I did everything ... I made love with them, eh, I got drunk together, I had dinners with them, we went for a walk ... yes, the economic part ... it's important because I realize that it allows me to ... have good income more ... but that's not the fundamental aspect. it's not what convinced me to embark on this thing here" (Naples\_17 Danilo, 43 social worker, second home).

### **Beginning by accident: The Serendipitous host**

Becoming an Airbnb host it is a condition that appears as very distant from what can be imagined a very structured project. It is an opportunity which for someone may appears suddenly, which hasn't been searched or designed, nor planned or imagined from a long-term, rational perspective. It is more an opportunity which interviewees described as envisaged out of any project or ideas. Nor the result of particular reflection or strategy, neither economic strain. This reflects what during the 80's or 90's was the condition of the "landlord by chance", which became so for example inheriting a property. STR appears as the evolution 2.0 of the same ongoings. It can emerge by accident after an inheritance, but also an unexpected new career as a STRs host can begin after a suggestion or a request from a friend. This was what happens to Margherita, a 40 years old nature- documentarist:

"I started a bit by chance. They were asking me about the house for the furniture show, through friends of friends and various acquaintances... and since I'm hardly ever there, because I'm either at my boyfriend's, or I'm away on business filming somewhere, so I started to... say yes." (Milano\_, Margherita 40, nature documentarist, first-home).

It concerns everyone who find herself in the condition to capitalise a property but haven't thought to do it. In the particular case of Margherita, in fact, it was the demand that created the supply because in general this money "fanno sempre comodo", this money is always useful. In fact, STR landlordism can also be partially explained as the product of special

events, or suggestions from friends, acquaintances, articles read on the press, or events in the city that have created and flooded the possibilities related to accommodation rental, such as Expo, the furniture fair, specific concerts, football competitions or special projection of films or exposition in museums. The events happening in the city are the main events of rent. As it happens usually for who became landlord by accident, and do it as a part-time condition it is more a favorable situation related to their housing condition.

### **Housing careers**

The last dimension I detected is that the interviewees trace the beginning of their entry into the world of short-term rentals with specific intentions or events related to their housing career.

I'm going to enter here in the specificities of 12 -recurrent- housing-related eventful situations -or reasons.

### **Becoming homeowners, for the first time**

we started at the beginning of December 2017 and already when we decided to buy this house we decided that for ... uhm, purely economic reasons, to face the expense of the mortgage we could take advantage of the fact that there could be two apartments with a floor completely separable, to fall of expenses and why it did not become ... unmanageable as an expense. so we moved and then in December with the bridge of the immaculate that was a winning moment we started. and then we started substantially to face the expense of the mortgage. (Naples\_2; Vilma and Pietro 33-32 property in their home, teacher and IT developer)

This is particular a strategy which concern young host where str solutions are envisaged as a mean to pay mortgages, reimbursement of purchase costs, or to figure out a way to return the money to the parents in such cases in which they borrowed them.

### **Avoiding tenants**

As the association of Host Italia noticed, the 80 % of their associates which are small homeowners, declares to recur to str to avoid the risks of tenants.

“...Beyond the low price rents bring you a series of other problems, those do not pay, students break your house, the family that no longer leaves and you can no longer kick it out of the house, we have lost years to kick a family out of my grandmother's house in Salerno, years and years, because the law is more by the inhabitant than by you who are the owner. Italian law is a mess, so the truth is that no one wants to rent! and if you have to rent it to students, but then it's for a penny... so at this point

you do the b&b! even if it takes one to manage it you do not want to manage it, however you make more money. actually it is a winning solution!! ” (Noemi\_6, 33, video maker and host, Napoli)

Many respondents say they have started renting the second property after years of negative experiences with unpaid tenants, as one respondent points out “traditional rentals are convenient until they pay you month by month!”. They turned to STRs after having had bad experiences with renting to students who have damaged the property or do not take care of the maintenance of the house:

“we rented for years to students, but each time they broke a little something and the last ones, they had a party at home and broke the glass of the living room booth ... then they did not do the maintenance of, what's it called, the boiler, and here the water is very calcareous and we had to practically throw it away” (Milano\_12, Mirella, 55, endocrinologist, second home)

STR and the temporary user of a property is therefore outlined as more reliable and secure for those who own an apartments, as already emerges from other analysis (Fields 2019). Between the motivations host point the finger to, there is an Italian law that does not protect the owner, or they build motivations related to the advantage of having the house for themselves if they need it; or to the higher gain compared to a classic rent (especially if they do not pay taxes or do not declare the business).

In fact, in crisis time this is a key aspect they underline, because unpaid months are not labelled by the interviewees as a the only problem *per se*, it rather emerged the issue of dealing with the economics of evictions, to sustain economically the costs of legal procedure which they will have as an outcome if their tenants don't want to leave the property or pay unpaid rents. This become especially true for who was used to rent to low-income families. Marianna's father used to do that but then when becoming old he decided to anticipate to her daughter part of her inheritance that consisted also of the property. It was also the moment where their tenants started to stop paying them. Marianna, while we drink an aperitivo in the square, transforms his dampened cardboard that was the glassholder of her Coca-cola zero into a thousand pieces. She has found herself with the property “without really wanting to mess with all this troubles” and she justifies her new preference for temporary residents underlining her economic situation, that she judges to be not in the condition to sustains the cost of an eviction procedure anymore, as she has done in the past with a family with the sons almost the age of her nephews, which took them three year to leave her property:

“ how to say, I understand everything, I understand the difficulties but I don't, I can't really afford to have people who don't pay right now, I'm in trouble too, I'm collapsing to keep that property, I don't

... I don't have any money to think about paying a lawyer too!" (Naples\_15, Marianna, 50 shopkeeper, second home)

### **Moving into another home**

Paths toward STR landlordism are narrated as a consequence of the desire to rent a house that otherwise could not be afforded, to change neighbourhood or city, to buy a larger house, in essence, STRs initiatives born with the idea of improving (in several respects) their housing conditions and to adapt it to their needs. In some cases, this relocations in another house is told as (partially or totally) possible only thanks to the rents of the first house, and occurs either with a new purchase of a second house, or by becoming renters of a new home.

### **Changing home**

"... so ... the advantages of rent are just that ... that is, there are not many compared to the ownership, but one certainly is that they can make you stay in a house that you could not afford to buy yourself! [...] we wanted to change home, we wanted to have the terrace but now is not really the time to commit ourselves with such an expense. but then it happened that ... we saw this house and we fell in love with it. and then we thought... we listened to the experiences of our friends, leaving our house, renting it to tourists and... renting it here" (Naples\_10, Cristina and Daniele, 44, 42, restaurant owner and HR, first home)

### **Changing neighbourhood**

" we got tired of being outside, but of course we had to keep two houses... obviously not even... so we sold the one outside, since we had in mind this b&b thing, to make this investment because with the jewellery it wasn't going well anymore and I wasn't working while Laura anyway has her associated architecture studio... we took it a bit bigger, so we are here, it's over there, where they were staying here and gentlemen we created the rooms just to make the B & B" (Naples\_30, Francesco and Laura, host, and architect, B&B)

In Naples STRs-related relocations happen in two directions, as a movement of an exit from the centre to the first periphery, and as an entrance into the most central areas. Then, the attractiveness of short-term rentals also intervenes in reconfiguring the residential housing choices of those families who live in the center, also willing to move for the home they own and become renters in order to extract value from their property. it is not forced therefore, to say that platform capitalism also triggers voluntary expulsions from the center. Annarita, a psychologist relying on a constructivist approach to treat their patients, which rent the property their parents bought her when she started attending university in the *centro antico* and were she has decided to live with the man she will marry in a year. She recently moved to Materdei exactly in the scopes of a strategic relocation, even if that means to pay a rent

elsewhere, referring, moreover, to the fact that this is a possibility that is also considered or implemented by other people:

“who, like us, had a house in the center of town, saw the potential for profit and went to live in a place outside, even cheaper.” (Naples\_28, Annarita, 43 psychologist, first home).

In Milan, instead, the sample demonstrates different trends. We witness the same episodes of strategic relocation but this one is temporary: it lasts days and nights that is, the duration of a few weeks during the year when there are particularly lucrative events in the city for those who want to try their hand at short-term rentals. For some families STRs means to leave their home only during the occasion of the fashion week, the design week, the *salone del mobile*, or expo, and the revenues are so high that they can manage to stay in the suburbs paying other STR rentals host or visiting some friends or family members. In fact, in those days, houses sold for 500/600 euros per night can be “easily” found:

#### **Repaying the maintenance costs and expenses of the house.**

Especially for those who live or have properties in old buildings that require expenditure for the renovation of the roof, the facade or the insertion of the elevator, host describe STR as a way to deal with maintenance cost. A Neapolitan interviewee (Naples\_35, *Ciro*) who got three small apartments from a selling of an inherited property of an uncle outside Naples explains that for his three little apartments in Via Atri he has spent, in the last 10 years, around 12,000 euros for the renovation of the facade, 10,000 euros on the ceiling, to which he had to add the condominium expenses, taxes and bills, and also an unexpected expenses arising from a fire in his apartment (caused, by the way, by an American careless guest), and damages costed him 25,000 euros, because the insurance could not help him.

Many reasons are related to the structural decay of old properties, an aspect not unimportant for the Italian context in which, during the economic boom, many families have seen in housing a great way to invest. A lot of those property have never been renovated and now require very substantial budgets that if you have low wages it becomes difficult, if not impossible, to sustain. It is the situation of Margherita who now has two apartments, which she has received as an inheritance from her parents and her aunt in a two floors building with 60's architectures in a street between the centre and Piola/Città Studi which was purchased by the father and the aunt in 1975.

“se avessero fatto tutti i lavori di manutenzione a tempo debito, queste case sarebbero dei gioiellini, invece era la mentalità dell'epoca no? costruire, comprare, comprare, e nessuno ci ha messo mano.

mai. se ne sono fregati, hanno lasciato così... a Milan quell che no se pò fa incoeu sel se fa doman<sup>93</sup> ! proprio così ! e in quella casa c'è il tetto in eternit e gli infissi degli anni '60! del 1958 per la precisione! ora per sistemare tutto ci sono delle spese che...bisogna impiccarsi. [...] E mi vuoi dire io i soldi dove li prendo? e ancora grazie che con airbnb ho potuto iniziare a far entrare queste due lire!” (Milan\_37, Maurizia, 55, host, seconda casa, Milano)

### **Financially support the rent or purchase of as second home for some family member**

As in the case of becoming owners, STR are intended as a way of financing all or part of the costs of the mortgage and thus access to the property of a second or third house for some member of the family, while in the meantime the interested children or grandchildren become in the position to use them independently,

“decisamente è stata un’ottica per, uhm, come dire, spianare la strada a Marco e Giulia, ci è capitata questa occasione di comprare, era un pensiero che avevamo, è un buon moemnto...quindi lo abbiamo fatto, pur sapendo che loro sono ancora piccoli e chissà se mai vivranno qui. però nel frattempo è stato sicuramente un ottimo investimento che ci sta rendendo e se questa cosa durerà mi immagino che mi possano aiutare un po’ anche loro nella gestione quando saranno più grandicelli (Milan\_31, Mara)

### **A brick and mortar investment, but 2.0**

STRs then emerge as the new trend in terms of real estate investment, among who buys a second or third property with the primary objective of making it an investment, which is conceived from the beginning as a STR rather than as an apartment to rent for a long period of time to residents or students.

“è stato sin da subito un investimento che... avevo già pensato di fare l’airbnb, io mi guardai un po’ intorno: avevo guadagnato un po’ di soldini da alcuni lavori pubblici, m’erano arrivati di colpo tutti assieme, la città era già nel boom di turismo...ho pensato: questa cosa di affittare ai turisti è l’investimento perfetto!” (Naples\_21, Biagio, 47, host and property manager, former architect, 4 properties).

### **The Inheritor**

Even those who receive a house as an inheritance and must think about what use to make of it. Platform capitalism has fostered the range of possibilities or at least changed the possibilities related to the value extraction from inherited housing.

<sup>93</sup> Expression in milanese dialect which means In Milan, what cannot be done today is done tomorrow. A Milano quello che non si può fare oggi si fa domani.

“Quando mancò nonna Angela... io e mia cuggina ci trovammo con l'appartamento suo...solo che... insomma quando ci stanno le case non basta averle, bisogna pensare all'uso che se ne vuole fare, e poi quando le si hanno in comune è sempre un problema, perchè io c'avevo già l'idea di ...che volevo farci una casa vacanze, no? mentre lei insisteva che se lo voleva fittare a qualcuno (n.d.r con un affitto di lungo periodo) perché con una bambina non... ha tempo per i check in e pulizie varie. e poi sto fatto di airbnb non la convinceva insomma. vabbuò, e quindi ci siamo appiccicati. allora dopo varie discussioni...uhm, sì l'abbiamo diviso e sono venuti fuori due piccoli bilocali così ognuno ci fa quel che gli pare col suo” (Naples\_44, Ludo, 31, host, unemployed, second home)

### **Rent or buy a second/third house in the mountains or by the sea**

Rooms or apartment rented in the cities are allowing families to rent or buy second property as home for holidays or to reproduce the same activities they are carrying in the urban context in other mountain, lake or sea location.

“Dato che non ci possiamo permettere un vero e proprio acquisto di un'altra casa al mare, e..oltretutto ci piace anche cambiare spesso località...beh...comunque... volevamo soddisfare...questo desiderio di andare quando ci pare al mare.[...] e allora adesso, adesso affittando il monolocale così facciamo una cosa che ci diverte molto, di incontrare queste persone di altre culture, e così poi ci ripaghiamo in parte l'affitto annuale la (NDR in Toscana), (Milan\_22, Nicoletta, ottica optometrista 60, second home ).

### **Envisaging an alternative to a sale.**

The STRs are outlined as an alternative to the sale of property of those who do not want to sell. The choice or imposition of not selling is linked with specific willpowers or desires of the owners; or it emerges as an alternative for those who find themselves in a situation of permanent or temporary inability to sell. Furthermore, it can be the case that micro-owners want to save the possibility of changing their mind in the future, with the fear of no longer being able to buy with the passing of time. Milan and Naples are in fact two cities that, although for different reasons and with different intensities, are undergoing major changes in the housing market, following the global wave of housing financialisation, and now platformisation, with goes in the direction of a general rise in prices, becoming increasingly unaffordable.

It is an hour and a half to noon left, we sit on a humid stone bench, profiting from in the shade of the palms of the courtyard of the faculty of Earth sciences, where a gardener manoeuvres a noisy lawnmower, which suffocates the relaxing sound of water gushing from

a small fountain close by. A little girl and his father are playing hide and seek between the columns of the cloister. Chiara and Edoardo, a couple of former teachers, decided to keep on living outside Naples, in the countryside of Cilento, by beekeeping and giving lessons of martial arts. But to escape the unrest and discomforts of the urban life, “to see how things are going out of town” has meant to deeply reconsider the destiny of their home. Their apartment is located at third floor without elevator of a typical grumbling building in a *vico* close by. They can hardly believe that even without wifi, without tv and air conditioned, and composed of less than 40 square meters plus a small terrace, their first home as a couple they thought about selling for 120.000 euros is now fully-booked by visitors for the next three months:

“quando ci siamo trasferiti fuori, avevamo pensato di vendere e sono venute tantissime persone a vederlo. E parlando, tutti quelli che venivano dicevano di volerci fare una casa vacanze...questo ci ha dato da pensare, ci siamo detti “aspetta, ma che dobbiamo fare lo dobbiamo vendere o no? ma se lo facessimo noi?” questo soprattutto perché poi abbiamo capito che...vendere voleva dire lasciare napoli definitivamente, e non non eravamo sicuri, forse non eravamo pronti..anche perché nel caso uhm, avessimo deciso di tornare ci sarebbe stato il rischio di non essere più in grado di comprare, visto come si stanno alzando i prezzi. e quindi abbiamo provato anche perché non c’era l’urgenza di vendere, non avevamo trovato la casa giusta la, quindi questi soldi non ci servivano immediatamente. quindi ci siamo detti, ‘facciamoci un annetto così e temporeggiamo un po’ ” (Naples\_32, Chiara 45, former teacher, host & beekeeper, first home)

In her narrative, Chiara attaches also the worries about not being able to come back, that is, to be able to buy a property in the city again, in the future, given the sky-rocketing prices in the property value per square meter in the most central areas. And exactly the many, pressing requests concerning their sober property coming both from private, from real estate agencies and a national associations of professionals lawyers interested in transform their home in a STRs, stimulates Chiara and his partner the germination of some seeds of doubt about the idea of the selling.

This is also valid in particular for the people who need or decide to move to another city, also 6.959 km far-away, but doesn’t know for how long, so they prefer not to make a drastic decision like that of a sale. In fact, accounting for the instability of precarity of the majority of occupations where the securities of the long-term and stability have evaporated for a set of occupation profiles, even the most secure fields, as those in the field of Engineering, STR, in fact, for their nature as a short term, are seen as a wise and cautious decision to face possible unpredictability and to avoid any afterthoughts:



“Mi hanno proposto un trasferimento di un anno a Detroit, e quindi la casa a Milano non ci serviva più...però poi con la mia compagna abbiamo pensato che non si può mai sapere cosa succede, non ci piace l'idea di chiudere i legami con l'Italia[...] allora anziché vendere abbiamo contattato quest'agenzia per gli affitti brevi che si occupa di tutto (Federico\_27, 40, Milano, ingegnere dell'automobile, first home)

The impossibilities of selling, instead, concerned the specific features of the property which is presented as inadequate and do not fulfill the requirements for a convenient selling.

Substantially, the property may present inadequacies or is not up to standard and therefore cannot be applied for mortgages, especially for some Neapolitan houses where abuses of construction are very frequent:

“[...] insomma alla fine si scoprì che messa così non si poteva vendere, cioè che non è mutuabile...perché laggiù e nella stanza sotto...ora non ti so bene spiegare, ma sulla carta mancavano delle parti che hanno costruito dopo, tirarono su quei due muri di cartongesso, murarono l'uscita sul terrazzino, insomma fecero un ...e l'architetto ci fece un...pr.. preventivo per sistemare sti fatti ma...perché l'agente immobiliare diceva che si doveva abbassare il prezzo viste le condizioni...vabbuò avremmo dovuto cacciare molti soldi per risolvere sti abusi. quindi mo dato che sti soldi non ci stanno, e non vogliamo nemmeno svenderla pe.. l'unico modo per guadagnarci qualcosa è di farci stare qualcuno dentro, ma dato che qua...in sta città... la maggior parte l'affitto non lo paga, con i turisti almeno ci leviamo sto pensiero” (Naples\_10, Daniele 44, restaurant owner, entire apartment).

In fact, construction or modification abuses transform the structural and internal features of some property as they were declared on the documents of cadaster with unauthorised changes that only in some cases can be subject to building remission.

we can say that for these interviewees the opportunities of short-term rentals were envisaged as the only alternative toward a condition of selling that was not possible, feasible or desired (anymore).

### **STRs and vacancies.**

As it emerged previously, the fear of insolvent tenants can discourage the practice of renting to residents, but vacancy can also stem as a result of other practical or personal reasons, including economic unavailability to meet the costs of some restructuring, laziness in managing bureaucracy, misunderstandings or family discussions that lead to the unprofitability of a property, as Cristiano, an accountant, explains:

“Lo zio e il padre di un amico avevano questo bilocale che comprarono i nonni che non si è mai capito per quale ragione...non so, varie questioni famigliari, e discussioni su chi non pagava...quindi lo tenevano sfitto, vuoto, cioè... pieno di roba, e lo usavano un po' come un deposito...vabbuò...e io dissi loro che anziché lasciarlo là come.... ci si poteva guadagnare qualcosa no?” (Naples\_ privileged informant, accouter)

Through Lucia words we can let emerge that STR intersect, indeed, with the issue of second homes and the issue of vacant homes. STR are then described as a tempting solution for families that have a vacant property and make it possible to reconsider its disuse. The appearances which can link STRs to -eventually- changing the configuration and amount of vacancy in our country is an hypothesis which emerged in the case of Rome (Celata 2018) where the str, apparently, are not impacting so much on the residential market because of the reintroduction of additional properties that were left empty on the market for STR. Similarly, other interviews in Milan supported this idea, but we need more quantitative studies to make such a valid assumption.

### **Enlarge the property and/or renovate it**

Some people return with their thoughts to the moment when they imagined of renting a room or a second property when they needed to enlarge their apartment or first house or before/after renovating it. Reasons which concerned such interventions were related to structural or internal rehabilitation, but also to satisfy particular wishes in prevision of future needs of some family members. “An Airbnb” is started while waiting for some other , familiar uses of the space to occur, such as hosting loved ones who live far away,

“there was the idea of redoing the waterproofing of the terrace on the roof and I took advantage of it to create an outdoor kitchen with a small veranda and a dépendance but...as a sort of little guest house, especially... I had already in mind to put precisely on airbnb or for when Louise's parents come to visit us” (Naples\_privileged informant, architect)

or use the opportunity of some structural renovation and take advantage to create new spaces, offering a roof over the head to future generations:

“Volevano già da tempo chiudere la parte sopra, fare una sorta di bilocale per quando la figlia sarà più grande e avrà bisogno della sua indipendenza, con il suo bagno e la sue entrata e nel frattempo dato che ora non serve loro lo hanno messo a reddito così” (Milan, privileged informant, architect)

In other cases the initiative of platformization can emerge *a posteriori*, once the rehabilitation has been completed, the kitchen has arrived, a fresh white has been given to the walls, the fixtures changed, a latex mattress and a slatted frame have been put in place, and the electrical

system updated. The idea of str is proposed as a good solution after the renovation, when the apartment has become "too beautiful to think about putting tenants in" (Milan\_32, Tonio, 51 ).

### **Make a B&B, entering in the field of vacation rental**

Lastly, the initiative of some forms of STR is explained as the contemporary consequence of digitalisation of some features of an activity that was identified as a dream that finally comes true, when host were able to open, for example a B&B, and feel obliged to sponsor their new activity on platforms, to keep pace with the times. The tourist accommodation, and their new career as host was for a couple of persons a desire that has come onto reality after a set of "favorable conjuncture", as receiving an inheritance, a promotion on the job, which allows the concrete realization of a long-present desire. With a past as a copy-writer for an American multinational publishing company, Monica, 59, who studied foreign languages and always had the passion for hospitality, then engaged in courses and activities of counseling and personal empowerment even if the activity didn't make her very economically viable. When her family received an inherited home of a cousin of her husband's father, who had no other closer relatives, she took the opportunity on the fly to accomplish what she had in mind for some time:

“ho sempre avuto questo, questo grande sogno nel cassetto, ma la vita poi mi aveva aperto altre strade. e..mi ha fatto fare le cose più diverse, tra cui questi corsi sull’empowerment per diventare counselor. che però...non è che mi dessero chissà quanto di che vivere. poi c’è stata una congiuntura favorevole perché quando una cugina lontana di mio marito è mancata, lui ha ricevuto questa casa. e... dopo i miei corsi sulla crescita personale mi ero convinta che malgrado la mia età avrei potuto comunque attivarmi ancora e fare tante cose, e la casa è stata sin da subito una occasione che non potevo lasciarmi scappare per realizzare questo mio.... desiderio di ospitare” (Milan\_17, Monica 57, host and counselor, second home).

### **The events of rent are mutants, interlinked and multidimensional**

All in all, as perhaps it was glimpsed, only an approach sensitive to interweaving and overlapping of dimensions which merge the portraits of lives, the occupation careers and housing strategies can be satisfactory from an explanatory point of view. The argument of capitalist accumulation is too reductive to summarize the trajectories of STR landlordism, as well as saying that middle classes are using their assets “to make ends meet” (Airbnb 2016).

We should imagine the trajectories and motivations of STR landlordism developing as the result of the cumulation of one or more “eventful situations”, in different domains.

But as a guise of further aspect of discussion, we should add another level of analysis. In fact, while economic value is extracted in every of the aforementioned situation, for this work’s stake it is important to insist on a perspective which considers the conditions through which specific decisions are taken, that is, accounting for the differences in terms of degrees of freedoms (or constriction). More precisely, STR landlordism trajectories can be the product of a fully exercised agency, or the result of a forced choice, the reflex of structural causes and effects, or other people choice. In the first case, host operate through a free choice (e.g. where host decide to change their job), in the latter, they undertake the career of str landlordism under duress, in the absence of alternatives, as a response to a external situation (e.g. who got fired ). A weak degree of freedom can also be “the accident” when that do not directly depend on their choice (for example in the case of receiving an inheritance from a member of the family who passed away).

Also, such eventful situations are flexible and sensitive to future developments. In addition, STR landlordism career is a practice that now and then requires a certain degree of check and re-negotiation in order to verify whether or not the conditions for continuing the activity are still fulfilled, even more when it requires a very intense commitment. They need a test for verifying its convenience, both from the economic point of view, therefore also fiscal but also personal: satisfaction, risks, revenue, and time. in fact, the events of rent are not fixed but constituted by variables that push host to continue or not with the activities. In fact, the analysis show that the events, the motivations, the conditions or the STR arrangements can change during the process, the functioning or in the objectives. We can label a motivation as the mots determinant but perhaps a more attentive approach is one that offers a more realistic if explained as an outcome a set of converging features.

If the reasons of rents are wider, there is variety of event which make host change their mind and to come back to traditional forms of tenancy for residents. Among many reasons, it was frequent to hear that the STR did not satisfy expectations; or the host got tired of dealing with tourist requests and schedules. It can be the case that I met persons which got bored or exhausted or not satisfied with the STRs functionings, where the work does not meet expectations in terms of revenues once doing all the administrative and fiscal and bureaucratic paths, or becomes incompatible with family or private life, they don’t have the time anymore, or and don’t want to pay the 30% commissions to enrol a property manager firm.

Tecla, for example, a 35-years- old romana from Magliana with blue eyes and fringe, who was the head of employees of a call-center at a phone married a milanese entrepreneur and moved to Milano, looking, then, for another job. In the meanwhile they had a baby and when Mia started attending the *asilo nido* Tecla started to rent on Airbnb the loft where his husband used to live before meeting her, with the idea to transform this activity in her main job. But after some months, it was summer, she realised the revenues were not so much satisfying, and she considered that she wouldn't be able to profit from weekends because of visitors arrivals, often late during the night. She got soon bored and after 6 months renting it for STR, she preferred to come back to the traditional market, and renting it to professionals or carefully -recruited students (Milan\_23, Tecla, 34 unemployed, former call-center employee) Milan, unemployed,

Differently, Alexandro, an Heavy metal and piercing fan, is an IT specialist who has a little shop of computer service office. After two years renting full-time his brother's apartment - after he moved to the countryside of Tuscany- he became profoundly sick and tired of dealing with tourists and their needs and demands. His disappointment was expressed very clearly:

“Mi sono proprio rotto il cazzo di avere turisti impediti tra i piedi che mi chiamano perchè non trovano gli stuzzicadenti in casa” (Alexandro\_37 Naples, 36, entire property, first home).

But in other cases, the defection should also be read purely as the result of an economic calculation. If a great amount of small and big landlords now have the property on Airbnb ( which reduces the supply of long-term apartments) this condition turns out to be still another tempting favourable conditions for those who want to profit, because property owners can take a step back and return to placing their properties on the rental market for residents, asking for higher rents. Given the shortage and the economic law whereby the increase in demand which follows the reduction in availability, increases the price of a given product, the market for residents become evidently a strategy which will allow themselves to ask even for very high figures for rental contracts, and profit more:

Luca mi faceva notare una cosa, tu adesso puoi comprarti pure un appartamento e lo fitti agli studenti, perché non ce ne stanno più di appartamenti per studenti, e alla fine penso che c'è anche il risvolto positivo, perché se tu tieni un appartamento e non vuoi fare casino, se tu prima avresti dovuto chiedere 300 euro, no? adesso ne puoi chiedere pure 400 euro no? e mi dispiace, lo dico perché non sono uno studente, ma io sto dall'altra parte in questa circostanza! e quindi comunque resta una opportunità per chi ha un immobile e non vuole fare questo casino di airbnb ma vuole guadagnare

un paio di centinaia in più al mese. quindi il tutto negativo non c'è. io ci vedo opportunità in questa cosa (Naples\_4, Salvatore\_host, unemployed)

Closed this parenthesis that only wanted to hint at some events why STRs landlordism is considered, eventually, as a career which can also turn out to be no longer attractive, the cumulative effects of the events of rent also invite to say that the events which can modify person trajectories are subject to readjustments over time, and are related to the resilience of actors in readapting their coping mechanisms to other subsequent of forthcoming events (Meo 2002; Cardano and Bonica 2008)

Such resettings of the reasons of rent is exemplified in the case of Diego, a 40 years old who begins renting STR 3 years ago, in 2016 His story shows how he and his partner's reasons to pursue in the field have changed over time, reasons which push to capitalise STR, first one two-room apartment close to Borgo delle Vergini where he was used to live, and then the three rooms apartment of his partner Luisa, located close to Salita Pontecorvo. As it emerges, STR stems as a result of a mixing events from different spheres:

“We initially started renting my home because i moved at Luisa's place, when we finally decided to live together (life contingency), but I also was unemployed at that time so that money was useful for me...in general... (work career). After one years or so... Luisa (“è uscita incinta”) got pregnant and when the baby born we decided we need a bigger apartment (life contingency+housing trajectory) and we decide to rent our both appartement . [...] (Naples\_7 Diego 36host, various job, first home) (parenthesis by the author).

It shifts between a life contingencies aim, such a private event in the field of relationships; but it is also is a situation useful for the substitution of money and his condition of unemployment; then another event in the sphere of private life, a baby is coming which profiled the need to move in a bigger apartment (housing career) while renting another which is paying their relocation in a bigger apartment. So the events, across 2 years, related to reasons can change in term of practices, needs or situations during the history of the hosts. But the analysis of the evidences let emerge other two three dimensions: in terms of “advancement of career”, in terms of relationships between events, and third in terms of temporality.

First, there is also a progression or retrogression in the career of the STR landlord. An host can begin by renting a room or one apartment and then become a property manager or enlarge the stock because of inheritances or new purchases through the accumulated rent. But also *viceversa*, the expenses can be larger, and she is not earning what she needs (because

rents are fluctuating) the time little for an entire home- or more so that the STR landlord can prefer coming back and renting only a room, or enrolling a property manager. Or the type of the listing stays stable and the same over time.

Secondly, there are different ways we could describe the relationships between the events of rent. Sometimes there is causality, correlation, subordination or just influence between the events that are recurrent in hosts' words and stories.

Lastly, as it emerges in the following short transcripts, the timings can manifest in the form of antecedence, succession, or synchronicity between the events:

“I separated from my husband and I had to deal with economic problems”; “I wanted to make a real estate investment using my savings and open a B&B because I did not have a job anymore” (we had to look for a larger house, to host the caregiver of Mauro”;

I did not want to emigrate and this was the only way to keep my house and not do a shitty job”;

“My mother had cancer and passed away and we found ourselves with a huge home, and I was also struggling to earn enough for myself, paying the cost of that home and my rent in Rome

“We begin by renting the extra room, it was a thing that has always... it was something that always entertained us. but then a little sister arrived for Lori and so.. then we stopped. [...]. Afterwards, the cousin of Carlo -my partner, married a German and she asked me to rent that apartment

So, it is a succession or cumulation of events, a chain, whose distinguishing moments- snapshots of dimensions of life- are links which are tied to one another exactly as the chain rings. They constitute the stream-the chain- of events of rent.

## **Conclusion**

All in all, we witness a shift from economic reasons, to space reasons , to personal reasons. In any case, the events of rent should be read precisely as plural rather than explored in the singularity of one narrative. It is therefore not uncommon to find narratives that underline the salience of this intertwining of work, private life and housing which impacted on the economic lives of the subjects involved. An approach sensitive to the different links of the chain of the events of rent can explain how persons have, in one way or another, become unlikely, very likely, accidental or even forced STRs landlords. In fact, interestingly it is necessary to say that the events of rent are strictly related to the economic use of it. So, they

should be read in a perspective which takes into account a broader reflection on the resources at individuals and families disposal.

These events, for the purposes of this work, represent more than they are. They not only show why it was decided to become a host, they do not just tell us why, that is, the motivations, not only reconstruct mechanisms of causality, but they also suggest broader issues to us. We will have the occasion to enter more precisely in such evidences later on during the work but here it clearly emerges that the use of rent become way to cope with four main types of situation to which in some cases more than others there is an urgency or need or interest of *economic* nature.

For what concern the locales, the analysis of the interviews does not underline particularly huge differences in the contents of the motivations and the events (in qualitative terms). Events which begin to different existential dimensions, in a way, converge afterwards in similar outcomes. Reasons which pushed Neapolitan and Milanese host in configuring their trajectories of STR landlordism are pretty the same in the two locales, except for the parts relating to migration and mobility strategies that we have specified or for some housing strategy, which presented the highest degree of detachment, in comparative qualitative terms. The choice to organise the findings through the proposed schematization of events stems from a concerted analysis, constructed considering together the recurrences in both cities, that, in fact, have been presented in a dialectic way, and then not separately.

However, we found differences in quantitative terms, and this means in terms of frequencies and recurrence of type of specific events, or motivations, for specific age cohort, or type of worker.

The reader will not be surprised to hear that the reasons related to the dislocation or unemployed were more frequently raised in Naples and also in terms of reasons such as enlarging families. In Milan, the most frequent types of hosts were the STR entrepreneur, and also property managers but especially, there were more stories about empty-nest filler. Perhaps this reflect more the fact that seniors are the majority of population in the city. For what concern the housing career, in Naples new purchases and assets inheritances were more frequent, because historically families were composed by more members, and more distributed properties and because the average cost of a new property is way lower.

But as the methodological part underlines, it a bit risky to generalise such evidences without data which would have allowed the construction of a representative sample. To develop such kind of elaborations we need to analyse the Italian host population more precisely, and investigate them with all the variables we have identified relying on quantitative analysis.



Certainly, the reasons for the appeal of rent are largely dependent from the capitals, assets and resources at families' disposal. They cannot be detached to the possibilities to have or to acquire immobile asset(s) to be platformised on the digital platform market, whether this is a room (s) or not, an inherited apartment or a second home bought for that investment. How does the housing micro-platformisation vary according to the type of rentals families propose on platforms? How does housing become owned and then platformized? they became owner of the property? Which dynamics influence their decision and which are the new usage or strategies of real estate mediated by platform? In short, how do STR landlordism are mixed within the dynamics of home-ownership then? We will deepen such aspects, and enter into the workings, paths and specificities of the platformisation of housing, in the next chapter.

# **HOUSING EXTRACTIVE FORMS & CAREERS**

## **The micro-platformization of houses & the reconfiguration of home ownership**

The final section of the previous chapter, excavated specifically on the relationship between housing careers and the different host beginnings in the economy of platforms.

Here instead, we shift the focus from the actors to their housing.

The aim of this second empirical chapter is twofold. First, I want to insist on the different modalities through which housing platformisation occur for middle class homeowners: first homes, rooms in a first homes, secondary property or a stock of rooms or apartments (up to three/four). Although being aware of the differences between short-term rentals, holiday homes, tourist rentals, B&Bs, and room rentals ( in terms of accounting, taxation, security and legal procedures) I will not delve here digging through these complexities.

The second part strives in an attempt of analysis, suggesting through interviews the new uses that the transformation the rents mediated by digital platforms seem to suggest for the uses of properties, when it concerns the characteristics of the mode of access and maintenance of the property; the family dynamics of intergenerational transmission of assets, and lastly the changes in the conception and use of second or third homes.

To put it simply, in the chapter we ask: what do Italian households rent? how? where the houses come from and how they have become extraction possibilities? and what such modalities tell us about property reconfigurations?

The voice, then, will be given “to the walls” while simultaneously retracing their “extractive” careers. The chapter also tries to make the local dimension more specific for the reflection.

The conclusions let emerge from the elaboration- which has both descriptive (first section) and interpretative aims (second section)- the kind of re-arrangement and reconfigurations about homeownership that the dynamics of rent are entailing for Italian middle-class homeowners, exploring some of the changes, persistence and novelties that an analysis of the STRs highlight.

### **Between sharing and extraction: forms, dynamics and strategies of housing platformisation**

As it emerged in the theoretical approach, platform economy initiatives can be stressed on a continuum where at the two extremes we find the use value and on the other the exchange value,

whose unifying line is defined with a set of possibilities in between, divided according the degree and combination between “sharing” and “extractive” components (sharing and extraction; sharing with extraction; extraction; extraction with accumulation).

The aim of the first paragraph is to take account of the variety of housing micro-platformisation, particularly considering these aspects, summarized in the table below:

USE VALUE

EXCHANGE VALUE

<i>sharing and extraction</i>	<i>sharing with extraction</i>	<i>extraction</i>	<i>extraction with accumulation</i>
the primary home	room(s) in the primary home	secondary house	stock of apartments, stock of rooms

Table 3 The Forms of Housing micro-platformisation: between use value and exchange value

### The primary home.

When Stella (Milan\_33) receive a booking for her apartment in Porta Garibaldi, close to Isola in Milan, she call her parents, partner or text friends to know whether she can stay for a couple of days -but even weeks-, at their place. “Who is coming ?” they ask. Sometimes are two turkish girl who need to pass a test for the universities close by, a group of friend for the concert of Rihanna... sometimes is a couple of Australian interior designers. If they are willing to host her, she confirms and text the guest back, then she has to prepare a small luggage and leave. Stella has a long copped air and a is 33 years old and since 2014 she used to rent her place. She also has a small wardrobe with a key where she closes all her precious or intimate stuff, "because I don't want people to see my underwear, I'm not afraid they are going to stole them" she laughs. Then she takes her toothbrush out of the bathroom, and puts her favorite body cream with essential oils she bought in India in a basket that she slides under the sink cabinet "so as not to entice guests to use exactly that one!!". Stella is the kind of host who, for economic need rent their main home. This is the peak of the of home sharing ideology which translate into a real practice. Renting the main home requires, as she said, to be ok with sharing personal spaces, allowing strangers seeing what she has or not in the fridge, and being an open book for who is able to scan people looking at their home- from the book you have or not, your kitchen tools, your shoes.

“you have sold your home on airbnb, and you have also sold your life on it-someone has bought it and also gonna rate the home, your life-even if it is a shitty and precarious life- and is going also

to rate you”. As Stella told willing to engage in this is one between a set of “aspetti masochistico dello sbaraccare”, nomadic and masochistic practices this initiative requires.

We can label the modality of renting the entire primary home as characterised by sharing dimensions with extractive, economic aspects, which emerge in the framework of the most variegated life and work contingencies, where the extractive career is accompanied or alternated by the personal use when the first house is not widely used for work or because another house is shared in the context of a love story. Or all three of them or if the house becomes the only thinkable thing that remains in a difficult economic moment.

The extractive careers of those houses are the most varied and reflect the models of the culture of Italian ownership so the habit of intergenerational relationship and solidarity.

The important aspect is that the extractive aspect in this case is very far from the accumulative logics, and remains rather linked to the sharing logics, if not interpersonal, because the owner is not present, but surely in the nature of the economic exchange, because is not marked by changes in paradigms of use, because the extraction is accompanied by a strongly personal use. Talking about extractive sharing does not necessarily mean taking for granted the adhesion to specific values or ideologies found among the interviewees, but rather insisting on the actual dimensions found in the use of the property. Here, we have the dimensions of sharing spaces *and* the extraction, as they we two separate things happening in the same moment. Where the use of the house of Stella show the combination of two paradigms and two uses, which proceed in tandem but that never meet.

### **Room(s) in the main home**

Remaining on the possibilities of extraction linked to their own home, the owners can rent one or more rooms of their property, as Veronica (Naples\_31) began to do a few years after becoming the owner. Since it was in a difficult economic time, with his partner they made available their bedroom, going to sleep in the studio where there is a loft bed. The economic activity has made a great contribution to their family economy, so that they have also started the renovation of the attic, which was already planned, because they imagine that in the near future this could be used by their daughter. However, until then it will be used by the guests, which is why it was decided to build a bathroom in the room, and create an outdoor kitchen on the terrace, so as to make the guests semi-independent.

2011	Materdei, Naples. The home is purchased by V (father's liquidation). 190.000 for 130m <sup>2</sup> and 130m <sup>2</sup> of terrace.
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2014	A room, is rented on Airbnb for the first time at different prices all over the year.
2017	In the home they begin the rehabilitation of the attic, which was already planned but to which is added a private bathroom to be used with the guest provided by airbnb.

*Table 4 Housing extractive career: Veronica*

It is also important to notice that usually owners rent extra or underused spaces. However, when a room is not available, the room is created ad hoc, for example transforming the living room into an extra room to host guests. Such initiatives require, a part from owners willingness to renounce to a space of their home, some work of rehabilitations to re-adapt it to visitors need or privacy such activating the idling-capacity of their living room .

When families do not have an extra space such as the studio or the guest room which they can transform in a short-term rentals, but they want or need to participate in this type of economy, the room is created ad hoc for the STR purposes, in many cases by closing with walls, doors but even tents the living room and through works of rehabilitation or by changes in the furniture. A digitized evolution of what has been called a dual-purpose living room (Sassatelli, Santoro and Semi 2015). Here, the sofa-bed becomes the must have to satisfy the desire for hospitality or the need for rents, which precisely for convertible nature can adapt to two needs: open in the case of visitors or personal guests or closed, where the room and the sofa are back again a sofa in the living room and not a bed in a bedroom:

“abbiamo fatto delle spese di arredamento, abbiamo comprato un divano letto proprio pensando di utilizzarlo...perché questa stanza è chiusa ma in teoria sarebbe il nostro soggiorno!

M- quindi adesso state rinunciando al soggiorno..

G- si praticamente sì, però insomma per l'uso che facciamo della casa noi...perché c'è una cucina soggiorno abbastanza...ampia, quindi non è una rinuncia..poi comunque abbiamo tanti amici quindi avere anche soltanto un letto in più anche per i nostri ospiti...beh avremmo un soppalco ma è abusivo quindi lo utilizziamo nemmeno, figuriamoci per affittare! e ci siamo dati un minimo di elasticità, se ci serve come soggiorno, lo usiamo come tale altrimenti diventa la stanza degli ospiti di airbnb..e c'è una porta, apriamo il divano letto e il soggiorno diventa una stanza. per ripagarci questo investimento del divano letto e pensando in generale ad avere qualche soldo in più che non fa mai male allora avevamo pensato di fare questa cosa” (Milan\_19, Giulio, 36 , unemployed, host, former copywriter)

In the context of the renting rooms, the interviews have shown recurrent tactics that hosts put in place for extracting both capital and safety from their property through the rotation and/or the triangulation of the commodification of extra space and of the type of users of the room(s). The

rotation consists in alternating the use of the extra rooms between personal, medium- to long-term occupants (classic sublet) and to tourists (STRs) all along the year:

“cioè nel corso dell’anno ormai che ho capito quali sono i mesi in cui si lavora di più, e mi capita spesso di affittare la stanza a persone per 3-4 mesi, trovo sempre qualcuno che deve fare uno stage, un corso, o stare in città per qualche mese, soprattutto perchè come sai Milano è carissima...mentre ovviamente quando c’è la settimana della moda, o del design o il salone...o in primavera e estate di solito è sempre pieno, e quindi risblocco le date su Airbnb a quel punto...faccio un po’ girare così.” (Milan\_16 Luciana, 66, room)

1987	Porta Romana, Milan. The home has been purchased with a mortgage (10 years), when Lucia married. Rehabilitation works.
1988-2004	The property is inhabited by the family: mother, father, and son. Parents divorced
2005	Through other rehabilitations, the property is divided in two parts. the second apartment stay vacant.
2006-2011	The second apartment is rented to a employee in the insurance sector.
2011-2013	The second apartment is rented to two Master students.
2013- now	The second apartment is occupied by her mother.
2014	In her home, one room is still occupied by his son. The extra room is the guest room . Her son move to London.
2015	The extra rooms, one with private bathroom and one with shared bathroom are both rented on Airbnb, for 62 and 55 euros/night.

Table 5 Housing extractive career: Luciana

The triangulation refers to the different presence of both tourists and medium/long-term residents happens *simultaneously*, implying effective dimensions of sharing spaces between long-term tenants and visitors. It is put in place when, if the owner has more than one rooms as in the case of Filiberto which with his father renovated a property with the idea to create a B&B

“ci sono le tre stanze e una di solito la tengo per chi ci vuole stare...tanto, da qualche mese ma anche un anno adesso c’è un ragazzo tedesco e lui è antropologo e sta facendo un dottorato sui tatuaggi, si e...sta là, mentre quella in fondo, che è quella è di papà quando... torna papà, a di solito la fitto sempre ai turisti, ha il bagno in camera, ora c’è una coppia di belgi. poi c’è quella soppalcata, che se quella di papà è occupata va là, mentre se torno a \*\*\* fitto pure quella...in questo modo, dato sto campando di questo io so che ogni mese dei soldi in qualche modo li prendo” (Naples\_27, Filiberto, host, sport coach, two secondary homes)

?-2002	Naples, Materdei. two separate properties are inhabited by the grandmother and the great- aunt of Filiberto .They passed away.
2002	The two apartment have been inherited by Filiberto's father and uncle. The first apartment has been rented to a journalist for a local newspapers; the second stay vacant.
2007	The uncle of F. come back in England and he transfers the property to his brother. the house returns to having tenants: a family from the Philippines.
2012	Filiberto 's father renovates both the apartments, by uniting the properties. The property, composed now by 4 bedrooms, are rented to 3 different long term tenants. He keeps one room free for personal use, when he came back from England too.
2016	The three rooms are rented separately. In the first one to a German PhD student for 310 euros/monthly. the second and third rooms are rented for 45 euros/night each.

*Table 6 Housing extractive career: Filiberto*

This strategy can be interpreted considering two aspects. On the one hand, it n the other it offer a certain degree of control of the property, when one long-term tenant occupy the room. A strategy is described to be a which have the interest both of the property owner, to avoid too unrespectful or noisy tourists which may damage the property, or induce the complaints of the other inhabitants of the building, which is an interest of the tenant as well. On the other hand, it constitutes a way to rely on a fixed rent in the months that usually STR can't guarantee enough gains, namely when the STR market and tourist turnover is at a standstill and to increase the substantial but fluctuating rents " linked to seasonality or events of short rents, with less profitable annuities but stable during the year:

We witness here also different degrees of " privateness " in the possibility of renting a private room. The guest can have his room located upstairs with perhaps her entrance and her bathroom, a solution then semi-independent, or almost separate from the owner can rent his room and recycle the study, as in the case of Roberta above.

Private rooms in long-term residential dwellings are new spaces that are born "extractive", never inhabited; they are spaces rethought, when a living room, playroom or home-office is transformed into a bedroom to accommodate unknown guests with whom to share the bathroom, or they are spaces reused: the bedrooms of the children, or other family or friends spaces, who were of the family, these last ones are manifested when the extractive careers of the houses emerge when the residential careers of some of its occupants are started or modified, in which, in any case, the dimensions of the sharing is at least active, daily, real and it penetrates with the aspects tied to the

extraction of value from the property: extraction *with* sharing, as it emerge in the paths, which emerge sometimes also before the development of platform economy.

### **A secondary property.**

With the analysis of second houses or the stock of property we really enter in the dynamics of purely extraction, as with the most problematic aspect of STR and the platformisation of housing commodification. Entire apartments put on the market are, on average the 70% of the total offerings, and are creating severe unbalance of locals housing market, already suffering of different pressures in both cities. However, as for now there is no means to know how many properties between entire apartment are primary houses.

At the micro level, the platformized commodification of secondary houses happens when a small owner first decides to use an inheritance, to buy a new property or to recycle a second property by placing it on the market for temporary tourist use rather than long-term residential use.

There is a great variety of shapes, and paths which people who received, or transform or buy a second home to and rent it to tourists. In fact, as for the primary homes, the house can be inherited; reused, or purchased exactly with the purpose to create a *Locazione breve*, a CAV, but as we will see afterwards, also a *Affittacamere* which is sponsored singular rooms on the websites for STR.

However, despite the fact that the outcomes which emerge from the aforementioned three inputs are identical, there are different procedures and methods by which the only extractive dimension is achieved. Indeed, it depends largely on the origin of the house, and precisely considering the residential or extractive career. Whether such paths, deeply tied to the past, the new beginnings are also profoundly influenced and dependent on old endings; whether they or projected in a future where everything can still be anything, or whether they are moving in an intermediate space-time, when there is the privilege in which a change of direction can still be sustained with some readjustment. In particular if the host buy a property to be renovated or furnished she consider the need for renovations, new reorganization of spaces, reuse or new purchases of furniture and accessories for the home, which must be re-adapted to the type users called "*dormi e fuggi*"- "sleep and run". The transformation of a second property, which must also re-adapt to specific features, is in fact "facilitated" with the national law on *locazioni brevi* (law 96/2017) which allow the transformation of residential properties into non-hotel accommodation through tax relief and administrative relief, encouraging, in fact, the development and dissemination of short-rentals from holiday homes as a form of valorization of the existing urban real estate capital. The transition of the property from the use value to the exchange value reaches its peak.



### *Inheritance.*

Inherited real estate assets can be sold on the platform as they are but sometimes if they belong to old members of the family after more or less relevant work so that often require unscheduled maintenance or readjustment work. The rents coming from platforms are seen a good incentive to proceed with different sort of rehabilitation, especially among younger hosts who if not helped by the family often do not have enough savings to meet the costs.

On the other hand, in addition to the inconveniences of the antiquity of some solutions including old furniture, yellowed walls, old bathroom furniture or problems with the electrical system or heating (if not absent in some Neapolitan houses in the neighbourhoods of the old town), are compensated by the merits, such as the original ceramic tiles "with all their cracks" made of Lombard grit, or the "creaky when you walk on it" parquet of canes. In these cases, in fact, also plates with family initials engraved in gold, crystal glasses, the *nonno's* leather-armchair with the cat scratches or the aunt's white sheets with embroidered-crocheted edges are often left in the apartments, to give to their home the atmosphere of the ought-after authenticity.

The inherited properties are the richest in history. They send back one or more generations: they can be houses that were first houses of some relative, or indeed houses already used at the time as second homes, in the context of the extraction of pre-platform rents, to long term residents. Such in the case of Silvia, a 63 years old women (Milan\_3) short hair with a dark red colour, who rented her mother's two-room apartment for a few years, located in a renowned area of Milan, first to acquaintances and then in the economic context of the platforms for accommodation rentals.

As it emerge in the table of the extractive career of her house, the rental house emerges before the expansion of the economy of the platforms but is strengthened through the use of Airbnb, taking advantage, as has often emerged in interviews in Milan much more than in Naples, of specific events such as the Salone del Mobile. Although the activity in the periods richer in events in the city allowed her to extract from her accommodation an income of just over 2000 euros, Silvia soon got tired of the bureaucracy of registering guests and coming and going to receive them, as well as cleaning. In fact, she sees the sale of the house which is, a year after the interview, "in negotiation" (in trattativa) as a good way to enjoy a real, self-provided pension, defined as very low because of her previous career as a freelancer in the world of translation.

Then, the sale is configured to be a way to extract all the liquidity that had been frozen in the house at once.

1970-2010	Milan, Naviglio Grande. The property is bought by the parents of Silvia. In 2010 also the mother of S. passed away. She inherits the property.
2010	The property is rented to some acquaintances.
2012-2017	The property is rented out to visitors in the occasion of the Salone del Mobile, and then to tourists on Airbnb for 95 euros/night.
2018	The property is going to be sold soon.

Table 7 Housing extractive career: Silvia

*Purchase.*

Of course, also inherited house have been purchased once, here we want to stress the dimension of a purchase that is carried exactly with extractivist aims. It is the case when a house begin its life with new owners without witnessing a residential use, when the buyers engage in the economic effort for the purpose to extract and not live in it, as for who purchase for making investments in the recent STR market. As it has been noticed, the house is evident to take the form that its inhabitants intend to give them (Saunders 1990). The opportunities enhanced by platforms and the stras and the rentability configurate as an opportunity which also who does not have a property can manage to buy one, that is when liquid wealth is activated and transformed, through platforms, in a immobile wealth. Using all the resources or savings at their disposal converging into a fixed asset from which to extract both rents and an occupation, so it will be not wrong to say that is purchased *ad hoc* for a solution of STR.

In Milan, only more upper, wealthy strata of the local middle-classes are in the economic position to afford a new purchase in the most interesting area for tourist out of any personal or family residential usage.

Rather, new purchases for str investments appears significant in the Neapolitan sample, where a great amount of savings is investing in the centre, which is not possible to do with the same ease for the (young) middle classes of Milan, precisely because of the different configuration of the Milanese centre and especially for its prices per square meter.

Then there are those who engage in a purchase of a second property with exactly the aim of making it a holiday home. In these cases the purchase is very considered, and the research of the perfect dwelling is sought in the areas most frequented or affected by tourism, and will satisfy also the requirements of a specific budget, and eventually the concierge if they want more security and control, or that there is not, in case they prefer to proceed informally. The choice, in the major

parts of the persons interviewed is oriented towards small sizes, and tends to the two-room apartment or three-room apartment having in mind the couple of tourists.

Who has not a relevant budget prefer to buy a property already rehabilitated even if that means to accept the conditions in which it has been made

si l'ho acquistata da un proprietario napoletano che vive fuori, in un'altra nazione, era ottobre 2016, poi l'ho ristrutturata terminando i lavori a marzo 2017, quindi il primo aprile abbiamo aperto, la casa si chiama \*\*\*\*\* ed è un'idea familiare, è partita tra me e mio padre. dall'idea di voler creare un qualcosa di nostro ecco- la prima cosa è stata ehm, la quadratura dell'appartamento cercavamo qualcosa per la coppia e al massimo un bambino...nella ricerca abbiamo guardato poi la zona.. soprattutto al di sotto di via toledo, significa verso...la stazione per capirci. perché i palazzi.. alcuni, anzi la maggior parte sono più ampi lì, poi abbiamo cercato un palazzo che avesse il portiere, e quindi sai c'è un aiuto in più..è stata fatta una scelta mirata, se tu stai in un palazzo piccolino in cui bisogna fare la ristrutturazione oltre all'acquisto...allora per me non va bene. se invece hai un'eredità è normale che tu quello hai e quello devi sfruttare ovviamente. e noi avendo la possibilità di scegliere, abbiamo fatto questo tipo di scelta.. vedi c'è anche la cabina armadio abbiamo creato questo divisorio per far risaltare lo spazio! e l'ha fatto un architetto con un falegname napoletano. tutti i mobili sono su misura, be il mio appartamento non è luxury però è di alto livello, abbastanza...

(Naples\_13, Mariangelo, 29, entire apartment).

Instead, Those who have more economic availability and cultural capital then indulge in the furnishings, or decoration choosing or not Ikea or the custom-made kitchen, the creative reinterpretations of products or works of the place made by local artists or classical stamps photographs of the monuments of the city, where in some cases are also taken into account the suggestions of the home stager that help hosts to make the property attractive in terms of aesthetics and more adequate in the functional and internal organisation, fitting to a temporary use:

alcuni mobili c'erano, altri li abbiamo messi noi, la camera da letto, il letto lo abbiamo fatto fare in ferro battuto, un po' shabby mentre nell'altra casa è un po' più rustica e abbiamo fatto foderare il divano, tutto colorato e un po' vintage, abbiamo messo i dischi anni '50 e invece l'altra è un po' più rustica proprio, è fatta a casa napoletana proprio, ci abbiamo messo le...cucchiarelle appese, le calamite, le targhette con totò e tutti questi fatti così, qualche foto di napoli... (Naples\_39, Mimmo 39, host, former commercial representative, second home)

*Reuse.*

The reuse of housing is considered both in terms of personal use or used by others i.e. when it is not used by any member of the household, for example when it is rented to families or students. In the first case, STRs emerge as an option of what can be considered as forms of recycling those that for various reasons have been considered by the owners to be wrong or errors. Wrong inheritances, wrong purchases, in terms of square meters, external conditions, inner situation, located in what they define as wrong neighborhood. But also "wrong" for the personal use that was thought to be made. The family of Salvatore, whose father is a small business owner and whose mother housewife in 2002 which decide to move from the area of Carlo III place and buy a property close to via Chiaia, a last floor, 180mq for 400.000euros that it was supposed to be the house they were going to move into. However, they agreed that the home was inadequate for the family needs and specifically for the physical structure of the property which was without lift. To remedy a large wrong purchase deemed inadequate for the needs of the family, a *wrong* investment for personal residential use turned out to be the *perfect* extractive one for temporary users:

M- ok....e avete comprato questa casa per starci voi e poi...

C- e poi ci sono state varie obiezioni dei miei genitori, da parte di mia madre! se ti devo dire la verità anche da parte mia. uno deve stare comodo, ti posso assicurare che senza ascensore è bella tosta la cosa! ma ormai sto acquistone sbagliato lo avevamo fatto.

M- di quanto stiamo parlando?

C- 400.000 euro. questo è il mercato immobiliare normale, e questo per 180 mq. quindi poi l'abbiamo modificata in modo tale che ne sono uscite delle camere. delle camere private da poter utilizzare e quindi anche lì stiamo facendo la stessa cosa. Infatti mo prima di venire qua mi sono messo al telefono con una signora che chiedeva disponibilità. e quindi stiamo facendo la stessa cosa, su airbnb. (Naples\_4, Salvatore\_32, four properties)

As it emerges, like any recycling practice, this one too has involved the separation of the constituent components, which then materialize- when the objects are of a real estate nature - with the fragmentation of the property into small rooms with bathrooms, because it required changes to the apartment to adapt it to new needs and new users.

Secondly, the practice of the reuse of the property concerns all those host who were used to extract a rent even before the success of vacation rental platforms, and specifically it is the case of who change their mind about renting to tenants families, or who had made the many years ago an investment in a property that they were used to renting to students. It should be pointed out that the rents related to real estate far outweigh the capitalism of platforms. The increased digitalisation, the changes in the labour market toward unemployment or precarization the increased fragilisation, and vulnerabilisation of lower class tenants, is linked to tourism the market STRs to increase

revenue privileged the process of *mise en tourisme* (Boltanski and Esquerre 2017) of housing, so that the practise to renting to tourists becomes "the first best", as the Paretian would say:

“Quelli che prima erano gli appartamenti che uno destinava agli studenti adesso molti di questi qua sono diventati più redditizi come appartamenti per turisti poiché c’è la zia, il papà, il cugino che teneva un appartamento e gli dici: “Sai che c’è? Te lo faccio fruttare meglio se me lo dai a me che non c’ho un cazzo da fare... ti faccio guadagnare di più e lavoro pure io, vuoi no? “ Il vantaggio è che l’appartamento ti viene mantenuto meglio perché me ne occupo io, il vantaggio è che tu ce l’hai sempre a disposizione qualora un giorno tu voglia vendere. Non devi aspettare che magari c’è un impiegato dentro che tiene il contratto di un anno, magari a te serve la casa immediatamente perché devi venderla, perché ti sei separato e dunque ti serve riprenderla. Con il bed and breakfast, o comunque la casa affittata a turisti immediatamente te la riprendi, con un affitto stanziale devi aspettare che scada l’affitto se no a volte non se ne vogliono andare dall’appartamento. Quando ci metti le persone a lungo termine è sempre un terno al lotto” (Naples\_21, Biagio, 47).

The case of Lorena, 59 years old freelance journalist (Int.n. 21) clearly show how the uses of what we can consider as her secondary house have changed over time, since when the property has been built by his greatgrandfather. The table below represents the micro history of the second house uses and ways and forms, alternating personal uses, or extractive, and how they changed over the years (100). Thus, the career of the house begins with the intent of personal/work use, first residential, hosting tenants, friends and family members. Then it is marked by different uses over time, which alternates personal uses, traditional types of rents, up to recent years when the house, from one reuse to another, starts to be considered as an opportunity within the digitalised economy, and become platformized, hosting temporary workers and tourists.

1919	Milan, Via Meda. Lorena great- grand father opens a tannery, buildings also a set of apartments for the family members and workers.
IIWW	Bombs partially damage the building of the houses and the factory. Rehabilitations costs.
70s	L grandfather declares the ceased activity. No one of his family is interested in pursuing the activity, and costs are too high to adapt the factory with the new tannins filters. He retires.
1980 and 1981	L's grandfather and father die. The large family faces high succession costs. Some of the apartments are still inhabited by close members of the family, workers or other partners of what was once the factory.
1999	The mother, sisters and cousins of L decide to sell the factory and the houses in order to partially cover the costs of succession.

	L“saves” 3 apartments, one of which was the family home in which she and her family lived, plus two houses she would eventually gift to their two sons. She and her husband pay for the three lodgings plus the car box “in cash”. They continue to live in the property with their two sons.
2000-2004	The third apartment is rented to a senior lady until she had been able to live alone.
2002	The first house needs to be renovated, as for the second dwelling, but since R no longer has liquidity, they makes a ten-year mortgage also to redo the roof and the floating starways, adapting it to the expensive Unesco requirements.
2004	The second apartment is momentarily connected to their house. The third house is rented out to students.
2008	The third apartment is rented to friends in exchange for the payment of utilities only.
2010	The third house becomes the home of Lorena’s sick mother and her mother sick husband, both in the wheelchair, until they both passed away.
2015	The older son move in the second dwelling. The third apartment is renovated in a STR-oriented way.
2016	The listing of the third apartment composed by living room, kitchen, bathroom, and bedroom appears on Airbnb for 100 euros/night.
∞	In the future the third dwelling may return to be a home for the younger son, in case of need.

*Table 8 Housing extractive career: Lorena*

In our continuum where at the two extremes we found sharing and extraction, and at the opposite, extraction with accumulation, here the extraction, and the extraction with accumulation is sometimes challenged with some forms of sharing, where, in any case, the capital is drawn from its own specific expertise by the fact the owners makes themselves available to the guest with the organization of events, preparation of typical dishes, suggestions or advice, to the point of offering to accompany guests around the city. Both in Naples and Milan, the degrees of sharing, if not possible precisely because of the format proposed, are negotiated from time to time by different actors, depending on the creed, and the time available. Sometimes they are non-existent, others present, at the discretion of the owner, as well as the economic exchange required for these extra services, which some host offer free of charge, and others proposing a proper tariff.

Some hosts converge their proposals within the platform itself, in the framework of “Airbnb experiences”, offering photo-shoots, gastronomy tasting, walking tours, or cooking classes, so that their

experiences can become interesting even for those guests who do not stay directly with them, as it does Michele who lives in a Casa G\*\*\*\* and who organizes a tour of Porta Venezia for also closer host and guest for 25 euros each:

"I accompany you to take pictures of the Liberty buildings in Porta Venezia (Casa Guazzoni, Casa Galimberti, Cinema Dumont), the gardens of the Hotel Sheraton Diana in Viale Piave where there was the first outdoor swimming pool in Milan (Bagni Diana), the stables of the trams between 1860 and 1900 in Via Sirtori (SAOM), the area of the Lazzaretto where the plague victims were brought in 1600 with the church of San Carlo in viale Tunisia recently restored and the remains of the building in via San Gregorio, now a Russian church, the entrance of Diurno Venezia in piazza Oberdan, a public bath built in 1925 now under restoration".

### **A stock of properties, a stock of rooms**

Bearing in mind that any property can be bought, inherited or reused in the context of short-term rentals, even with regard to those who rent small stocks of apartments remains valid what has been said for the modalities that occur for the second homes analyzed in the previous part. The stocks can be composed of houses all inherited, or a mix between inheritance and new purchases, or between new purchases and reuses. Clearly all modes are equally possible, although a reflection on the local dimension suggests that, given the focus on the middle classes, it was rare to interview in the most central parts of Milan a young adult which has recently been able to buy two or three new properties near the centre of Milan, because this would not occur within the perimeter of the economic resources of the middle class (even if not having found something it does not mean that what was searched does not exist at all).

In the case of Marisa, in Naples, thanks to her father liquidation and an extra mortgage from her mother they were able to buy her two houses in the historic centre, whose purchase has been careful and targeted towards those proposals most potentially "airbnbifiable", which has led to discard the most affordable solutions of a prestigious neighborhood, with the aim instead to enhance the offers possible with a given budget. Instead of buying a single house with 200,000 euros in Chiaia, Marisa's family is committed to buying two properties, at about 90,000 euros each in two central alleys within the perimeter of Unesco, leaving a margin for restructuring costs. A strategy that during the interview she defines as "a big one" because it returns her up to 3500 euros gross, which is encouraging her to plan a new purchase to increase her stock of housing and broaden her rents.

I- è stato un acquisto proprio mirato , organizziamo questa cosa per i turisti, perché appunto questo amico mi aveva fatto capire che poteva funzionare al centro, più che a Chiaia, dove avrei voluto comprare.

M- quindi avete cercato anche lì?

I- siamo andati a vedere anche lì ma i prezzi erano...più elevati ovviamente. noi non volevamo spendere più di 200.000 euro. A Chiaia la trovi anche la soluzione a 200.000 euro , però è comunque lontana dal centro storico. è più vicina al mare però te lo devi ristrutturare e farci tante cose quindi non conveniva. alla fine noi spendendo per quei due...più o meno 90.000 euro ognuno, ci ho fatto una pittata e il bagno ma non erano gli stessi soldi che avrei speso là. (Naples\_12, Marisa)

2015	Naples, <i>centro antico</i> . Two properties are purchased for 90.000 euros each One in via Atri, from a family from Salerno which in 1999 purchased the home for their son to attend university (that the parent of Marisa purchased thanks to liquidation); One close to Sorbillo, whose previous owner was a constructor from Rome (purchased through a mortgage). Little works of rehabilitations: bathroom, wall painting, furniture.
2016	Both apartments, one with terrace are rented for 50 and 60 euros/night on Airbnb.
2020	Marisa plans to purchase a third apartment to be rented on the STRs market

Table 9 Housing extractive career: Marisa

Looked in an historical perspective, the pathways towards platformisation-and the reuses of housing, both in Milan and Naples, may concern any kind of property which change their users, but has been found especially relevant for what concern the apartments which present huge square meters and that are composed from various chambers. It concerns such historical apartments with many rooms in buildings that precisely because being spacious were convenient for renting to students. Now because of the large surface areas and the number of rooms, they become perfect for renting to tourists or visitors as well as the conformation consisting of numerous rooms with living room and kitchen (circular shaped developed around a central shared area in Naples; and linear shaped, developed along narrow corridors in Milan) and perhaps more than one bathroom. Although the dimensions and configuration have become obsolete and inadequate for the habits and smaller composition of contemporary families, they were very well suited for renting to various students.

With the arrival of platforms for short-term rentals and the increasing importance of the tourist economy, these structural characteristics of the dwellings have become even more interesting and suitable for renting to visitors, after little, medium or important works of rehabilitation. In the first two cases, through small and medium renovations such as changes in the furniture or the addition



of en-suite bathrooms, it is possible to transform what were once apartments for a large family into a concentration of rooms where host can pursue the activity of *affittacamere* (*guesthouse*) and through some expedient to bypass the rules, even that of B & B .

This was an interesting idea for Alessia, to reconsider the structure and users of the property her father gives her. So she has created one more bathroom, she added to every room a colored sofa, kettles, instant coffee and tea bags, with the addition of a kit of towels and city maps- in two room she also put a TV screen and she rents every room for around 60 euros by night, and also engaged a person who can help her doing the cleanings and the check-in, transforming the usage of one of the rare building in old Liberty -style in Isola:

“ beh e cosa è stato? diciamo che mi ero proprio stufata di fare continue modifiche ai contratti, e ogni volta pagare il commercialista perché è successo spesso in questi anni di affittare a gruppi di amici, di studenti che poi magari litigano e non vanno più d'accordo, e uno prende e se ne va, e bisogna trovare qualcuno, poi questo qualcuno non va bene, poi si fa il nuovo contratto, poi una persona deve partire in erasmus e arriva un altro...eh, ragazzi miei!! insomma credo lo saprai anche tu come funziona quando si vive in tanti in una casa, e anche tutti i problemi con gli spazi comuni, la gestione delle spese, e io ricevevo anche questi soldi sempre a metà..uhm, non mi dilungo oltre. Appena...appena è scaduto l'ultimo contratto...che si sono laureati...se non sbaglio tre dei quattro nel giro di qualche mese...io non me la sono più sentita di partire di nuovo con un'altra storia del 4+4, e ho parlato a questa ragazza che restava spiegando un po' la situazione..e in fin dei conti anche lei non aveva voglia di cercarsi due nuovi coinquilini.. già nel corso del tempo mi ero un po' guardata in giro e non mi sarebbe proprio dispiaciuto vedere un po' se affittando a turisti la cosa girava meglio.[...]e quindi ora la casa è così come la vedi, è una bella proprietà grande, ci sono queste quattro stanze che sarebbero collegate ma che ho fatto chiudere, e nella prima si sono quelle due signore russe che hai visto uscire, là di fronte, quando finisce il corridoio c'era ...ho fatto fare quel... un bagnettino in più, e ho comprato dei divani da mettere in ogni camera, c'era una svendita di divani&divani..... perché ho pensato che non essendoci più il salotto...quando tornano dopo aver girato tutto il giorno avranno voglia di sedersi no? (Milan\_28, Alessia 44, host guest house, )

1982	Isola, Milan. The property has been purchased by Alessia 's father.
1982-2001	The property is used by the father of Alessia as an office and as a support point for sleeping before leaving to work, due for its proximity to the Station.
2001-2005 2005 2005-2014	When the father retired, the property is rented to a family from Puglia. Alessia starts to manage the property. The three bedrooms of the property are rented to a set of different students of Bicocca.
2014 2015-now	The property undergoes a small renovation. Three rooms are rented on Airbnb for 55 euros/night each. The room with the private toilet (which was the living room) is rented out for 65 euros/night.

*Table 10 Housing extractive career: Alessia*

But for those for whom a major renovation is considered feasible both in economic and architectural terms, the large (family) home can be divided into smaller, independent parts, retrieving 2-3 of studios or two-bedroom apartments very suited to the demands of the tourism market to be combined with a possible personal use which can also come a fortiori or a posteriori the renovation to be done.

Ciro, who sold a property he inherited in the very central area of Decumani, where he was able to create three two-room apartments which, after living there, and being renting the other parts to students, or friends. he rents now on Airbnb so that he is also able to pay a new rent in a bigger apartment with his family in another neighbourhood:

“la casa di quello zio però era molto grande, perché all’epoca ci vivevano in sette e già quando ci restò a viverci solo mi ricordo che chiuse delle stanze. e ...anche per me quella proprietà proprio enorme era, quindi, bell’e buono con mio padre decidemmo di dividerlo, cosa che ora sono proprio soddisfatto di aver fatto... e ricavammo tre piccoli appartamentoini, di cui due soppalcati, in uno Per un po’, come ti dicevo, ci abitai con quella che era la mia compagna, ora mia moglie... e gli altri affittai...a qualche studente o amici o conoscenti, poi come.. grandissime litigate con persone da cui che non ti aspetteresti mai di ricevere delle incula...delle fregature, tipo che un amico di un amico se ne andò senza mai pagarmi il riscaldamento. Vabbuò, poi appunto due anni fa è nata la bimba e non ci si stava più li dentro e viste le esperienze precedenti , e visti tutti i turisti che mo camminano per la città...tutti e tre ora stanno su Airbnb” (Naples\_35, *Ciro*, 36, entire apartments, Centro Antico.)

?-1980	Napoli, Centro Antico. The home is inhabited by the parents of <i>Ciro</i> uncle.
1980-1985	Earthquake. The property stay vacant because of the damages.
1985-2002	The enlarged Uncle's family returns to live in their property. In the meantime, the parents of the uncle die. The uncle ages alone in the property, hosting some cousins. The uncle passed away. <i>Ciro</i> inherits the property
2003-2015  2016	The property is renovated, creating three different small apartments. One apartment is inhabited by <i>Ciro</i> . The two other dwellings are rented out to friends or students. <i>Ciro</i> family needs a bigger home. They move in Materdei, paying a rent there.
2016-now	The three property are rented on Airbnb for around 65 euros/night each.

Table 11 Housing extractive career: *Ciro*

However, both in the case of *Ciro* and *Alessia*, what was once a second property converges in a structured situation, being actually not exactly a home but a stock of rooms or lodgings which provide gluttonous revenues which also require new efforts in terms of management, bureaucracy and work.

From the interviews also emerge that the properties rented out by multi-owners, may also not come from a fragmentation of a large property, but from different properties located in different areas: they can clearly be a mix: two purchases, they can be all inherited properties, or a mix of inheritances, new purchases or new utilisations.

*Biagio* started transforming his first secondary apartment, an investment he did in 1999 in a B&B in 2004, so before “the invention” of platforms for accommodation rentals. He did so profiting from the law promulgated on the occasion of the Jubilee which, according to him, was made to amplify the accommodation sectors in view of the arrival of many Believers. This law with regional differences, made it possible to rent one or more rooms, up to a maximum of three and with objectives of revenue *integration* in the same house of *residence*. It is important to underline these aspects in italics to draw attention to the fact that, in the specific case of *Renato*, but also in various others, the activity of BeB is now emerging no longer with integration scopes, but as a substitution of the entire work-revenue, and that the B&B initiative takes shape no longer in the house in which

the owner live, but in other houses entirely occupied STR, in which it is obvious that no one lives. This is as clear as it is in Naples and Milan.

In Naples in particular, Biagio can exercise partially in order because it relies on a new amendment to the law that extends the possibilities of B&B from three to four rooms in rooms (as for Milan) where the residence is no longer required, but is required only the domicile. In addition, there is no requirement for a compulsory closure period (of around three months in other regions). From here clearly emerge the intentions of direction also taken by the administration in the field of “ricettività turistica extra-alberghiera”.

His stock of apartments is constituted by a series of bed and breakfasts, conceived as many room in an apartment with a living room, or apartments rented also entirely, which are the result of circulation of assets, exchanges, usufructs and gifts, Selling of properties outside Naples, in the countryside or outside Campania to finance new purchases which happens between the extended networks of his and his ex-wife family. An amount of resources for rent extraction which led him to leave the profession of architect to devote himself to the full-time activity of property management, as it emerges from his words:

Poi parentami vari hanno deciso di vendere delle seconde case in posti magari di mare, in posti che erano saltuari per avere una rendita più generosa della proprietà e magari guadagnare bene e poi permettersi, invece di andare sempre nella stessa casa in vacanza, di andare da qualche altra parte perché i soldi a disposizione erano maggiori. E dunque sono state vendute delle case, ne sono state comprate altre e io mi sono a mano a mano ampliato. Dicevamo, a un certo punto io avendo molte proprietà ho dovuto fare una scelta: se lasciare l'attività di architetto, se lasciare questa oppure fare tutte due e vivere però con una situazione di moltiplicazione di impegni. A questo punto ho fatto la scelta di dedicarmi full time al bed and breakfast e paradossalmente, forse neanche tanto un paradosso, avendo più proprietà e anche più facile la gestione perché per esempio una donna delle pulizie le puoi garantire un mensile, un fisso perché avendo molte camere hai più camere da fare ogni giorno. (Naples\_,21 Biagio, 45, four entire apartments, host and property manager, ex-architect)

Where his participation in this form of enrichment economy of the family real estate heritage is accompanied with the most sophisticated story-telling, which aims at providing strengths to the triple process of valuation, valorization and value extraction (Boltanski and Esquerre 2017; Fourcade 2017) of his stocks:

The renovation, carried out by the architects and manager, “the rooms of the three homes are pervaded by an ancient soul, preserved through a logic of rehabilitation and recovery of the original building elements and materials, contemporary forms and creations, southern materials, colors and objects drawn from the rich heritage of Neapolitan craftsmanship and iconography of the south, and eclectic, for the exotic notes of treasures of past travels.

The apartment, consisting of five comfortable bedrooms with bathrooms, a large and sunny living room, a fully equipped kitchen, offers environments characterized by the wide, ancient breath of the high ceilings and the warmth of the terracotta floors.

An enchanting terrace, characterized by the fresh blue tones of the tiled benches and populated by camellias and antique roses, offers a table in the shade of a cannula and an ideal place to enjoy a dinner outside”.

It is hard to find in such arrangements any non-economic dimension, where only the extraction with accumulation emerge as a distinctive feature of the platform-economy oriented extractive career of housing, together with new forms of professionalism in the field of rents.

## **STRs and the reconfigurations of homeownership**

This second section is divided in three paragraphs, each of which re-consider one of the three features of the Italian housing system, by looking in it with the lens of STRs, searching for and discussing specifically the changes or persistence that the empirical work brings out.

### **Short-term rentals and homeownership**

As we saw in the previous chapter, short-term rentals are sneaking into the practices homeownership at different levels. Since many of them were perhaps quite clearly processed in the previous chapter, we confine the scope in a summarising nature.

Each dimension would require a precise and individually elaborated analysis, which we reserve the possibility of doing in the future, as a form of in depth- studies which would only elaborating on housing. Here, we would only explore some aspects of it, by furnishing an account of the aspects that have emerged more clearly in the interviews. The first two dimensions concern only young adults in their first purchase, while the second dimensions impact also on adult and seniors.

Access to homeownership	covering the purchase costs by extracting new liquidity, payment of the loan.
Conditions of homeownership	dimensions and quality of the asset, (e.g extra rooms.
Maintenance of homeownership	Rehabilitation costs; condominium expenses.
Homeownership mobility	changing home; changing neighborhood.

Table 12 STRs and homeownership: infiltrations, changes and persistence

Daniele lives beyond the inner courtyard of a palace in Porta Venezia, on the ground floor, where a plant of wisteria (dry) decorates the entrance. He is an artist and the table is invaded by pencils and a large sheet of paper on which he continues to draw during the interview. On the sofa, a computer plays Dvorak's 9th symphony and other pieces of classical music. Two years ago he became home owner, and in his narrations he let emerge how much the possibility to rent an extra room had been tied from the outset as a way of falling within the expenses of the loan, which amounts to 700 euros per month to cover the total cost of the purchase of his home ( 180.000 euros). It can be said that the Where concrete initiatives of STRenting take shape specifically with this objective:

“il mutuo lo paga airbnb...(risata) questa casa era predisposta per questo tipo di situazione infatti l’ho fatta ristrutturare apposta, dato che la signora anziana che ci viveva prima non aveva sistemato il riscaldamento... e quindi invece che avere una rata del mutuo che ti uccide, la reintegration così” (Milano\_ 13, Daniele, host&artist 34, room)

However, it is not always that hosts are not in a position to sustain home ownership without the rents of the platforms, they could do it (obviously, if the do it with a mortgage otherwise banks would not have done credit), but all their earnings would be dedicated to pay for mortgages.

Sometimes the idea of renting emerges *a posteriori*, when visiting the home for a purchase they realize potentially houses furnished with airbnbifiable spaces. In Naples young host who did so, then admit that the rents of Airbnb fully cover the monthly expenses of the mortgage, so the hosts raise doubts about how they thought they could do otherwise. In fact, such a situation emerge in the case of Vilma and Pietro a couple of 33 years old Neapolitan (IT specialist and teacher) with a 24 months baby:

Marta- e nella vostra testa questa cosa dell'acquisto quindi sarebbe andata avanti lo stesso anche senza airbnb? o le due cose erano legate?

I- no, cioè sarebbe andata comunque avanti, anche se dopo un anno che lo facciamo mi chiedo francamente come..cioè veramente! noi da dicembre a ...questo mese qua...praticamente quasi un anno...con airbnb ci siamo pagati mediamente due terzi del mutuo! tutti i mesi! per cui...500 euro ogni mese...forse un poco di più. e quindi siamo tornati...è vero noi paghiamo come un affitto di una casa che era un terzo di questa. quindi diciamo, noi non abbiamo cercato una casa che avesse la possibilità di airbnb ma quando abbiamo visto questa lo abbiamo pensato subito che lo avremmo fatto! almeno per un primo periodo. (Naples\_2, Vilma and Pietro<sup>32, 33</sup>, room in the primary home)

2016	Naples, Spanish Quarters. Vilma and Pietro buy their first home together, with money gifts and a mortgage, from a Neapolitan architect. The apartment is already rehabilitated.
2017	The upper part of the home become platformised for 55 euros/night.

*Table 13 Housing extractive career: Vilma and Pietro*

Both cases show the participation and intersection of the platform economy in more or less intense ways, contributing to the dangerous interpenetration between forms of housing and finance in new ways, as what I would call "financialization through platformisation" that would be widely supported in the recent work of Aalbers (2017). As a property manager notes, this would put families-and young purchasers in a position of fragility where the unstable rents can eventually not allow them to contribute to the payment of mortgage equally each months both for first homes, but also for investments, since the majority of secondary homes are purchased through a mortgage (Brunetti and Torricelli 2016):

“per esempio quelli a cui le banche attivano dei mutui, beh ovviamente hanno tutti i requisiti, ma se credono di fare affidamento su quello (Ndr la rendita airbnb) sbagliano...intanto i guadagni seguono la stagionalità, quindi magari dei mesi guadagnano pochissimo, e durante l'anno quei mesi possono essere almeno 3 o 4...chi procede in questo modo ha bisogno di una rendita fissa, non fluttuante come quella di questi affitti brevi, altrimenti si mette in situazioni...difficili” (Milan\_, privileged informant, real estate agent.)

For what concern the housing conditions, both in Milan and Naples, the idea of extracting rents then impacts also on the house choice, in terms of square meters and quality of the house, considering specific characteristics, whose purchase is motivated projecting it into a future in which these extra expenses are paid over time through the platform- rents. This also applies to those young people who, helped by the family, with or without mortgage, and who count on returning

to the amount that "exceeds the budget" by renting one or more rooms through periods more or less long, but also by deciding to rent the whole new apartment, extending the period at the parents' house for a year or two, so as to immediately recover the sum that was set:

“La mia compagna voleva a tutti i costi un ultimo piano, perchè gli piace...vabbuò, anche a me, questa vista, ma ormai i prezzi degli ultimi piani con la terrazza si sono alzati tantissimo...e stavamo fuori dal budget di circa...10.000 euro. quindi dato che già a casa da... con i miei coinquilini a Livorno vicino al porto si fittava una stanza...abbiamo pensato che potevamo ...beh chiaramente i nostri genitori poi erano d'accordo, che potevamo, prenderla lo stesso, avere una cosa che ci resterà, e che ci piace in cambio noi abbiamo proposto che per qualche tempo l'avremmo fittata tutta, e avremmo contribuito a questo modo tanto dopo 8 anni insieme che ci cambia stare un altro anno...un po'....così? (Naples\_20 Cristoforo 33 host, former waiter in cruises, entire property).

Secondly, in terms of maintenance of homeownership. Since host are increasingly avoidants with the possibility of renting to tenants, STRs remain, with the possibility to rent to acquaintances, the only way to extract value from a property which is not useful for personal scopes. A point that emerge from the words of those host going abroad for work or who starts co-habitation in another apartment. The STR possibility emerge as an alternative to a sale, as in the case of Tania (Milan\_38), who first buy her property in Via Sarpi, in Milan, for personal use and attend university (that is, in order to move toward adult independence but then leaves, and once she come back the requirements which push her to buy the property were not anymore satisfied, since the home was too small to host her and her partner.

“Se non avessi guadagnato da questa casa l' avrei dovuta vendere, questo è un buon modo per tenermela!” it is in this sense that, according to them, STRs are helping the maintenance cost such as the expenses for rehabilitation or condominium, or unexpected expenses (such as the lift).

1999	Milan, Via Sarpi. Tania buy the apartment to attend university and to start an autonomous life. She goes to Paris for a stage
1999-2012	Her property is sublet to a friend.
2012-2014	The property stayed vacant. Tania comes back to Italy but she starts a cohabitation with her partner in another apartment.



2014	The property is too small to host her and her new family:
2015	The property is platformised for 85 euros/night.
2019	The property is sponsored on the Airbnb page section “Plus”, and sold for 100 euros/night.

*Table 14 Housing Extractive career :Tania*

Third, specifically in Naples STR are considered having a deep influence in the homeowners desire or need to change neighbourhood or homes and paying a rent elsewhere whose monthly rent or second purchases are partially financed through STRs. This can be in general true for already homeowner in the centre who are preferring, somehow, to rent elsewhere, in order to extract capital and platformise the apartment she lives or he could have lived. Such dynamics are triggering a set of less violent but also equally dangerous “voluntary expulsions” from the city centre of the tuff city, as we saw in the previous section, that we can correlate clearly with the expanding market of STR.

All in all, both the four aspects we briefly explored had a link with the housing platformisation, where the rent sometimes anticipates, stimulates, influences or in some cases, allows the access and maintenance of home-ownership. It would therefore not be forced to say that the dynamics of rent are playing an important role in the reconfiguration of access to and maintenance and quality of ownership, specifically for young adults, and open new doors for the analysis of the reconfiguration of the forms and methods of access to ownership, both of the first and second homes, where the logic is not totally new, but seems to follow the digitization and its implications to keep pace with the times.

### **STRs and family wealth transfers: old dynamics for new practices**

As widely known, the intergenerational transmission of resources for access to housing plays a key role in defining the housing opportunities in Southern Europe (Mencarini and Tanturri 2006). Searching for the "non-economic" reasons for accumulation, Weber has devoted so little attention to the family, instead of considering it as the source of the greatest and most constant reasons for accumulation: in short, families accumulate to leave to the children what they have accumulated (Lyttleton 1989 ).

Platform capitalism, can be considered as an expression of the changing economic conditions which has been identified having an influence in “re-galvanizing the family” (Ronald and Lennartz

2018)<sup>94</sup>, particularly in terms of intergenerational transfers and dialogues in a context of economic instability and austerity (Druta & Ronald, 2017<sup>95</sup>; Flynn & Schwartz 2017)<sup>96</sup>.

The family and the wealth accumulated over time, both in mobile and immobile forms, is demonstrated not only to reproduce access to homeownership, but also to establish the rent-extraction possibilities across different generations of homeowners Italians, and the development of new forms of professionalism and livelihood based on assets channels, obviously not in an unexpected way. Intergenerational help assume the forms of inheritances (mobile or immobile), solid or liquid gifts, aids in obtaining and fulfil mortgages, bequests of money or housing, forms of usufructs and housing exchange between family members.

The following table summarises the aid arrangements found, and the forms this aid takes in practice.

Inheritances	immobile (properties); mobile (money).
Gifts	anticipated inheritances, new properties; money (savings or liquidations).
Mortgages	complete or partial help in obtaining, paying or settling instalments.
Bequests	money, housing;
Usufructs	housing;
Exchange	housing (permuta)

*Table 15 Intergenerational transfers and STRs: how does families help?*

As it seems, therefore, such intergenerational transfers appear to be manifested with differences with respect to what has been found so far, especially in terms of the objectives of the economic effort of the family, or the use of inheritance, also suggesting the presence of new emerging dynamics in the circulation of assets, capital and resources all oriented toward the organization, maintenance and management of a STR-oriented usage of the property or capital; or where STR are established as a means through which obtaining different housing outcomes.

<sup>94</sup> Richard Ronald & Christian Lennartz (2018) Housing careers, intergenerational support and family relations, *Housing Studies*, 33:2, 147-159, DOI: 10.1080/02673037.2017.1416070

<sup>95</sup> Druta, O. & Ronald, R. (2017a) Young adults' pathways into homeownership and the negotiation of intra-family support: a home, the ideal gift, *Sociology*, 51(4), pp. 783–799. doi:10.1177/0038038516629900

<sup>96</sup> Flynn, L. & Schwartz, H. (2017) No exit: social reproduction in an era of rising income inequality, *Politics & Society*, 45(4), pp. 471–503. 10.1177/0032329217732314

All these modalities have been found involving close family kinships (parents/brothers or sisters) or the extended family (grandparents, cousins, aunts or uncles), where almost of all the concerned interviewed underline the importance of history and family ties in determining their housing extractive careers. Especially young adults, they bring back their possibility of relying on real estate fortunes or new purchases thanks to the prosperity accumulated by grandparents and parents: “tutto è partito dal nonno, non avremmo potuto fare nulla se non ci fossero stati i nonni!”. Recurrent discourses are built around the role that family has played as safety-nest for the development of support according the purchase of a first home or an inheritance of secondary houses to be transformed in a vacation rental. That for someone was not possible to envisage without: “Ho qualcuno che ha pensato per me”; “avevo il culo parato”. “Sono supportato perché con i contratti di lavoro che abbiamo non te lo puoi permettere il mutuo”. Are recurrent elaborations that emerge in the words of the respondents. Young Household wealth transfer across generation are recognised to play a fundamental role in the configuration of STRs and well-being of contemporary young adults and are expressed clearly "all we have today is thanks to their lives of hardships." “tutto quello che abbiamo oggi è grazie alla loro vita di sacrifici” whose proportions of well-being are increased through digitisation, and growing tourist flows:

“e comunque noi italiani siamo ancora in piedi grazie a tutto quello che hanno fatto i nostri nonni, adesso stiamo sfruttando quello che hanno fatto i nostri genitori...ma quando arriveremo che dovremo sfruttare quello che abbiamo fatto noi...eh? !però già sto fatto di airbnb comunque è un utilizzo, un riutilizzo di quello che ci hanno lasciato i nostri avi, i nostri genitori, per permetterci comunque di campare, e metti adesso la tecnologia, e Facebook e instagram, a adesso tutti i 600 amici tuoi vedono che tu sei stata bene a napoli e decidono di venì, e gli amici miei di napoli vedono che mi fitto l'alloggio che ho ereditato e che funziona!!” (Naples\_21, Salvatore 32)

However, the intergenerational solidarity seems to emerge both with aspects of persistence as well as of innovation with respect to the “traditional” modalities of intergenerational transfers (Barbagli et al. 2003<sup>97</sup>; Rowlingson *et al.* 2017)<sup>98</sup>.

The aim of this part is to briefly explore and analyse some of the persistence and innovations which emerge in this sphere.

As we saw previously, STRs are new lenses to observe the practices of access to homeownership, which confirm general trends. In fact, for the major part of the young adult/adult interviewees,

<sup>97</sup>Barbagli, M, Castiglioni, M, Dalla Zuanna, G (2003) *Fare famiglia in Italia. Un secolo di cambiamenti*. Bologna: Il Mulino.

<sup>98</sup>Rowlingson, K., Overton, L. & Joseph, R.(2017) *Intergenerational financial giving and inequality*. (London: PalgraveMacmillan).10.1057/978-1-349-95047-8

with only three exceptions, family has played a fundamental role, whose circulations of transfers emerged more clearly in the Neapolitan sample.

For what concern economic, liquid transfers, different degrees, participants and amounts of family contributions have been witnessed. Not all the parents of the new couples can help young adults in the same way, neither the family is in the condition to cover all the expenses. Young adults often mix different forms of resources or tactics to become homeowners which are fostered by the possibilities to cover the expenses with the revenues provided by the capitalization of part of their new assets.

The case of Vilma and Pietro help us showing the mix of resources. Since the parents of Vilma weren't in the condition to help them, they have been able to acquire the property using three different methods, asking to two family figures: Pietro's parents economic gift, a small bequest from her cousin and a mortgage which had different weights in buying their first home in the Spanish Quarters, whose 120 square meters and 80 square meters of the terrace costed 350,000 euros:

“è ed stato un acquisto in cui i genitori di Pietro ci hanno aiutato...abbondantemente. ci hanno aiutato per un quarto e per gli altri due quarti abbiamo fatto il mutuo di 15 anni... e l'ultimo quarto abbiamo chiesto un piccolo prestito a mio cugino. io non l'avevo come priorità (NDR quella di comprare casa), forse perché non avevo grandi possibilità di essere aiutata, quindi mi sembrava infattibile viste le nostre entrate del momento”(Naples\_2, Vilma and Pietro)

But The intergenerational support is perhaps at its peak when it comes to real estate gifts which can concern also the primary home. Indeed, as we will show in the next transcripts, the dynamics of rents may trigger parents' exit from the main familial home and not of the children moving toward adult independence, as we would have expected. In fact, in the case of Franco, a 33-years-old actor in the theatre his parent have moved out to their primary home on the fourth floor of a 1700's building in Naples centre, so that their sons can start pursue an initiative in the field of STR. Here, the family transfer assumes the form of two anticipated immobile inheritances that the parents, two psychotherapists working both in the public and in the private sector, propose to give to their educated (but poor) young adults:

“l' idea (ndr di affittare parte della casa su Airbnb) È venuta mio fratello E ha detto facciamo un tentativo su \*\*\* (località della Costiera), siccome il tentativo è andato molto bene e siccome Napoli era già in questa ondata di turismo gigantesca e siccome in famiglia ci stavano delle case... quindi eravamo tutti due in un periodo, insomma, siamo grandi cioè io ho 32 anni mio fratello ne ha 27, quindi i nostri genitori hanno detto

“l'unica cosa di cui avete bisogno sono i soldi”... Perché anche mio fratello si è laureato appena in ingegneria, si è abilitato, ha fatto l'esame di stato e ora sta cercando un dottorato o qualcosa, e anche se è ingegnere comunque pure lui ha bisogno di soldi”(Franco\_19, 32, host and actor, room and secondary home)

The case of Franco family helps in reflecting on the objectives of such an untimely tactic that it is put in place to meet specific needs: that of liquidity that led the family to a re-organization of residential and extraction strategies, a total reconfiguration of the 'family economy and the housing arrangements that is reconfigured drastically to facilitate the transition to adulthood of children, so the dynamics of rent become possible for the children thanks to what the interviewee called “anticipated inheritances” of the main family home purchased in 1993 in an important square in the city, where they all lived together, and of a secondary home in the Amalfi coast. However, this anticipation is fundamental and implies by the fact that it is not the children who leave home but the parents, who move to another neighbourhood and, above all, paying a rent there:

“E quindi, cioè, i miei genitori...beh ad un certo punto ci hanno fatto questo discorso, questo ragionamento: “queste case sono roba che prima poi sempre a voi deve andare! meglio che ce l'avete ora che ne avete bisogno, fate un uso che vi serve di più piuttosto che quando noi moriremo E voi magari vi troverete ad averla ma magari sarà superflua. L'idea a che ora ci serve di più che fra trent'anni, quindi hanno pigliato, ci hanno dato queste case... e qual era il modo migliore per metterle a profitto?! Airbnb sicuramente! [...] Cioè i miei genitori se ne sono andati in affitto! Non è che si sono comprati un' altra casa ma abbiamo valutato che questa cosa potesse essere.... cioè ci conveniva comunque dal punto di vista dell'economia familiare dal nostro nucleo” .(Franco, 33, host and actor,)

The pivotal aspect here is that the family home they built for themselves turns out as a tool to extract, but the strategy can be pursued only thank to those re-organization of residential practises which not only concern Franco parents which after that decide to become renters in another neighborhood, but also Franco himself, which frees his room while starting a co-habitation with his girlfriend and her sister at her partner places. Franco and his brother then, decided to split tasks and property. As it emerges in the table of their housing extractive career, it is shown specifically the path-dependency of parents housing trajectories in determining the housing careers and possibilities of young adults (Albertini, Tosi and Kohli 2017)<sup>99</sup>.

80's	Rione Amicizia, Naples. F. parents married, started living together in a home bought by F's grandfather. His parent graduated in psychology.
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<sup>99</sup> Albertini, M., Tosi, M. & Kohli, M. (2017) Parents' housing careers and support for adult children across Europe, *Housing Studies*.

	F and his brother born.
1990	Piazza Dante. The family sell the home in the Rione in order to buy the house in Naples center. Purchase of the primary home .
2009	The family buy a secondary home in a village of Amalfi coast for 400.000 euros.
2016	F starts a cohabitation with his girlfriend at his girlfriend place. The second home goes online on the platform for the first time for 60 euros/night. F is managing the rental.
2017	Anticipated inheritances. The two houses become ownerships of the sons. The parents move in an apartment in the Spanish Quarters where they are paying a rent.
2017	The first home become partially platformized. F brother is renting the second floor of their apartment, which was his parents' floor and room for 45euros/night.

*Table 16 Housing extractive career: Franco*

Their housing pathways clearly reflect the process of acquisition of the property across three generation of Italians, but through the residential and extractive careers of the dwellings we can see not only the processes of commodification of housing linked to the platforms, but also the processes of social mobility (ascending and descending) of the inhabitants, where the residential strategy has played a major role.

In fact the history of the two properties rented online today, begins thirty years ago when Franco parents first receive their property when they married as an immobile gift; , then, after attending university they were able to abandon what their son defines as “though” neighbourhood” and increase their economic capital, so they sell the home (sale) and buy (new purchase: primary home) close to Naples centre, at the last floor with terrace, so that intra-family transfer in the form of gifts are here the starting point for the establishment of other housing opportunities (Heath and Calvert 2013)<sup>100</sup>.

Transfers in the form of monetary gifts, not only help in the access to the primary home, but also to buy a secondary asset. In the case of Amato, a management engineer, a researcher in academia and a shopkeeper of resale of textile arts, drawings, and handcrafted jewellery from local artists and crafters, his parents gift was constituted by the sum of all the liquidation which their parents, a former informatic consultant and a teacher, received after the termination of their employment

<sup>100</sup> Heath, S. & Calvert, E. (2013) Gifts, loans and intergenerational support for young adults, *Sociology*, 47(6), pp. 1120–1135.10.1177/0038038512455736

from their respective jobs. Amato is using such gift to buy an apartment of 60 m<sup>2</sup> in the very central via Toledo, for which he will spend around 240.000 euros, in order to transform it in a CAV or Short-term rental initiative.

This is not a new reconfiguration in comparison to the trend identified in the literature about the forms' family transfers in the acquisition of housing assets may assume (Mencarini and Tanturri 2006), and also in terms of the dynamics of money transfers (Albertini and Kohli 2013). However, the novelty consists in the objectives or motivations. STR-oriented investment apparently changes here the intended use of the economic effort. In some cases the family help which would have been devoted to offer to the youth a home where to live, the liquid or solid gift of homeownership as an outcome (*a home for living*), turns out to be a possibility made of concrete to put some members with an unstable occupation, in a position of advantage for value extraction (*a house for rents*) which stress the shift from use value towards exchange value of the property devoted to the activities of STRs, where the money gift allow the process of commodification: so that looking more precisely to these dynamics we have been able to unpack marks the shift from *home* to *real estate* (Madden and Marcuse 2016). In Amato's specific situation the precarious condition and his hope to abandon the unsatisfying job as dependent in the field of management engineering, his position as a precarious researcher at the university convince his family to another inner organisation of that money, which was redirected in the purchase for a house he will transform in a CaV, splitting the revenues with her sister, who at the beginning was the first directly interested in the economic effort:

mia madre insegnava alle medie e mio padre era una sorta di consulente informatico e quando sono andati in pensione... con questi soldi delle liquidazioni si pensava di fare un investimento inizialmente per mia sorella che voleva andare a vivere da sola, poi siccome io non ho un lavoro e sono precario e...non voglio nemmeno tornare a lavorare in azienda perché ho intenzione di fare altro, la pittura ma anche solo vivere la vita...l'idea di dover dedicare tutto questo tempo ad un lavoro e poi non avere il tempo per fare le cose per cui guadagno...poi appunto avendo assaporato il dover fare un lavoro che non ti piace..poi l'ingegneria gestionale è un ambito ampio, puoi fare mille lavori, non ho ancora capito che lavori potrebbe fare un gestionale, e infatti mi ritrovo a mandare curriculum alle aziende che fanno il lavoro che facevo prima. cioè io non voglio fare quello però ogni volta che mando il cv mi dico ma perché l ho mandato. allora nel frattempo in questi anni ho potuto pensare di fare l'investimento di acquistare casa per far partire questa cosa qui e ora l'abbiamo trovata (Naples\_29, Amato, 33, host, research fellow, shopkeeper, entire apartment)

In fact, here it is necessary another clarification. For young adults, the platformisation of "secondary" or extra assets seems also to be quite related- actually, totally dependent and preliminary- to the fact that STRs can be envisaged if young adults or adults already live in a

cohabitation, perhaps in another house owned by the family of origin, or possibly of the other partner (such in the case of Amato indeed, who live in a home of her girlfriend family, and of his sister who, then, went to live in his partner's house, which is in turn owned by his partner's family), or by staying with the parents. Delving deeper on STRs rearrangements allow to reflect this situation clearly, while offering new points for consideration.

Mariangelo, who is 31 years old, previously a bank employee and now full-time host, still lives with their parents in Fuorigrotta even if his father has bought him two apartments in *centro antico*. He will not live -and not wish to- in none of them, at least the two purchases were not finalized to the purpose. The economic effort of his family -here in terms of money transfers- is directed to the business of STRs, instead of a home he could have lived alone. So, he will keep on continuing co-reside with their parents, an established tactic (Arundel and Ronald 2016)<sup>101</sup> which will allow him to profit from the economic rents. This is not a specific desire but a strategy which should be analysed considering the fact that Italians, as for the other southern Europeans young adults, stay longer living in the family home and converge also in sharing the main home with them, in comparison to the EU average, and specifically their northern colleagues (Albertini and Kohli 2012)<sup>102</sup>. The (forced) prolonged cohabitation has been explained, from the parents point of view, as way to economically strengthen the generations of young children who enter the housing market in a stronger position (Isengard et al. 2018; Köppe 2018). As a matter of fact, as the example of Mauro shows, the general situation of a difficult labor market, and the opportunities of STRs for who has or can buy a home, is putting young adults fragmented between two choices. On the one hand, to live in autonomy but without personal revenues and eventually without a job; on the other hand, to keep on living with the parents, in a situation defined as “protected autonomy” (Livi Bacci 2008), when it is possible to setting aside the earnings extracted from the housing asset through platforms. Indeed, for the most needy, inside the Neapolitan urban digital juicer, the desire of housing independence get crushed together with the houses and it is forced to take a secondary role, overridden by the most urgent requirements of employability and value extraction. In fact, but generally and also in Milan, this delay in the realisation of housing autonomy is also related to the fact that precarity on the occupational sphere does not put young people in a position to deal with the rent of a house on their own, not to mention a purchase, if not supported by parents (Filandri 2010). Clearly, all the interviewees are very aware of the situation and they elaborate in a more or less sophisticated way this awareness, both in Milan and in Naples:

<sup>101</sup> Arundel, R. & Ronald, R. (2016) Parental co-residence, shared living and emerging adulthood in Europe: semi-dependent housing across welfare regime and housing system contexts, *Journal of Youth Studies*, 19(7), pp. 885–905.10.1080/13676261.2015.1112884

<sup>102</sup> Albertini, M. & Kohli, M. (2012) The generational contract in the family: an analysis of transfer regimes in Europe, *European Sociological Review*, 29(4), pp. 828–840.



chiaramente mi hanno aiutato papà e mamma, poi i nonni hanno pagato la ristrutturazione, e ci ho messo anche io quel poco che avevo. così, in modo...simbolico. perchè da sola neanche un garage mi sarei potuta comprare! oltretutto a chi ha dei lavori con delle entrate così...uhm, altalenanti non mi avrebbero nemmeno dato un mutuo! (Milan\_4, Barbara, room in a primary home).

dicevo, la mia ragazza ha lavorato diversi anni come guida turistica, lavori del genere... e grazie ai genitori ha potuto fare questo investimento, questo acquisto e in realtà qualsiasi investimento sia il mio che quello della mia ragazza e tutti quelli di persone come noi che incontrerai in giro sono possibili solo grazie al fatto che si hanno alle spalle dei genitori..perché con i contratti di lavoro che abbiamo mica te lo puoi permettere il mutuo! o hai una liquidità tua ok, altrimenti... non si può fare! (Naples\_29 Amato, 37, entire apartment, new purchase).

Their narratives refer to the fact that to have access to credit market has become increasingly difficult, especially for young people, but also for households from countries outside the European Union and in general families in the lower middle income classes (Filandri and Pauli 2018), which have been more affected by the effect of the economic downturn and the adoption of more selective credit policies by banks (Lennartz *et al.* 2016)<sup>103</sup>.

In Milan this is particularly striking since the costs of housing are much higher than the national average, being an expensive homeownership-oriented city (Manzo 2019), where ‘mortgages are mainly taken out by young couples who are supported by affluent parents. As a result, the high degree of family support and the housing cycle (and social selectivity) are intertwined’ (Aalbers 2007:194). In that context, short-term rentals are fostering the transition of young adults also through forms of housing *exchange* between generations, where rents are considered both as a source of wealth, and both as a way to have access to a bigger home (that of the parents), when the families of origins are not so affluent and can’t contribute with money transfer or any other form of help in the access to homeownership or home ownership mobility. This emerges in the case of Marco and his mother, who have exchanged their homes to adapt them to the needs of the young couple and to allow them to count on the rents of the platforms through the commodification of two extra spaces:

<sup>103</sup> Lennartz, C, Arundel, R, Ronald, R (2016) Younger adults and homeownership in Europe through the global financial crisis. *Population, Space and Place* 22: 823–835.

“è una cosa che con mio mamma abbiamo messo in conto di fare ...perché quando mio padre ha preso un'altra strada, la casa è rimasta a lei, però con la crisi, sai da restauratrice...ha iniziato a lavorare sempre e sempre meno. e pur essendo una casa di proprietà questa casa ha delle spese fisse molto alte perché... è in una bella zona...., e quindi lei ha iniziato ad affittare le stanze per periodi brevi...per una serie di motivi, ma soprattutto è stato un modo per tenerci una casa grande. poi...uhm io sono tornato da Padova, ho trovato lavoro e mi sono trasferito e avevo comprato un bilocale molto piccolo...che stiamo ancora pagando. Dopo poco ho conosciuto Chiara che è venuta a stare con me, però si stava stretti. Capirai! Poi quando abbiamo scoperto di aspettare un bambino abbiamo iniziato a cercare un'altra casa...l'idea era di vendere quella, ma abbiamo subito capito che costava troppo. Allora una sera mamma ci ha riuniti tutti e ci ha detto "io sono disposta a fare cambio, vengo io da te e voi venite qui che è più grande" così abbiamo fatto...ma dato ci servono soldi perché le spese restano, sia di questa casa, sia del mio mutuo...siamo venuti noi qui e continuiamo noi ad affittare le stanze.” (Milan\_18, Marco, 35, formator, two rooms, primary home)

Here, the housing exchange supported by the practice of renting two rooms through platforms satisfy both the need to have a new apartment adequate for the family new needs but also to pay for the mortgage of the previous home, made possible by the circulation between two properties, but especially by the presence of a large house and the events that have affected it over the years, such as the fragmentation of the family, but also the creation of a new one, as evidenced by the table of the extractive career of the house below.

1989	Milan, Porta Ticinese The home has been purchased by Marco parents, with a mortgage.
?	The family lives in the property until the parents divorced and the son and the daughters start to live autonomously.
2015	the property is inhabited by Marco mother alone.two rooms of the property are platformized for 45 euros/night.
2017	the property is exchanged with the son and his partner.
2017	The two room are rented on Airbnb for 55 euros/night each.

*Table 17 Housing extractive career: Marco*

Specific arrangements for reciprocal forms between the close or enlarged nucleus of family members emerge more strongly in Naples, where initiatives involving more than one member of the family take shape more clearly and where older generations make available old or new properties in the condition of bequest or usufructs that the younger generation undertakes to manage, with the promise, as the case may be, of a partial revenue split:

“la zia Adele, voleva comprare questa casa, per investire, per fittare a studenti, poi visto che....tante sue amiche hanno cominciato a fittare ai turisti, lei si è informata però non era una cosa che lei sapeva fare...non sa usare bene il computer... quindi ci, ci ha detto a me e mio cugino "io non ci capisco niente di Aribbi (risate), fatelo voi che sapete parlare l'inglese" e ci ha dato l'usufrutto perché...voleva fare bene... e però ci siamo accordati che le avremmo dato ...un po' meno della metà ogni mese, in base a quanto si riesce a fare no?”(Naples\_14, Rita, 42, property manager, entire apartment).

This is a testimony on a secondary house, that leads us now to abandon the reflection on intergenerational relations, and to move on to consider now the impacts and issues that rents bring to the fore for a discourse that considers the transformation of the uses, as well as the considerations, of the hosts with regard to their second or third homes.

### **STRs and secondary houses: salvations & burdens of owning**

Both in Milan and Naples, the narratives of the local middle classes about the possibility of having one or more houses appear interestingly in an ambiguous description, in which properties are framed as fortunes, as burdens but also simultaneously as salvation and condemnation.

Narrations were specifically influenced by the features of the local contexts.

In Naples, given the specific process of turbo-valorization of the local real estate heritage, recently fostered by tourism and platforms for STR, secondary homes located in the city centre switch from being “shacks” to “gold mines”, especially in the last three years:

“quindi capisci che chi aveva una seconda casa, la casa al centro, un’eredità di nonni o genitori, una casa abbandonata o chi ha queste case sfitte o inutili....comprate magari per due lire, delle catapecchie, adesso queste catapecchie sono diventata una miniera d’oro!”(Naples\_1, Roberta, 46)

Also Milanese host now recognise the privilege to have such a resource to count on, given the profitability it could offer to the homeowner, especially considering the condition of the long-term housing market and the average rental price. The host being homeowners in strategic streets, never complained about it, although they stressed the presence of high costs for the management of taxes related to second homes, such as Imu, and Tasi or high condominium expenses. Also here platform economy has in general ameliorated the conception of their assets, because, they contend, before the arrival of platforms they were still exposed to the risks of unpaid months, where houses resulted as unprofitable investments. In particular, this was an idea which has been sustained by those owners having second home in not so “upscaled” neighborhood (which also opted to let their

second asset vacant), while it emerges also for them the issue of the maintenance -in terms of rehabilitation-of old properties, and the difficulties less wealthy host are having to address them. STRs platforms are facilitating the reawakening of what have been defined as “dormant properties”, with the reintegration into the market of houses for tourist use.

As one of Airbnb's representative has said, “the platform loosens the potential of a static capital” (“slatentizza il potenziale di un capitale statico”) (Milan, privileged informant). In fact, among host both in Milan and Naples, we witness some dynamics of “rehabilitation through platformisation” meaning that the renovations of a secondary property, or its reinsertion in the market (in the case they were vacant) are considered worthy or meaningful only in the context and with the objectives of short-term rentals, when host are sure they will receive the money of the economic effort back:

“alloggi tipo il nostro, che sono in queste case molto vecchie e fatiscenti..i miei di certo non avevano nessuna intenzioni di spenderci i milioni per metterci dentro l'ennesimo studente o la famiglia che non mi paga, e che in quel caso non solo ho speso 7.0000/8.000 euro di ristrutturazioni, ma ci perdo pure i soldi del fitto. così invece in un paio di anni, anche meno per come stanno andando le cose, ci rientro completamente e comincio anche a guadagnarci soldi veri! [...]eh, se non c'era questo dici? quella casa se ne stava da rifare e pure vuota!” (Naples\_ Lucia 34, host, second home)

However, housing fortunes, specifically when they are inherited, are also labelled as a burden when they are too big, or too small or in the “wrong place” especially when the owners are dealing with insufficient incomes from work, or they do not have enough savings to afford the taxes on secondary properties and maintenance costs. This was especially valid for young micro-host, who clearly address the issue and propose that STRs are seen for several people in their same situation as the only profiting solution “to get some money out of something that you have, that right now has many costs”.

Those that were once large and “new” properties distributed among various members with tendentially good and stable economic income, today are still large but old assets, concentrated in the hands of a few young adults inheritors, unemployed or with unstable or insufficient revenues. Carlo, who rents small one-room flat he inherited from his father, underlines both “the unfortunate fortune” of inheriting an old property which need maintenance and rehabilitation work: “mi regalano una seconda casa, che culo, ma se non c'ho soldi per rifarci la facciata e pagare le spese di condominio?!” (Napoli\_42, Marcello 46, freelance journalist, entire apartment).

As it was underlined in the previous chapter, worries concerning the maintenance of the property emerge as a specific motive which *also* lead persons to the platformisation of their secondary housing, in particularly given a position of insufficient or absent revenues from work. Especially in

Naples, then, this led also to the decision of fragmenting the once big real estate heritage both with divisions of the main properties between family members, but also by selling “the surplus”. Noemi clearly expresses all those dimensions, and her thought lead to the consideration of the choice of STRs as the only feasible, where long-term rentals are evaluated neither safe nor an adequate source of profit to cover all expenses young hosts and home owner expect to have in the future, a future increasingly imagined as characterised by income squeeze. Her narration is also divided between a consideration of their housing assets as being both a salvation but also a burden, “a problem”. Where this last dimension concern in particular young hosts whose families own more than two property, or when they expect to receive many in the future, such in the case of Noemi, host and video maker, whose family has accumulated 4 assets across three generation and land, a situation common in southern Italy, but also a situation that weighed down the family economy when the economic resources of the work of the mother, a psychiatrist who passed away prematurely, were lacking:

“perché noi ci troviamo ad avere proprietà da tutte le parti e non avere soldi per pagarle! e non li avremo mai questi soldi!! anzi saranno pure un problema queste proprietà ad un certo punto. diventano vecchie, devi sistamarle, e come fai se tieni 1000 euro al mese? noi abbiamo avuto problemi seri, un po' perché con la perdita di mia madre si è perso anche un grosso contributo economico e ci siamo ritrovati con tutte ste proprietà che solo con i soldi di mio padre... che per carità ha uno stipendio di tutto rispetto, da professore associato, però comunque non ce la facevamo. ci siamo fatti un culo a tarallo per mantenere tutto, qualcosa è stato venduto, terra e qualche cosa, poi un pò' abbiamo apparato con eredità varie però insomma.. tutto un macello che non sto a raccontarti ora ma cmq è stato il motivo per cui ho detto a papà di dividere casa in due!! che cazzo facciamo, domani tu non ci sei più e sta casa chi la regge? io e mio fratello? come? con che soldi?? almeno adesso è la metà quindi significa che domani posso preoccuparmi solo di una metà...io penso che tutto questo sia molto legato a questo motivo qui, molti hanno deciso di fare così. se non vendi, e vuol dire svendere in questo momento storico hai solo una possibilità, che è questa qui..perchè se decidi di affittare al di là del prezzo basso gli affitti ti portano una serie di altri problemi, quelli non pagano, gli studenti ti scassano la casa, la famiglia che non se ne va più e tu non la puoi più cacciare di casa, noi abbiamo perso anni per cacciare una famiglia da una casa di mia nonna a Salerno, anni anni e anni, perché la legge è più da parte dell'abitante che di te che sei proprietario. la legge italiana è un macello, quindi la verità è che nessuno vuole affittare! e se proprio lo devi fare affitti a studenti, ma allora è per quattro lire...quindi a sto punto se come me sei mezzo disoccupato e dato che questa fortuna la tieni, ti fai il b&b! (Noemi\_6, 34 host and video-maker, BeB)

For her in fact, the growing expansion of the phenomenon in the city and elsewhere is related to the convergence of a set of issue concerning young inheritors, which have low wages but more than one property.

However, such similar narratives also emerge -more often in Milan than in Naples-, also among mature-senior hosts. For them too, STR constitute a significant tool that make it possible to fill empty homes and extract new economic value from them while transforming in liquidity part of the wealth that has been immobilised in the home in the past, when they engaged in investments

or purchases of assets for investments, or for supporting young family members who do not need the property anymore, when one or more of the various reasons for buying second homes that the literature has identified (Hall and Müller 2004; Gallent *et al* 2005; Paris 2011; Filandri, Olagnero and Semi 2020) are no longer present, as Carlo explains:

G- perchè ormai non ha più senso avere seconde case e lasciarle inutilizzate...paghi le tasse, molte, sono spese, affittarle sempre, le seconde case, non puoi usarle quando le vuoi tu , c'è il rischio del...di..non avere nessun reddito perché poi magari chi entra non ti paga, non riesci...e quindi anche i più... adulti o anziani come noi che hanno le seconde case perché magari i figli sono andati ti all'estero o... e decidono di utilizzarle in questa maniera qua! Oppure chi ...che hanno figli grandi via di casa e ora affittano le loro stanze, o magari gli avevamo pure comprato una casa qua usando i loro risparmi....e ora tornano a avere loro bisogno ma si ritrovano senza soldi perché anni addietro li avevamo messi là. e a quel punto abbiamo necessità capito? (Milan\_30, Carlo, 63, artisan, entire apartment).

The issue of a re-organisation of the wealth immobilised in the dwelling is certainly relevant from persons moving toward ageing, also in a broader discourse about social protection (Doling and Elsinga, 2012; Ronald, 2008; Ronald and Elsinga, 2012) in order to face different forms of household financial fragility (Brunetti et al., 2015).

In fact through the words of Giacomo emerge the condition of *house rich, cash poor* by raising the questions concerning how to retrieve the component of the economic availability that in the past has been devoted to purchases and “frozen” into an immobile investment ( Filandri *et al.* 2020). STRs are strongly described as an option to “solve” it.

The elaboration on old and new usages of secondary houses carried out at the urban level has brought out the importance also of the extra-urban properties. Some of the interviewees referred to the existence of other properties outside the urban borders, very often in the same region of origin (in the case of Naples, such in the countryside of Cilento or the Isles of Capri, Procida or Ischia, but even in the closer Roccaraso, in Abruzzo) or at the seaside, in the mountains or in on the lake (more frequently in the case of Milan, with second homes in the Dolomites or in Aosta Valley, Tuscany or Liguria or Lake Como). In some cases, families are capitalizing on the platforms the *case delle vacanze*, the “holiday homes” so that they can raise their rents in those empty months “mesi morti” which do not provide enough gains in the urban context, because of the seasonality of tourism. As it emerge from the words of Elena, a 33 years old Neapolitan who rents, in addition to a second home in Naples, also the house of 60m<sup>2</sup> and payed 380.000 euros where they used to go to ski in Abruzzo, thanks to her housing fortunes she is able to build an entire economy of rent all over the year, and be economically independent from her parents:

“[...] anche perché io ho un'altra fortuna, quella di avere una casa a Roccaraso che mi riempie i mesi morti perché ovviamente d'inverno va molto di più la casa a Roccaraso quindi io proprio riesco a gestirmi da sola economicamente perché anche quella la fittiamo su airbnb ed è una casa in centro, all'interno di un residence ...È una costruzione del 2010 quindi diversamente dalle altre case, casa a roccaraso è domotica, Scale riscaldate eccetera...mentre le altre case sono le classiche case di montagna in legno. Quindi proprio perché è così particolare riesco metterci un prezzo altissimo (NDR 120 euro/ night). E comunque qualcuno prenota. (Naples\_33, Elena, 33 host host and property manager, two homes)

However, while STR are allowing value extraction from assets that are considered unprofitable and underused (Brunetti and Torricelli 2016), the capitalization of holidays home requires sometimes more effort to accept the idea of renting or persuade someone to rent their holiday home. Salvatore, 31 years old Neapolitan who rent three family homes, two in Naples, and one in Sorrento, speaks about such issue in the following transcripts, when he underlines the “works of conviction” he had to construct in order to convince his father to sell on the platform his cherished home in Sorrento, to which higher economic and emotional values are attached. Carmine explains his father's attachment to the house by referring to the economic effort it cost him, which he had it built thanks to the profits accumulated through his activity as a shopkeeper of household goods “quando si lavorava bene e si facevano i soldi”, which allowed him not only to buy in the centre of Sorrento, but also to embellish the property with valuable details, such as some decorative mosaics and marble tiles.

“[...]quella non è mai stata in preventivo di farci sta cosa, era la casa del mare, la seconda casa no? la casetta di mio padre fatta con le piastrelle di marmo, le...ma i mo...come si chiamano?

M- le majoliche? i mosaici?

C- i mosaici, sì, e i mobili fatti in un certo modo...e praticamente qualche anno fa, mia sorella, per fortuna si è sposata e ha fatto una figlia, Angelica, e abbiamo un'altra casa a Baia Felice è un paesello sul mare al confine con il Lazio. e lei stava lì. sistemata. Succede che a sorrento non ci andavamo più, e nemmeno lei, ci andavamo molto, molto poco, ci andavo io per portarci le ragazze, dai, è uno spreco. succede che...propongo questa cosa a mio padre. Tentiamo! però lui dice , Figlio mio, E sorrento, sono soldi! cioè non è 100 euro, sono soldi quella casa! e io gli dissi, lascia fare a me, allora inizio a mettere in moto l'iter per gestire la situazione. Appena parte...numeri da flebbbo ! metà giugno pieno, luglio pieno, agosto pieno, settembre pieno, ottobre pieno. Quindi a quel punto abbiamo iniziato ad affittare seriamente pure quella casa. Infatti domani devo andare là perché arriva altra gente. Da marzo in poi quest'anno millemila persone, e l'anno scorso si è affittato fino alla fine di ottobre! da marzo a ottobre, 8 mesi (to be continued...)

It is precisely the expectations and promises of substantial rents that convince the father to make an attempt, which will be largely satisfied with extremely high rents and non-stop bookings:

C- quindi...solo per questa casa di sorrento ci stavano delle remore sai per affittarla così, in quanto fatto affettivo.perché la casa là è...infatti io mi sono meravigliato di come mio padre...l'ha voluta affittare. però io gli ho detto, senti papà secondo me noi là prenderemo tot soldi, in tot mesi, valuta tu se secondo te è una cosa che ti può interessare! io però ti assicuro che si fanno questi numeri. e gli dissi dei soldi, e siamo andati ben oltre, l'abbiamo superata del 50%!! e che possono pensare, quando vedono i soldi...!!

M- tipo quattromila al mese..?

C- seimila!!

(Naples\_21, Salvatore)

With this last statement that refers to the extractable rents, we end the part of analysis and we begin with the conclusive remarks, in order to proceed with the last empirical chapter.

## Conclusion

Although a qualitative approach perhaps succeeds in rendering the vivid variety of the different forms, strategies and dynamics of micro-platformisation of private housing, and the changes and persistence it entails in a broader discourse concerning “the culture of home ownership” in the age of platform capitalism, with the available data it is difficult to get an idea of the different proportions of the qualitative various pieces that constitute the dynamics of the rents in the cities. Furthermore, the territorial and local dimension then takes over here. Although the Neapolitan and Milanese families have properties in the close to the centre, they are different properties, which have had different costs and show two different purchase powers of the local middle classes. where what a family or young adult could buy in the centre of Naples is clearly not what they bought, buy or will buy in Milan, because with the same amount would perhaps buy only in more distant neighbourhoods. Or she could buy "cash" in Naples but would need to make a mortgage in Milan, and vice versa. Or he could have bought years ago, but no longer today with the increase in prices in the centre of both cities, as well as in closer neighbourhoods, especially in Milan. These reflections and according to what emerge through the transcripts, it continues to tell us a lot therefore at an empirical level about the well-being and economic capital of two middle classes with specific conditions concerning the economic capital, in its immobilization and platformisation in real estate assets. In fact, despite the qualitative work underline that similar strategies can be identified in both cities, what families have been able to buy over three generations or more, and where (in which neighbourhood or vacation location) it reflects specific economic conditions of the local middle classes which we need to not forgive, but also the structural situations of the housing market as the real estate values. If in Milan a two-room apartment in the centre costs



730,000 euros, in Naples it can cost 90,000 euros, so there is a difference of 640,000 euros. In fact, none of the hosts -the middle-class host- interviewed in Milan had second properties in the centre but they were mainly present with listings all around the semi-central neighbourhoods.

the resources available to the middle classes in terms of real estate and capital that materialize in real estate give rise to some dynamics of an economy of platform-rents, that have already historically characterized our country at least speaking in terms of investment of the brick and mortar.

It would be wrong to look at these phenomena as absolutely new: the platform-mediated rents are a form of rent fostered by technology and not a novelty *per se*. In fact, the possibility to rent for tourist purposes was already written in the Italian civil code of 1942.

What is “new” is that the shift toward extractive scopes, deprives the houses of its inhabitants, favouring temporary uses of non-residents, as widely argued elsewhere.

All in all, the perspective on housing extractive careers has made an attempt to show the different possible modalities of rent extraction for *petit rentiers*, supporting a perspective on history which tried to underline the processes of wealth and housing accumulation that across three generations has allowed Italian hosts to be home owners, second owners and lately to extract wealth via platforms; but also to start a cohabitation, to move to a most central neighbourhood; and to go on vacation through the platformisation of their housing assets.

Perhaps it comes spontaneous at this point to consider the role of platform-mediated rents in terms of class reproduction. In the next chapter I will focus on the extractive potentialities and the types of rent, which will lead to consider such initiatives, as well their meaning and role in the reconfiguration- reproduction of class making-of Italian middle classes more broadly.

# **SQUEEZING HOMES, EXTRACTING... WHAT?**

## **Platform-Rents, Uses & the Re-emersion of “new” Rentier Middle classes**

*“Many things of current changes can be understood when we start looking at what is going on in the middle of society.”*  
(Bagnasco, 2008)

In the context of housing platformisation, platforms rents can be conceived as the economic value extracted from a platform-mediate economic activity which stems from the ownership (and-or control) of housing assets, or parts of it.

As it emerged in the first chapter, it is precisely the rents themselves (economic purpose as the ultimate goal) or the objectives that rents as enhancers would enable to achieve (economic purpose as an instrument for something non-economic) that constitute the fundamental motivation for the platformisation of housing assets to occur.

In fact, often for the interviewees it was difficult to separate the motivations that prompted the different practices of housing platformisation from the use that they would have made of the value extracted.

The motives often became the utilisations. In a nutshell, we could say that rents *are* the use that is made of them.

The question of the immediate economic necessity or its integration purposes (but also of the accumulation of wealth) appeared to be decisive from the outset.

The chapter aims to analyse “platforms rents” and to explore their utilisations while suggesting the implications for a debate about the reconfiguration of the homeowner middle classes.

Then, the chapter proceeds in three stages.

First, with the aim of deepening the first evidences emerged in an exploratory work in Turin (Semi and Tonetta 2019; Semi and Tonetta 2020) what I propose to do is to investigate the types of rents and their uses, considering them in relation to the employment situation (or no longer so) of the respondents, which emerged as a determining and distinguishing factor between homeowners middle class host.

Secondly, in light of the discussion, the perspective will be broadened, reconsidering the types of rents and uses in relation to their roles in the context of middle class analysis, an aspect which until now has been in the background of the elaboration. Specific attention will be dedicated to the divides of the question of the middle class: the generational, the geographical and the internal one.

Ultimately, as a result of the discussion, I draft some proposals for the study of home-owners middle classes relying on platform rents as “new rentiers middle classes”.

### **Disentangling Platform-Rents**

The joint analysis of the interviews carried out in the two Italian urban contexts allowed the identification of three patterns of platform-rents which emerged in particular considering the position of the interviewee in the traditional labour market.

The following table tries to organize the variety of rent patterns schematically, by considering four aspects: host occupational situation; the types of rent (Replacement; Integration; Cumulation), the uses (immediate income; integrative income; supplement income); and then the stemming economic relationship of the host with the platforms for accommodation rentals (dependence; partial dependence; independence).

While it was possible to identify pattern of uses, it was more difficult to receive *comparable* information concerning the amounts of rent extracted, because of the heterogeneity of the actors, the modalities and frequency of rents, the different prices with which host were working.

Generally speaking, in this sample the extracted amounts ranged from a minimum of 200/300/400 euros per month for host renting a room only a few weekends or a few days a week, to a maximum ranging between 1200-2500 euros per month for those who offer an apartment. Clearly, rents can double or triple in the case of more properties. In fact, it is clear that the amount of rent extracted and therefore their possible uses, strongly depend on a set of variables: what is rented, in term of forms of housing platformisation, and from set of other variables that we are not able to consider here: the profitability related to the location of the solution; percentage of occupancy of rooms or houses over the months; the RevPar (Revenues generated Per available room), the price/by night, the active months all along the year. But also, real amounts depend from whether the hosts pay taxes, if the price changes during the year or events, if it is the accommodation is booked on other STRs platforms, if they are outsourcing services they need to pay ... and so on.

Taking inspiration from Zelizer, the rents uses can be divided into money used indiscriminately for various uses (general-purpose money) or as money used for special utilisations (special-purpose money).

<b>Host Occupational situation</b>	<b>Types of Platform Rent</b>	<b>Uses of Rents</b>	<b>Host Economic Relationships with STRs Platforms</b>
Unemployed Professional Host *** Retired with no/low transfers	Replacement Entrepreneurial Replacement	Immediate income, general-purposes monies	Dependence
Employed with insufficient revenues /Underemployed /Working Poor or Employed with unstable revenues *** Retired with insufficient transfers	Integration Integration	Integration income, special-purposes monies	Partial Dependence
Employed with sufficient revenue *** Retired with sufficient transfers	Cumulation Cumulation	Supplement income, general and special purposes monies;	Independence

*Table 18 Types of Platform Rents: a scheme*

### **The Rent of Replacement**

The rent of replacement (or substitution) is such type of platform rent which can be witnessed amongst the interviewee who are in a condition of i) unemployment ii) retirement with low or no pension income. A sub-type of the rent of replacement is the Entrepreneurial rent which concern iii) professional hosts (meaning they are full-time/part-time host, where renting homes or rooms is transformed in the main occupation).

For those who no longer have a job or an occupation that does not provide adequate remuneration, the money earned from the platformisation of rooms or housing it is the only source of income and is therefore configured as all-purpose money.

For both host the economic gains stemming from the activity are resulting as the only source of revenue, so that their entire income depends, in a way, from the platforms, whose narrative where particularly meaningful in Naples. In fact, since they do not have a job which provide them that they livelihoods rely entirely on asset-based channels.

“considera che io con un piccolissimo investimento di 5,500 euro (Ndr della ristrutturazione), io sono riuscito a ricavare da questa casa circa 1400 euro, di media eh. da gennaio a dicembre, questa è la media. e mi son creato un lavoro, facendo un part-time, ma pure meno di un part-time, non lavori 12 ore alla settimana. e io adesso lavoro, e mi porto a casa 1400 euro al mese e grazie a cosa? Airbnb. Chiaro che ci sta tutta una ottimizzazione del sistema, internet, comunque è una grossa opportunità con una piccola somma! perché con 5.000 euro di risparmi, tu che altro fai? che cavolo ti apri?! neanche il negozio del detersivo!” (Naples\_4, Salvatore)

Thus, monies are described as having solved financial anxieties, because the rents can cover the missing revenue among families where some member does not work anymore:

“Ma questi soldi mi hanno risolto un bel po’ di problemi! Se non lavori i soldi da qualche parte li devi prendere, devi mangiare, poi con un figlio è indispensabile altrimenti le cose si mettono male. Noi ce la stiamo cavando bene così devo dire e...ci esce lo stipendio che manca[...] E Adesso sono io che dò suggerimenti, molte persone tra miei conoscenti con problemi economici le ho aiutate a organizzarsi, a mettere su Airbnb la stanza o la casa della nonna. Ma professionisti, architetti, una decina di persone che dicevano“ io sono disposto anche ad andare a fare la badante, anche a pulire i cessi perché non c’ho più soldi e quelli che ho non bastano per mantenermi! E adesso ...ci manteniamo tutti con questo!“ (Naples\_1:, Roberta, 46, host and freelance graphic designer, room)

However, in particular for those who rent only one room, it is clear that the extraction of rent does not allow to provide sufficient income, which although configured as substitution, in practice do not manage to exhaust what the host in a precarious situation would need to get from their home, as in the case of Diana:

“sono divorziata, mio marito mi ha sbattuta fuori dall’azienda, sono senza pensione, ma se con una camera non posso avere un reddito tale da sostituirmi lo stipendio o la pensione...”(Milan\_9, Diana,53, unemployed, former employee, in a company,room)

Also, for people approaching the retirement or already dealing with it, rents are described as being the main source of income. Especially for those workers whose entire working career has been related to the field of small business, or freelance profession, where for them rents will have the role of fattening meagre pensions which, in the word of Lorena freelance journalist, will be sufficient to pay only for a coffee a day:

L-Io ho 59 anni lo so è presto però visto che sono una libera professionista che tanto mi daranno comunque una pensione caffè, come dice la mia dell'ufficio dei conteggi delle pensioni.... mi dice "ti daranno una pensione caffè, neanche caffè e brioche, solo caffè per tutto il mese!" però quindi... non è un modo per.. integrare la mia pensione, ma sarà la mia pensione. Queste due case e allo stato piacendo saranno le mie pensioni visto che non.... che non me la danno.(Milan\_21, Lorena 59, freelance journalist)

In fact, for those who are no longer in working age or are about to reach retirement, the rents emerging from the platformisation are constituted both as a use and as a reason to be a self-provided system of social protection. Host in the age range 50-60 narrate them to be one of the main reasons to start the business of STRs, so that housing rented to tourists is the platform-mediated digital evolution of the asset-based welfare, which emerge to cope with the retrenchment of public expenditure, especially for the categories of self-employed workers.

A difference between host in the category of rent of substitution is given when the host decide or is obliged to transform the activity in a profession so that rent is described as a "normal" revenue. The entrepreneurial rent is described with no particular narratives, as explains who after renting two rooms has become property manager of other person STR properties.

io di questo ne ho fatto un lavoro che mi permette di avere delle entrate ottime, più che sufficienti, dato che quelle due case mie, mi danno un tot...poi invece dalle case che gestisco chiedo una percentuale del 25%, quindi è come se fosse uno stipendio di qualsiasi altro lavoro (Naples\_21, Biagio 47, former architect, host)

So, considering the transcripts, it is therefore clear that for individuals and families who cannot count on a revenue because they are unemployed, or for those who have transformed their occupation in a renting activity, platform rents become the main source of sustenance, and have the role of guaranteeing their survival, first of all material, where therefore the rent behaves as if it was a wage/revenue, and it is *the* monthly income, useful to support different types of expenditures and maintain or reach at a certain level of purchasing power. In such cases, for the interviewee is difficult to establish particular or specific uses of their rents, since they are described as general-purpose monies. As it emerge in the analysis of "traditional" new waves of landlordism (Soaita et

a.l 2017), also in the context of STRs landlordism, property wealth is used here as immediate income.

A risky relationship of dependence from the platform is created.

### **The Rent of Integration**

The use of the integrative rent is pursued by those interviewed who find themselves in a situation where the revenues deriving from their work or pension are not in line with their needs, thus manifesting in a manner that is defined as “inadequate”, “inferior” or “insufficient”. This situation concerns host who have an occupation for which they are underpaid: the working poor, part-time employee, employees with an inadequate salary; or a freelancer occupations or a shop/own small business that is experiencing a period of stagnation or instability.

The GFC has been described as having had an important role in re-assessing their economic situation, and those of the firms/company in which host are/were working: such as in the case of Fabrizio, a rugby coach. In fact, because of the crisis his sport society where he was employed started paying him lesser and lesser, and since he is in a cohabitation with his mother and his grandfather, platform rents were used having an integration role, for financing personal utilisation which overcome survival needs, such as travels and courses which he feels justified to do because he lives with her mother :

“E quindi... beh quella casa è diventata una delle mie uniche entrate perché quella società, dopo la crisi nel 2011 mi ha iniziato a pagare sempre di meno e quindi io non avevo più uno stipendio vero e proprio..beh considerando comunque che stavo a casa da mia madre e almeno facevo le cose mie, un viaggio, la palestra, uscire (Naples\_27, Filiberto, 33, host and coach, two apartments)

Secondly, also they can concern host who has described their occupation with “unstable and precarious” and which provide fluctuating revenue during the year so it is rather used only as a parachute, to be used in a moment of urgency, recognizing that if they wanted to, it could become an entire income:

nei periodi in cui le mie entrate sono labili...li uso per gestire le spese della casa, le bollette...è sicuramente un paracadute questa cosa dell'affitto. Io la vedo come una integrazione, ma perché...non la spingo tanto per farla diventare uno stipendio, per diciamo, incrementare quei momenti in cui il mio reddito è incompleto (Milan\_28, Alessia, 38 freelance organizational consultant, two rooms)

Their rents can be effectively interpreted as special-monies because host elaborate extensively on the specific uses they provided, allocating earnings to precise scopes. However, when it comes to integration, we must also specify that the amount from which host start counts, because this is what establishes the need for “extra” income and the allocation of uses for different purposes.

Just to give an example, in fact, for host who can rely low salaries ranging from 700/800 euros the annuity covers specific and a larger range of expenses than those who perhaps need to supplement a salary of 1100 euros or 1700 euros, which is clearly linked to a different allocation of goods or services, more or less deemed necessary. The same applies to retired persons who need to integrate more or less generous pensions.

It should be stressed that also here we witness a different degree of integration and amounts at their disposal to do so. Definitely, the aforementioned aspects change according to the amount of departure provided by their income from work but also from the forms of their platform-mediated renting initiative. In fact, who rents a room, or its primary home insists on the fact that it is more “a replenish” of their salary or revenues, given the general difficult economic circumstances and that even if they wanted to or needed to, they could not totally rely on that.

As Barbara notices, who rents a room in their home in Milano Isola, to be able to totally rely on rents one would need entire apartments, otherwise platform rents are labeled as a help that “should not be spit on”:

“ma dal lato economicoooo...sì ti serve un po' per arrotondare, certo che non ci puoi vivere, a meno che tu non abbia, secondo me ci puoi vivere se uno....se hai di tua proprietà due o tre appartamentoh uhm, e allora li affitti così e secondo me ti va bene, se affitti due volte al mese casa tua, come facciamo noi..ovviamente non ci campi, sicuramente...ti aiuta un po' nelle spese perché poi comunque...sicuramente è un aiuto perché soprattutto di questi tempi, in cui si fa più fatica...a finire il mese...avere quei 3-400 euro in più al mese beh, sputaci sopra.”(Milan\_Barbara 37 advertiment graphic, room)

In this case, specific uses emerge As it is summarized in the table, the expenses represent a large basket of goods and services they are able to purchase: as it has been widely argued, social citizenship is guaranteed through the possibility of access to a certain consumption standard (Halbwachs 2014).



The table below summarises the special-uses found in this sample:

<p>Uses of the special-purposes monies</p>	<ul style="list-style-type: none"> <li>- housing (mortgages, rehabilitation, fix expenses, furniture );</li> <li>- leisure and culture (travels, gym subscriptions, theatre, cinema or museum subscriptions, entertainments);</li> <li>- work equipments;</li> <li>- specific health care for themselves or family members;</li> <li>-elderly care/homes for elderly family members;</li> <li>- housekeepers;</li> <li>- car loans;</li> <li>- goods (technology mainly);</li> <li>- formation (retraining courses, language courses);</li> <li>- emigration strategies for themselves or family members;</li> <li>- economic support for the children/young adults (housing, formation, vacations, summer schools);</li> <li>-Public/Private nursery school (asilo nido) tuitions.</li> <li>-child support allowances (asegni di mantenimento) of divorced parents ;</li> </ul>
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Table 19 The Rent of Integration and its special-purpose monies

The interviewees declare to use this money either to pay the expenses of the house leisure, work equipment, but also interestingly for paying specific expenses for family members such as care for the elderly or for children such as child support allowances in case of divorces:

“Io devo dare parecchi soldi a mia moglie per mia figlia e praticamente capita spesso che tutti i soldi che dò vengono da quella casa” (Milan\_20 Armando 42, second apartment)

But also, extra expenses that no longer reflect here the broad spectrum of subsistence *tout court*. Often, in fact, thanks to rents, the interviewees declare that they dedicate unnecessary purchases ranging from a personal computer or non-essential work equipment to trips that could not have been made, such being able to travel often or paying expensive courses:

C- questo inverno sono stata 4 volte a Breslavia, una volta a febbraio e altre tre volte tra marzo e aprile, se io non avessi avuto i soldi di airbnb, che ho guadagnato qui, forse ci sarei potuto andare solo una volta ,

questa come tante altre cose. la scuola di inglese, 1500 euro, mica me la sarei potuta pagare! chiaramente non li ho pagati tutti quanti insieme ma l'ho pagata (Naples\_43, 34, host, entire apartment)

Here, in fact, it also emerges the possibility of using these rents to guarantee oneself, or to continue to have access to, what have been defined as *democratic luxuries*, which one could not (no longer) afford in the aftermaths of the crisis, where consumption habits have been readjusted, like dinners outside, or one month vacations abroad that has also been found in the context of the research on middle class confronting austerity in Milan and Bologna (Sassatelli, Santoro and Semi 2015).

“ad agosto che stiamo tutto il mese fuori teniamo tutto agosto aperto, e mi è capitato che mia mamma mi facesse un check-in, un'amica che lavorava ed era in città...cmq per un mese siamo riusciti ad andare in vacanza noi, io con i soldi che guadagno non ci riuscirei a fare una vacanza di un mese!” (Naples\_18, Tiziana 32, educator, first home)

So, we can say that the rent of integration combines both the revenue from their occupation, such as the economic gains that they are able to extract from their rooms, houses or family houses. and to satisfy swims or extra, the housekeeper, or that you might have to deal with but that extra income makes them feel less guilty.

If someone has defined them as essential but for their own standard of life and not for survival accounts, others describe them as being specifically devoted to extra expenses; to make sure that they "do not have special problems" that one allowed herself to do only because of rents:

ci sono spese che mi permetto di fare solo perché affitto, e questo mi viene automatico, che appena affitto poi spendo con più leggerezza. magari vado fuori a cena, mi faccio un viaggio o mi compro la borsa che mi piaceva..ma soprattutto dato che i colori costano molto, me ne vado in colorificio e magari mi permetto di prendere qualcosa, quindi faccio tutto quello che ho sempre fatto però in modo più rilassato sì. e magari compro anche di più. (Milan\_33, Stella, 37, host&artist, first home)

In addition, as we have seen previously also to pay for the mortgage expenses, or as in the case of the integrative both concerning economic inheritances and the rents which thanks to this combination allow her to make further house expenses (rehabilitation or the addition of air conditioners); leisure (travels and the PlayStation), or a new Pc and TV screen useful for her work:

N- [per varie eredità familiari avevamo una somma più o meno ognuno di noi E invece investire in un'unica cosa che poi non hanno saputo cos'era, alla fine ce siamo tenuti ognuno un pezzo e ognuno ha deciso cosa

farsene. io ho ristrutturato la casa per ricavare quelle due stanze del B&B. Questo fondo che io avevo non era piccolo ma nemmeno grande, io comunque ho speso tutto. Difficile, ho provato a fare un po' di conti ma credo che non è un investimento che recupererò, ma non mi interessa nel senso che erano soldi tra virgolette regalati. Ne avevo e basta]. *A me interessa arrivare ad avere più o meno tutto pieno, avere un reddito più alto per potermi permettere, va bene io questa settimana chiudo, vado in vacanza. E arrivederci!* [...]Allora io dovrò ancora fare degli investimenti sul bed e breakfast, devo mettere i condizionatori un altro piccolo lavoro fuori, devo mettere un piccolo lavandino quindi sicuramente ci sarà questo investimento, viaggi in generale perché io senza viaggiare muoio, quindi devo permettermi più spesso di chiudere anche in anticipo... E poi sicuramente il computer perché mi serve per il video editing quindi devo ricomprarlo tutta l'attrezzatura necessaria perché quella che ho io ha un'età, non sono una che spende soldi per cose, preferisco fare viaggi, o un regalo che ti vuoi fare cose del genere, non sono quella che si compra gadget, vabbè la televisione forse la PlayStation me le ricomprerei perché comunque quello che piace ma più che altro per giocare alla PlayStation...di certo se non avessi queste entrate del BeB non lo comprerei, la tv perché io faccio quello di mestiere quindi avere uno schermo decente dove guardarti video mi sembra cosa intelligente anche guardare quello che tu fai guardarlo da uno schermo diverso da quello del computer mi sembra buono. Ma sono sempre cose relative ora il mio lavoro.... O comunque ai viaggi ! (Naples\_6, Noemi, 33 host and freelance videomaker)

From this sample it emerges in that those who have or had occupations attributable to the self-employed middle classes in all their souls, autonomous freelancers are relying more rents than those who have or had a profession belonging to the employee middle class. Clearly, quantitative data would be needed in this regard, but the evidence goes in the direction of a process that, because of the crisis, seems to have damaged the autonomous middle class more (which, however, can count on its properties) than the employed middle class.

In fact, who conceive and uses the rent possibility as supplements, not always evaluate as convenient to outsource the cleaning or management activity. In fact, since the final objective of the practise it is also complementing their revenues, for them it does not make too much sense to engage someone else who they will need to pay:

C-sì il lavoro c'è perché poi ti dico..io ogni volta che vanno via gli ospiti ho le lavatrici, cioè, comunque ho le lenzuola, poi io ospito 5 persone, quindi comunque sai, e poi gli asciugamani...e ripulisci la casa...uhm, puliscila quando arrivano...il lavoro c'è, però..è vero che se fai tutto tu è...se già chiami la donna delle pulizie..non ti conviene, perché non so quanto ti metti in tasca. Però uhm, insomma, così, è un arrotondare (Milan\_34, Lia, part-time secretary 43, entire apartment)

“ ed anche mia moglie è in questo settore, dei lavoratori dello spettacolo, quindi certo con una figlia stamo inguaiati. è tutto un prendi di qui, metti là e sposta per tappare i buchi... poi non me la sento nemmeno di dire che facciamo la fame, perché io quando guadagno, guadagno pure bene, però io sono anni che non

riesco a mettere un soldo da parte, proprio perchè è tutto molto...a singhiozzo. guadagno bene ma le spese ci sono, quei tre alloggi ci sono e se succede qualcosa di imprevisto i soldi non ci sono! (Naples\_ 35, Ciro, 37, three small two room apartment)

It is exactly among the ones who underlines the facility in earning them which let the interviewee to spend them to satisfy what they define as “swims”, and purchase goods that one do not really need, as who rent her primary home when she is away from work, where her primary home in Porta Romana rented out to strangers in August provide her almost the entire amount of a basic revenue that she used to travel in Latin America, a travel she eventually could have been able to organize but which would have had an impact on her wallet:

“Airbnb mi paga i vizi, solo agosto casa mia mi ha reso 1000 euro e con quelli mi sono fatta un viaggio in Guatemala, sono soldi in più che non ho fatto nulla per guadagnarli...sono stati 600 euro di volo che spenderei ma che peserebbero....cioè non è che senza airbnb non ci sarei andata, però con airbnb è il vizio, mi permetto di cambiare magari il pc anche se non ne avrei bisogno” (Milano\_8, Eleonora, 32, NGO employee, entire home, first home).

A change of perspective is also useful to understand other aspects concerning the role of the rent of integration and its uses. specially among the different types of self-employed workers, as well as the temporary workers in the entertainment, art, performing arts and culture industry. platforms rents sustain their job: As a freelancer counselor and host said, “per me questa attività funziona perché...mi paga anche per l'altro lavoro che non mi fa guadagnare” where rents cover the economic gaps coming from the job in the “traditional” occupation. An aspect that, in the words of the interviewee, emerged also with contradictions. In fact in Franco's case ,the 1000 euros of rent he manages to extract from the properties he shares with his brother is not narrated as being a supplement to his salary; but he insists on the fact that platform rents are conceived as the economic tools which allow him to continue with the job he loves but which does not guarantee him sufficient, stable and constant incomes per month:

F-per me é la cosa che mi permette di...che mi fa fare il mio vero lavoro !! nel senso che io faccio teatro, faccio un lavoro che mi tiene molto impegnato però dal punto di vista dei guadagni È molto altalenante, per esempio in questo periodo sto lavorando stipendiato ma ci sono dei periodi, dei mesi, in cui stai chiuso in sala a provare uno spettacolo nuovo e nessuno ti paga! E fare una cosa del genere, fittare la mia vecchia stanza, mi fa entrare più o meno € 1000 al mese! per quello che faccio io è perfetto. Cioè io lavoro otto ore

al giorno, a volte 10 a volte 12 e non guadagno € 1, dopodiché lavoro mezz'ora lì e guadagno € 60 e ho coperto tutte quelle otto ore in cui ho lavorato a gratis! Nessun altro lavoro mi darebbe questo.

(Napoli\_19, Franco,33, actor and host, two family properties)

From his transcript then emerges another interesting and disturbing aspect: as another interviewee also said, "affittando si guadagna di più che lavorare" meaning that renting is more profitable than working; and so it is considered perfect and unbeatable in terms of convenience compared to any other job. In fact, as Franco insists, it presents the best advantages in terms of the relationship between time spent working and possible gains which suits very well with the condition of persons having unstable or long unpaid working periods all along the year.

Lastly, if before someone had emphasized the great amount of work, others consider the economic gains extracted through though housing as effortless, especially among room-renters. Platform rents are then described to be "easy money" which do not require great effort to be obtained, like "money falling from the sky",

M- quindi tu come definiresti queste entrate?

S- come... un aiuto, una manna dal cielo, come quando ogni tanto ti arriva la mancia del nonno, no? che ti piove dal cielo senza che tu abbia fatto nulla e ti aggiusta il mese, sìsì.. (Milano\_35, Giacomo 39 radiologist)

Although the above listed "special" uses of rents can be considered in a certain sense endogenous, i.e. internal to family use or located within local, regional or national urban frontiers, the findings show that there are also exogenous uses of rents. Such evidences in fact, are opening up interesting research prospects showing rent flows extracted locally circulating abroad to be used elsewhere, where the mobility of home owners or their family members are also somehow supported recurring to mobile rents. In fact, in the context of mobility strategies, such as the two milanese host who live in Detroit and London rents are used to integrate their revenues abroad. In the specific case of Edoardo, the pricing strategy of his Milanese apartment is related to his specific need to pay for the rent in London, and sometimes the transport passes:

"come ti dicevo, io mi pago l'affitto qua (Ndr a Londra) , eeeee....a volte l'abbonamento dei mezzi perché costa... quasi 190 sterline al mese...solo quello...però il prezzo l'avevo pensato in modo da...coprire....in modo particolare l'affitto, considerando comunque il ragazzo che pago per i check-in e la signora delle pulizie.(Edoardo\_24, 41, pharmaceuticals, first home)

While in this case rents are extracted personally and eventually thanks to a friend who is helping him with the receptions, circulating rent flows often take the form of transfers to support economically the migration strategies of some family members, mostly young people, where the management of STRs is carried by some family members:

“ questa era la casa della nonna, della mia mamma, però lei (NDR sua figlia) ci sarà stata al massimo...maaa due anni, Marco??.(NDR chiede al marito)..sì. poi è partita a....a... Berlino. quindi che c'erano studenti, una coppia o adesso abbiamo messo i turisti, ma io ho sempre fatto, preparato e....sempre abbiamo mandato i soldi in Germania perché ne ha bisogno no, per pagarsi le spese la. anche se adesso in realtà arrivano direttamente sul suo conto” (Naples\_41,Mariuccia, 67 entire apartment,writer)

This evidence has been found also by Pfirsch's study on Neapolitans young adults who emigrated to Paris, who, in some cases, have been able to purchase their house in the French capital also thanks to the rents coming from the platformization of family houses in Naples (Pfirsch, forthcoming). It then emerges that capital in the form of rents obviously circulates outside local, regional or national urban boundaries. Platform-rents then flow in international market to finance purchases of first or second/third houses and trigger double real estate dynamics: in one's own place of residence- or where the rental property is located on the digital platform, but also elsewhere, where the third or second property is purchased, reinvesting the income in other real estate asset(s). Thus, even though the dynamics are extremely rooted in the places where the properties are located, the extraction of value of Italian families has effects that are triggered even far from the territories that guard the causes.

### **The Rent of Cumulation**

The last type of rent which has been possible to identify is the rent of cumulation, which emerge as established within a logic of addition or supplement with the revenues coming from the traditional labor market, or the pension income (or for self-employed persons, the pension income plus the savings).

Here, when the interviewees have a job or a pension transfer which provide them enough revenues, they can conceive the rents a way to increase their monthly or yearly availability out of any urgent or extra need, and have an accumulation purpose. Amounts of possible accumulation also depends from what is rented and from the economic starting basis the host has concerning the revenue, but also in terms of savings, and general wealth.

In this case, rents are defined as non-essential and are not used immediately, but set aside and projected into the future, for the moment when they will become useful for themselves or for

someone in the family; as well as to meet any unexpected expenditure or existential risk for the younger, or as a form of insurance towards ageing.

Thus, especially some host in their 40s who are renting secondary home underline they use the money to build savings. They define their monthly work-related revenues as “good”, “enough” which put them in the condition to satisfy all their needs, but which do not allow to accumulate a reservoir for the future. In this case, platform-rents are described as not immediately useful, they are labelled as “invisible money”, and to prevent themselves to their premature erosions, someone also opened a dedicated bank account, in the hope of not falling into temptation of using them:

“non ti direi che mi servono di base, cioè, mi spiego, io ho il mio stipendio, che è buono, non mi lamento certo...che peròòò mi serve tutto, sono giusti, riesco a mettere da parte molto poco. alcuni mesi de.. devo muovermi di più non metto da parte niente.quindi io con quei soldi li mi sto facendo un...li sto mettendo da parte, non li vedo, sto cercando di non toccarli, faccio finta che non esistono proprio, li ho messi anche su...su un conto separato! (Milan\_27, Federico, 37 car engineer, entire apartment)

This is valid also for adult persons in their 50's. It emerges here the objective of accumulating wealth through the value extracted from housing to have some forms of security toward ageing, or in the framework of having an amount to rely on during retirement (Lennartz et al. 2015), especially for autonomous workers; but such monies are also in the eventuality imagined for helping their young adults in the transition towards autonomy:

“mah, diciamo che noi questi soldi ora...non è che li stiamo usando per qualcosa, cioè, li stiamo mettendo da parte. non abbiamo un particolare bisogno, si aggiungono un po' a quelli che ci sono poi certo, io penso a se per caso Ada avrà problemi con il suo lavoro, penso che li prenderemo da li, non si naviga nell'oro” (Milan\_12, Mirella, 55, endocrinologist, second home)

And so, it is configured as a 2.0 revisitatio of those that are studied as strategies of landlords (Ronald and Kadi 2016; Soaita et al 2017).

Furthermore, or to reassure those hosts who earn well but not very well and who may not do that, but selling their home to buy a little more serenity, so the possibility and volumes of income are linked to their willingness to do so:

“diciamo che non ho veramente bisogno di quei soldi, se non ho voglia posso permettermi di non farlo, però è una serenità in più che si aggiunge al mio conto che non è spaziale...”(Naples\_23 Francesca, HR, 48)

In both cities, interviewees belonging amongst the most well-off strata of the sample (the upper-middle sidelines), who rent a second home or a small stock of apartment, are eventually able to extract also agglomerations of wealth which moves toward the enrichment. It is the case of host who inherits some properties, have good occupation and that through traditional rents and savings have been able to increase the stock over the generations, for example the host eventually belonging to the social groups of upper middle-class managers studied a couple of years ago (Andreotti, Le Galès, and Moreno-Fuentes 2015). In this case, they use platforms for STRs instrumentally, as a tool to foster their possibilities to accumulate. As a Milanese host noticed, who own a secondary asset he inherited and he will be in the condition to improve his wealth because of the general rule of what has been called the Matthew Effect, which the interviewee refers to by the expression in Milanese dialect “*Dove ghè daneè n’è gh’en van.*<sup>104</sup>”

perché si sono creati degli scalini verso il basso per cui chi stava più su ora è sceso e così via...chi invece era già benestante è diventato ancora più ricco. perché vale in generale come assioma, dove ghè daneè n’è gh’en van, hai capito? I soldi ci sono là dove ci sono già! se c’è una base di partenza bene, altrimenti non riesci a costruirtela dal niente. (Milan\_36, Luciano 47, manager, second home).

In fact, the rents of cumulation reflects the situation of some of the interviewee who are in the position to use platform rents to buy another property and increase their housing small portfolios. As it has been underlined, rent is a tool for property: it is functional to capitalism to produce other rents (Harvey 2008). This assumption can clearly be applied to the phenomenon we are investigating. Three interviewees renting (a) entire apartment(s), after 1 or 2 year of the activity have been able to buy another asset. In Naples, where the property values are lower, new purchases are within reach of much more pockets and have been possible also to those host belonging to the (low) middle-income social group, such as this is the case of Ilaria, Mauro and others. Michele, a 32 years-old one of the privileged informant who is doing the reception for a host which rents three houses, summarises effectively such mechanism:

“ quelli che hanno tutto il piano ..dopo un anno se ne possono comprare un altro e dopo un anno ancora, se ne prendono ancora un altro! e lui ha fatto così. ma è partito da...l’hai vista la casa non è la Reggia, non è che lui tenesse tutti ‘sti soldi!” (Naples\_PI, Michele 32, check-in and cleanings staff)

In the tuff city in fact new purchases are facilitated by the i) the breadth of visitor flows that allows excellent rents to those who have property in strategic areas, and ii) the local condition of the housing stock. The low price of properties in the centre, can be bought taking advantage of the

104 which means *Money goes where there is money.*



rent-gap described by Smith (1987). In fact, under the monopoly of the platforms for STRs, the shift from a residential utilisation to a touristic use of housing is creating the condition for the potential ground rent (Yrigoy 2018; Wachsmuth and Weisler 2018).

Furthermore, if under the rent of substitution the host usually do all their task of management by themselves, to reduce extra cost and gain more (with the exception of the STRs professionals); and also with the rent of integration can eventually foster process of outsourcing of the tasks, host relying on cumulative rent have much more money to pay for a set of satellite services such as reception, cleaning, washing of sheets, transfer service to the airport and so on, related to the management of their activity, that are costing on average the 30% of the revenue, varying from the prices of the property managing firm they rely on, or their contributors, often and low paid as in the case of Filippo, who earn informally 15 euros for one check-in.

Thus, since rents are effectively a surplus, their economic position is independent from the platform, which put them at a further advantage. Thus, rents are being used as a savings account or new investments (Soaita *et al.* 2017).

*Substitution, Integration, or Cumulation* are three types of rent, but such rent patterns sometimes are better understood in a flexible logic and as a process, instead of leak-proof compartment: types of rents and uses are variable and ductile. They adapt to the needs of the hosts, by as much as they want, can or must boost the activity. But they fit also with the working trajectories of the interviewees and the visitors flows. Thus, like the motivations, also the rent clusters can be different for the same families during the year or during their STRs career as host. As Renata notes, for her, digital rents stemming from the platformisation of her terraced attic are a replacement income when they are not working, an integration when she works but does not earn a lot or continuously, or a way to generate savings when both components of the family have a job. The uses of the economic value extracted from their housing are therefore also adapting to these fluctuations, and the expenses are smeared over the course of the months, according to the needs and economic availability of the moment. Sometimes the money available for the family is composed only of their salary, or of the rents together with the salary, or only of the rent, or from the rent and some savings: a cocktail of resources different every time which is subject to a continuous process of renegotiation and adaptation of its uses:

“ mmm, per me è ....quello che ne facciamo è cambiato un po', di certo non mi compro le scarpe come nella pubblicità. poi sono d'accordo, invece con chi magari si permette....magari il corso di ceramica, o un viaggio con la famiglia o se bisogna cambiare la lavatrice...dipende un po' da varie cose. se... quando abbiamo

iniziato era proprio perché non lavoravamo e... ovviamente vista l'urgenza che si aveva... erano soldi per ...usati per qualsiasi cosa. poi dato che anche Matteo ha sempre questi lavori, uhm, a periodi, certamente quando lui anche lavora la nostra situazione...economica migliora drasticamente...e a quel punto con quelle entrate si riesce anche a continuare con la ristrutturazione o a mettere da parte qualcosa..Se invece, come adesso che mi hanno dato queste supplenze.... si ci si rilassa ma si arrotonda eh, e a quel punto capisci che ne abbiamo un pochino meno bisogno e magari Giulia (NDR la figlia) va al corso di danze africane” (Naples\_ 31, Veronica, 44, host, research fellow, attic).

Lastly, in fact, according to the cocktail of resources they need to have in a specific spare of time, some of the youngest host claim to use STRs to face a moment of precariousness or unemployment, and then stop or even “close” with STRs initiatives when the work situation improves. Above all, a shared tactic concerns the modulation not only of the uses of platform-rents or purposes, but also the intensity of the activity, in terms of occupancy of rooms or housing, which is decided gradually, according to the amount they need to extract at a specific time, as in the case of Olga who relied on platform rents extracted from her home to face the months of transition after she finished her PhD and she was unemployed, but she then decided to stop when she was able to obtain a Post-Doc contract.

“Mi son detta: un po' affitto poco, magari i weekend no... un po' blocco, poi se era un momento no, affittavo a manetta, in continuazione. certo ci ho campato, e grazie a questo mi sono stabilita in una situazione abbastanza stabile, di serenità. ma certo che se vinco l'assegno chiudo bottega (Naples\_9 Olga, 33 post doc 33, entire apartment.)

### **Stratified and stratifying rents**

If the rents are the results of the extraction, and such extracts are used to substitute, to integrate or to accumulate with the income from work, and used in three different ways, what function do such modes have in a discourse on the middle class health and wealth? What are they telling us about the conditions of (dis) advantage of the families?

As it has been noticed, housing - if it is considered as a part of what can be included in the framework of the assets theory- it is first and foremost an asset that the middle classes can rely on for their making and reproduction strategies (Devine and Savage, 2005; Stewart 2010). So, the analysis now proposes to discuss by making the fractures that characterize the question of the middle class today (the generational one, the geographical one and that of the internal within the middle class) more specific to the presentation of the results.

The next table proposes an exploratory rent-based model to interpret the findings, while the discussion will insist mainly on two aspects. Firstly, the function such types of rents are playing in defining the class reproduction of the households (Social inclusion; Functional reproduction;

Accumulation of privilege), and secondly, the nature of the relationship between role of rents and function in the context of middle class reproduction. In fact the role of rents in the establishing the advantage of the interviewee can be better understood by asking: which would be the condition of health (first and foremost economic) of the families if they couldn't rely on the rents?

In fact, three cases are identified in which the rent is i) *compulsory* with the rent of substitution, i) *accessory* for the rent of integration, and iii) *negligible* for the rent of cumulation, in determining the state of health of the middle class owner families interviewed.

Furthermore, the degree of advantage (+) or disadvantage (-) are strictly related to what families are in the position to platformise: rents are stratified in the sense that the forms of housing platformisation are here a proxy of their economic (and class) situation of departure. Despite of renting for pleasure, Do they feel obliged to rent a room or the entire first home for economic reasons? Do they have a secondary asset? Or can they rely on a small housing portfolio?

Furthermore, as we will see, rents are also stratifying: they create a new playground for class reproduction strategies and social mobility.

Perhaps the table and the discussion will help to clarify all the aforementioned points.

Forms of housing platformisation	Role of rents in relation to the income from work or pension income	Function of rents in the context of class reproduction	Nature of the relationship between role of rents and function in the context of middle class reproduction
a. Primary Home (----) b. Room(s) (---) c. Secondary House (+) d. Stock of Houses (++++)	Substitution or Entrepreneurial	Social Inclusion	Mandatory
e. PH (---) f. R (---) g. SH (++) h. SA (+++)	Integration	Functional Reproduction	Accessory
i. PH (+) j. R (+) k. SH (+++) l. SA (++++)	Cumulation	Accumulation of Privilege	Negligible

Table 20 Towards a platform rent-based model

Where:

PH: primary home

R: room (s) max 2 in the primary home

SH: secondary house

SA: stock of apartments max 3;

And

(+) means minimum advantage ; (++++) means maximum advantage

(-) means minimum disadvantage; (----) means maximum disadvantage

### **Extracting “Social Inclusion”**

If analysed in terms of class strategies, it may appear clear at this point that for the host who do not have a job or are professional host, the platform rents are configured as fundamental and mandatory for the achievement or maintenance of a decent standard of living, as well as for having the guarantee of a wider social inclusion and reproduction, since it is described as the only source of income they rely on, without which individuals and actors would risk to fall into a process of vulnerability and exclusion, as Ludo tells:

“io non ho problemi a dire che è stato risolutivo, mi ha risolto proprio, mi ha salvato da fare la domanda di disoccupazione, e da fare una vita da reclusa perchè mi sarei messa a contare i centesimi...sicuramente io così continuo a fare tutto come non fosse successo niente...cioè come dire..beeh la mia vita...le cose che posso fare magari uscire o comprare non, non è cambiata anche se mi hanno licenziata”(Naples\_ 44, Ludo, 31, former various jobs, entire apartment.)

For host in the age range 30-40s in a situation on unemployment, the possibilities related to STR has “saved” them from doing “lousy jobs” defined as “lavoracci di merda” which would have had an impact on their status and identity, and are described as a way, for the persons in their early 30’s, as a way to avoid to come back asking money or help to their parents. Furthermore, platform rents are allowing them to have a standard of life which has been described as “decente” or “dignitoso” protecting social inclusion and class immobility:

non avevo nessuna in, intenzione di fare qualche lavoraccio di merda, né tantomeno di andare a chiedere una manooo, una mano ai miei, per me non era possibile... eeeeeh questa roba qua mi ha salvato da questa

situazione del cazzo, mi ha dato gli strumenti di emancipazione sociale per non fare delle cose che non volevo fare e per continuare ad avere uno stile di vita...direi decente. (Naples\_9, Olga, 33, room).

In fact, the concern about the possibilities of having to do some “lousy jobs” described in a contemptuous manner as "lavoretti inutili"; "robaccia "; "occupazione strana" which in general express clearly their fear of falling (Ehrenreich 1989) and emerges very strongly among all respondents who are in this situation, even among adults of work age but not yet in that of retirement;

con questo io sto nella mia casa grande, ho qualcosa da fare tutti i giorni, mi permetto tutto quello che mi serve e soprattutto non mi riduco a fare qualche lavoro che...strano o...che mi farebbe sentire un po'...beh ogni lavoro è dignitoso però non mi ridurrei a fare la commessa, sarebbe una cosa che mi farebbe pensare a tutta la fatica fatta fino a qui sprecate! (Milan\_9, Diana, 53 unemployed, host, former employee, room/first home)

Giulio very clearly describes that incomes from work are no longer sufficient for young people to emancipate themselves and to achieve economic independence. For them the house rented online is not a way to maintain a certain standard of living, but just one of the few available ways to achieve it, essentially by transforming property into a possibility of work and revenues that can't be found in the traditional labour market, in comparison to the standard of living and job opportunities of their parents at the same age (O'Reilly *et al.* 2018).

If for Bourdieu “capital is accumulated labor” (Bourdieu 1985), now the economy of rent seems to overturn the point: labor is accumulated capital, as if for the younger generations who inherit assets, the accumulated capital is transformed again into labor, or *employability*, so that young adults and adults aren't extracting value but also job opportunities to provide themselves wider social inclusion:

G- la casa di proprietà, è il bene rifugio per autonomia, è un punto sensibile per capire come stanno cambiando una serie di cose. io sono proprio in difficoltà.. sono disoccupato. cosa c'ho in mano, da sfruttare, da capitalizzare, da monetizzare? c'ho la casa! sfrutto la casa...chi aveva la casa al mare se la fittava pure prima, all'inizio inizio, la classe media si è comprata la casa al mare, e stava bene, i miei genitori, l'hanno fatto, e ci andavamo noi no? durante le ferie. mai affittata! anzi metteva a disagio l'idea di affittarla ok? poi dopo è diventata la norma. un po' si va, un po' si affitta..cioè il reddito proveniente da lavoro non è stato più sufficiente a mantenere quel tenore di vita. poi ad un certo punto il tenore di vita è proprio diminuito, non è stato più possibile fare qualcos'altro per mantenerlo. la nostra generazione ha dovuto utilizzare questo tipo di proprietà come sostitutiva o eventualmente integrativa dello stipendio, ma non più per mantenere il tenore di vita, per raggiungerlo!per raggiungere un tenore di vita sufficiente proprio, perché...il reddito da lavoro o non c'è...o è insufficiente! per garantirsi l'indipendenza, per affrancarsi dall'aiuto dei genitori, magari un momento di difficoltà...come può essere quello della perdita del lavoro la casa diventa un'attività

come un'altra, ed è facile perché ce l'hai..in casa! la casa diventa un'opportunità di lavoro! (Milano\_19 Giulio, 35 , unemployed, former, copy writer, room)

It may be therefore not forced to say, that for them the rent of replacement is guaranteeing the social inclusion, maintain immobility in the intermediate position, but also, for the persons between the age range 30-40s to achieve it, preventing the possibility of downward mobility from materializing.

### **Extracting “Functional Reproduction”**

A-siamo nati per sopravvivere quindi qua ci sono una serie di meccanismi per cui ognuno pensa alla sua sopravvivenza. C'è chi ne è più cosciente e chi meno in un mondo cambiato dal punto di vista capitalista chiaramente la questione è che il ceto medio borghese ha bisogno di sopravvivere, in molte nazioni proto-ricche che hanno la nomea di essere nazioni industrializzate la classe media italiana sta per essere smantellata e quindi c'è una forte differenza che si sta accentuando tra ricchi e poveri. *Il turismo può essere una forma per riuscire a sopravvivere e mantenersi, in... in una classe media, togliersi qualche sfizio non arricchirsi ma comunque stare bene, cazzo ne so, prima o poi ognuno di noi vuole crearsi una famiglia e quindi questa potrà essere una libertà, anche la libertà di scegliersi una famiglia no?* E quindi io personalmente tendo ad essere più libero possibile ed a cercare di trovare una vita che mi piaccia, la felicità personale poi per quanto riguarda l'arricchimento è relativo, molte persone magari sono ricche, hanno otto alloggi ma non sanno manco dove stanno di casa e sono sole... diciamo che dovrebbe esserci il mezzo, il mio caso può essere un mezzo, non solo economico ma anche un mezzo di stimolo interculturalee! (Naples\_22, Andrea 32, physiotherapist, room).

In the transcripts, Andrea , a Neapolitan 33 years old physiotherapist has become homeowner recurring to the microcredit from which he has created a B&B in his own apartment, he clearly underlines the role tourism and rents are having in helping what he describes as “the middle class that is about to be dismantled”, in preserving their intermediate position and the possibilities to have a lovely jobs, build a family and “be happy”. In fact, it is precisely the possibilities of doing something that enthuses and makes them feel good that dictate the boundaries of the privilege.

In a context where income form work are increasingly restricted, where specific kind of workers are witnessing "the dissolution of the wage institution" (Chicchi, Leonardi, Lucarelli 2016), the rents seems to have the task of ensuring the functional reproduction, and improvement of material conditions. Thus, it is configured as a reproduction strategy. STRs allows the maintenance of a specific standard of life, marked by the access of different baskets of consumption and activities. For the younger host of the sample platform-rent so it provides new means to increase the possibilities of autonomy, as they were the guarantee of a "security project" (Cooper 2014:20).

Platform-rents also contributes to the practical realization of an idea of oneself that one like and desire, which is built by means of cultural consumption practices, in order to cope with the uprooting of class (Maurin 2003). These ideas are represented precisely through a lifestyle where consumption is characterized as the fundamental grounds for building social identity (Sassatelli 1995; 2004)

C-quando mi sono trasferita da casa dei miei..beh che devo dire, non mi hanno fatto mancare nulla, l'hanno sempre fatto, però non è che chiedo soldi per questi corsi che sto facendo, se hai un lavoro che ti paga una miseria non è che ti permetti...il corso da orafa o di andare ogni domenica alla mostra, o al cinema alla sera e a qualche concerto in giro per l'europa e poi quello e ...no? e questo invece per me è importante perché è un modo che mi fa essere...come vorrei, uhm, mi fa andare dove ci sono persone con cui mi piace stare, faccio uno stile di vita che sento più mio, che mi realizza, che mi fa... pensarci come mi vorrei...ed è una cosa che se dovessi fare solo con...con i 900 euro che guadagno...eh vedi è chiaro che non lo potrei fare. non farei la metà delle cose quindi per rispondere alla tua domanda, me l'ha migliorata (ndr la vita) in questo senso qua, che posso permettermi di non sopravvivere e basta. ecco sì (Naples\_18 Tiziana 32, educator, first home)

In fact, the possibility to satisfy the very “middlish” desire of going out, doing things and see people, “vedere gente, fare cose” which passes also through sociality, are considered as a way to meet similar persons and owning a certain social status (Bourdieu 1979; Crane 2000), thus participating in a series of activities that exceed those related solely to "survival". Where for young adults who are independent would have needed to limit the activities they are accustomed to do, if they only had to live on their income from work. So, in the case of Sofia, she uses the rents as extra income to afford the expenses of the daily life, vacation and sports autonomously, but she still asks help to their parents to afford specific health care costs:

S-io sono indipendente ma comunque, se devo avere una spesa, non so un intervento ginecologico, una cosa più seria, un dentista, queste cose serie comunque mi continuano ad aiutare i miei genitori! Però ovviamente così riesco almeno almeno ad avere la vita quotidiana, lo sport ehm, le vacanze, i viaggi riesco a gestirmeli, ma senza airbnb sarei...non ce la farei a fare tutto quello che faccio, dovrei limitarmi sicuramente! (Naples,\_40 Sofia, 36, host, social worker)

The conceptualisation of different forms of capital (Bourdieu 1985) becomes fundamental to understand the extent to which housing property (economic capital) and management skills and the knowledge of languages (cultural capitals), or be included in the “right” social network (social capital) are used as a tool for the development of a cushion situation for the interviewees experiencing downward social trajectories and as a way to solve their class dysphoria (Ventura 2017) or status inconsistency (Dogan 2011; Raffini 2013):

C-lui...si è costruito un certo benessere, con queste proprietà qua, con il fatto che sa gestirle bene, che sa l'inglese, conosce le persone giuste in città che...e... lui soffriva di non poter fare più quelle cose lì, andare alle partite, farsi dei viaggi importanti, soffriva di quella caduta, di quella discesa...sociale...e ora che mi ci fai pensare sarà per questo che ne parla in maniera così...baaa...entusiasta.. (Naples\_42, Marcello 46, speaks about a lawyer friend who became property manager after a precarious career in the legal sector)

Furthermore, rent emerges as a way to cope with the downsides of what has been described “the passionate trap”, when the “lovely”, passionating job one loves also because somehow they can be felt as an extension of themselves, are also related to unstable or insufficient revenues (Armano & Murgia 2013; Armano et al.2017; Gerosa 2020) where rents are, using the word proposed by an interviewee “gifting” the opportunity to avoid to have to do several jobs and most likely also jobs that they do not like, a situation that would make them frustrated and dissatisfied:

A-nessuno lo sta facendo solo per una vocazione a fare l'host nella vita ma per una necessità di integrazione. La maggior parte delle persone che conosco nel mio giro di frequentazione sono persone che hanno dei lavori, che seguono anche delle passioni personali come dire ma che non riescono ad avere una fonte di sostentamento completa e che quindi magari in questo modo riescono ad integrare uno stipendio con...non so se fanno il fotografo per dire...e quindi fai la foto che piace a te, fai il matrimonio, o il progetto indipendente e arrivi ad una certa somma, con l'integrazione del airB&B riesci ad avere a fine mese una vita dignitosa. Altrimenti avresti dovuto fare più lavori che non ti piacciono, pur di guadagnare e metterti in una dimensione di grande frustrazione, in cui la tua personalità è molto meno espressa, come dire...” (Milan\_7, Angelo 42, illustrator and shopkeeper)

In addition, for the sample of the 30-40 rent is allowing not only a figurative social reproduction, but also in a non-figurative sense, when the possibility to extract some forms of asset-based income is furnishing to persons moving toward adulthood the forms of security they need to become parents, postponed due to the economic constraints (Kohler *et al.* 2002; Mulder and Billari 2010). Mainly considered, the platformization of his housing emerges as a way to guarantee to most economically unstable couples the psychological and economic security to try to build a family and become parent one day, when they will want it, so that they will be able to decide completely freely despite of any other structural constraint, which Sofia relates to their future and precarious employment situation. In fact, in Sofia's elaboration, unemployment, underemployment and low wages, in comparison to their parents situation, are described as putting young adults in a moment of long “waithood of parenthood,” where the being the postponement of family creations been analysed as a middle class strategy to maintain their status (Negri and Filandri 2010). Here the extraction possibilities linked to the platforms allow a new renegotiation of the aspiration of middle classes to have a job and build a family (Carbone 2010):



[...] e tutta questa situazione di estrema precarietà in cui ormai...già tra quelli nati negli anni 70 un pochino... ma soprattutto tra noi degli anni 80 e a salire...ci fa molto pensare, e se non ci fosse stato questo.....beh già si fanno figli più tardi, alla mia età i miei genitori avevano già avevano me, ma se io devo pensare di fare un figlio come si può, se non ho un lavoro? o un lavoro di merda pagato di merda? e invece noi, a differenza dei genitori.... ma non, non potremo mai sapere come saremo messi, e allora finisce che se stai ad aspettare di avere un posto di lavoro fisso o perlomeno con uno stipendio o delle entrate decenti, e magari pure ad avere casa tua, e dico tua tua che te la compri con i soldi solo tuoi, cioè impossibile... finisce che un figlio può essere che non lo fai mai. uhm, cioè sono cose a cui io e Mario abbiamo pensato parecchie volte, e abbiamo un po' convenuto che...questa cosa della casa di suo zio...ci... ci dà la sicurezza di avere comunque dei soldi sicuri ogni tot... a prescindere da qualsiasi cosa, in modo che quando avremo voglia di provare ad avere un figlio di essere...proprio nella condizione materiale di poterlo fare, cioè di non avere nessun vincolo legato al fatto che magari in quel momento uno dei due ha un contratto a progetto e l'altro guadagna se va bene 1100 euro... (Naples\_40, Sofia, 36, social worker and host, rooms)

Platform rents also accompany young and less young parents with the growth of children and add resources useful to provide them with specific education trajectories such as attending specific schools or kindergartens, including private ones. Francesco and Laura for example, who are renting the apartment of Francesco's brother, are paying the monthly fee of the Montessori kindergarten, which before the platforms, was partially paid by Laura's mother.

C-Allora noi in generale.... ci paghiamo... il nido sostanzialmente. perché Noah va all'asilo Montessori perchéeee cioè è una cosa a cui crediamo molto, in quella pedagogia lì. però l'altra cosa è che non è proprio economico ecco, cioè costa un po' di più di quello normale

M- mi potresti dire quanto costa? non me ne intendo...

C-eh al mese sono...570 euro. perché lui esce alle quattro e mezza altrimenti sarebbe di meno. ma devo dire che incide parecchio...perché io avendo queste entrate che non si sa mai quanto prendo....ehhh

M-eh sì è complicato., ma lo avevate pensato fin dall'inizio o?

C-no no, lui già ci andava l'anno scorso però...vabbé un po' perché mia mamma ci dava sempre dei soldi, però chiaramente quando è uscita questa possibilità, che come ti dicevo il fratello di Guido è partito, noi abbiamo pensato che sarebbe stato utile (NdR il guadagno dell'appartamento) per quello e per tutte quelle spese che servono per il bambino. io preferisco spenderli così (Naples\_30, Francesco and Laura 37, 35, host and architect)

So the rents are useful to middle class families to continue to pay for specific schools, without giving up because of their economic instability or still asking grandparents for money; but as also emerges in other interviews, to avoid slipping down or cutting the costs of other sectors of the economy of the family because of the expenses that the children necessitate.

Such evidence can find support in the literature of the squeezed middle classes, where the presence of children is a factor which drastically contributes to the worsening of the economic conditions of families (Quart 2018), when parents risk to be stuck in the "two-incomes-trap". On the other hand, education and schooling choices have been generally recognised as having a pivotal role in the reproduction strategies of the middle classes (Maloutas 2010; Oberti et al. 2012). In this context,

platforms rents are proving young families with new resources to reproduce themselves, and guarantee to their children the same.

Integration rents and the well-being for the families are then partially dependent from platforms, but without the rents they would have need a deep process of renegotiation of their needs in order to stay in their budgets, with a real risk of social downward mobility.

### **Extracting “Accumulation of Privilege”**

The rent of cumulation, on the other hand, plays another role in determining class dynamics with the emergence of platform capitalism. For who are relying on the rent of cumulation, just as Marx said, money becomes capital when it accumulates through production, but rents become profits when they are accumulated through extraction, so that accumulation dynamics are able to influence and improve families wealth, and their capacity to refill or construct new savings reservoirs, maintain their intermediate position, or eventually foster some processes of inner upward mobility. As it emerges, among who does not directly spend the platforms rents, we have identified two strategies: someone is accumulating the rents as savings; but someone is also accumulating new assets, reinvesting the rents in the sector, so that in a logic of reproduction of the privilege, can be interpreted in terms of the “Matthew effect of accumulated advantage” (Merton and Zuckerman 1968).

In this case families are extracting “accumulation of privilege”. Adopting the interpretative keys provided by Boltanski and Esquerre, thanks to the heritages (immobile and mobile) accumulated over time, and the gains extracted with STRs, most advantaged families of the sample (the upper sidelines) are using their capital, assets and resources to move toward enrichment:

Beh noi così già si stava...piuttosto bene, direi bene, insomma nella media, non ci manca niente eh!...così è...avere un di più, è sempre stato un po' l'investimento per avere, per mettere da parte per stare meglio...in futuro, per lasciare qualcosa di più visto che si poteva..sempre che..non, non succede qualcosa, o decidono che non si può fare più. (Milan\_26, Luana and Francesco, 66-64, retired, entire apartment)

Which also converge as we have seen in the purchase of new properties, recurring to different family resources, and circulations of assets and activation of capitals :

“[.]Quindi, si era partiti dalla casa di nonna, poi visto come andava, con mio fratello ho preso preso un'altra casa...per affittarla proprio con Airbnb, ma fuori, perché qui (Ndr Isola) ormai costava troppo (Milan\_36, Luciano, 47, manager first home and secondary home)

And also:

I- quindi sì, abbiamo iniziato con uno, poi dopo qualche mese abbiamo comprato l'altro ma ho intenzione di ingrandirmi e vorrei comprare un terzo appartamento...non adesso perché ho troppe spese per il matrimonio, però quando le acque si calmano avrei intenzione di fare questo altro investimento e per forza di cose prenderò qualcuno perché con tre appartamenti guadagnerò di più ma avrò il triplo del lavoro.....ma poi adesso che sto con mamma e papà è una cosa, invece stare con un marito che mangia, che sporca, che bisogna fare tutto...sai, cambia! (Naples\_ 12, Marisa, 30, host, three apartments)

While the accumulating strategies are the same in the outcome, they are, indeed, fostered by different starting points, capitals, assets and resources, in whose combinations the middle classes are more divergent in the two locales studied. If in Milan it is an initiative of reinvestment of the capital which concern more wealthy social groups within middle classes, in Naples, due to the different (lower) prices for new purchases in the tourist areas of their cities, even if prices are rising due to the demand, a larger component of the local middle classes is able to invest in the field. As the transcripts shows, Luciano is a manager but still unable to reinvest in Isola, given the rising cost post-gentrification; while Ilaria, in Naples attended a professional institute to become dental technician, can even imagine to buy a third property, profiting from the convenient prices of the centre. However, they were able to increase their stock both, thanks to their families assets and mobile gifts. In the case of Ilaria in fact his father used a liquidation and a mortgage profiting from the low prices of some *vico* in Naples, rather in the case of Luciano he was able to use a substantial inheritance he splits with his brother, but still not able to purchase in the semi-central upascaled area.

For them, since they already own an amount of savings or assets (which may vary drastically) platform capitalism may foster another phase of accumulation and new opportunities to set aside savings; to increase the housing assets of the family and new forms of privilege for the forthcoming generations. However, cumulative rent can, generally speaking, be considered negligible in establishing the material conditions in the case “if host would not rely on rents”, meaning they will be well off in any case. At best, for some of them, and considering the context, a potential situation of upward mobility could be triggered.

### **Types of Rents, Classes of Rentiers?**

The empirical work has shown the extent to which the Italian middle classes rely increasingly on rents to ensure reproduction: rent is therefore stratified but also stratifying: it can potentially generate stratification possibility. I contend that we may witness here the re-emersion of a class of rentiers.

In fact, as Boltanski and Esquerre noticed:

Ce processus d'enrichissement, qui bénéficie de l'expansion considérable du tourisme, a été stimulé par la création de sites internet et de dispositifs juridiques qui permettent de louer pour de courtes

périodes à des visiteurs de passage des biens mobiliers d'appoint et même le logement principal. Comme le disaient en 2016 les publicités pour un site de location de logements entre particuliers (AirBnB) : « Ma chambre d'amis paie ma moto vintage : compléter votre revenu en louant votre logement à Paris. » *Ces nouvelles opportunités ont favorisé, au-delà du dernier centile, la formation d'une large strate de petits et moyens rentiers* qui, sans constituer une catégorie explicite, c'est-à-dire officiellement reconnue par l'État et inscrite dans les nomenclatures administratives, n'en manifeste pas moins une solidarité de fait dans la défense de ses intérêts spécifiques qui la porte à privilégier le territoire, conçu non en tant qu'espace de production, mais en tant que lieu de vie et de villégiature, susceptible d'être mis en valeur en prenant appui sur des processus d'enrichissement. [...] *Ceux qui composent cette strate de rentiers tirent profit, à des degrés divers selon l'importance et la nature de leur patrimoine, des nouvelles opportunités économiques principalement foncières et immobilières, offertes par des bâtiments, des sites, des territoires transmués en « lieux de mémoire ».* (2017: 453-454; italics by the author)

Then, it will be not wrong to consider the interviewee as belonging to a class of new urban rentiers, as in Weber's definition: a number of positively privileged middle class-individuals, receiving or integrating income, here not from land, mines or ships but from real estate assets and the exclusive acquisition of housing as high-priced consumer good (Weber 1987). The empirical analysis in fact, has tried to show the role rent and immobile patrimony is playing in re-defining the economic and professional lives, so that it is "unearned income" - what we attach to asset-related channels, have three specific role in determining the social positioning of the interviewee. If rent is becoming increasingly relevant, for someone even more relevant than labour income, we need to better explore what this implies.

As a consequence, it become fundamental to investigate how rent structures and limits the possibilities, that is the role of rent in the dynamics of stratification, and how the new classes of rentiers materialize.

The evidence that emerged with this work already allows us to take a few steps in that direction.

For example, the elaboration identifies three types of rent, to which we can relate three different classes of rentiers, accordingly. Therefore, an approach that looks at rents in a more systematic way could be able to clarify or revisit the internal stratification for the Italian middle class homeowner, where the most commonly used socio-professional categories fail to address an adequate classification, as it has happened here for a great amount of interviewee of the sample, who do not have a job or a job that does not reflect the educational qualifications, or as for the South, of those who do not have high educational credentials but have property. Then, platform-rents and property play a major role in the social structuration. Platformisation, thus, is changing the wealth extraction at a micro scale, and not only on the level of the enterprises.

In light of the analysis, also here what keeps the three classes distinct are the assets, in terms of forms of housing platformisation, but also considering the resources and capital

they can draw on in their formation and reproduction, which are used to ensure their position and transmission to subsequent generations. Perhaps we can add rents to the CARs approach and explore it more systematically (Savage et. al,1992; Savage, Warde, Devine 2005; Bennett et al. 2009; Savage et al., 2010; Savage et al., 2015).

Already the work done so far allows us to identify three patterns (three classes) through which we could make an exercise of categorization. By looking at the internal differences of the middle class homeowner distinguishing precisely between the types of rent identified, and reflecting on how the different resources of the middle class end up to be combined into different “cocktails”. In that case, one groups is composed by those who are relying on rent of substitution or entrepreneurial rent, so they rely on platforms rent only; the second group by those who use rent as an integration, merging the rent and resources from their work; while the last group concern those who use cumulative rents to increase their capital and enrich, accumulating income from work, wealth as savings and asset-based channel coming from the platformisation of their assets. But how could we better study them?

Further differentiation and sub-types of rentiers can be provided by considering also the forms of housing platformised, as it emerged in the table above, an aspect which would complexify here the elaboration. In fact, renting a room or more, or two apartments also here is an index of advantage and a proxy of the class of departure, but also a predictor of rent volumes. we can eventually be able to establish rents thresholds. In fact, if a person is relying on rent of substitution by capitalizing one or two rooms she will be on a different position of advantage in comparison to someone renting an entire apartment, despite being in the same category.

The question is also the following: Are rentier classes new and specific kind of middle classes, or they are the same middle classes with different features? It seems that they constitute a fraction with inner specifications but it is too early to answer. For sure we need to understand how many Italians are relying on which type of each platform rent, first.

Certainly, empirical qualitative work must be integrated with quantitative data, investigating simultaneously and in more detail: i) the annual income from work (if any); ii) savings and wealth, considering especially the weights of inheritance; iii) platform-rents or traditional rents coming from property rented to residents; iv) the number of houses and the value of the houses.

At this point it will perhaps be possible to establish new cut-off points within the middle class home-owner, which would eventually be useful to overcome the limits of the models of the occupational classes, or of the income classes that here have failed to predict

the class of certain respondents. The aforementioned perspectives were in fact put to the test and were particularly inadequate especially in the case of Naples, where it is very likely to meet especially young adults unemployed, without high educational qualification but owning 5 housing assets (with parents non educated and working in the field of shop-keeping) and then also meeting a highly educated person of the same age but having only one or two properties and their parents working in the field of education.

So, the correspondence between economic capital and cultural capital was not an effective proxy in southern Italy, where the condition of *no/low wages, high assets* is more common.

To what extent does it still make sense to classify a highly educated person, with high cultural credentials, high social capital, 2 housing assets (the primary and secondary one rented on Airbnb for 70 euros/night) but no income from work because of unemployment among the lower classes?

## **Conclusion**

The Milanese and Neapolitan middle class homeowner households interviewees are not only extracting value from their assets. The chapter as shown how rents enter inside the economic holes provoked by economic precariousness and in the gaps of the instability of the employment occupation (or unemployment or scarce pension incomes) to stabilize their economic and class situation, but also that they are set aside or used to multiply wealth. It is allowing them to extract social inclusion; functional reproduction and accumulation of privilege. So we can consider the platformisation of housing as a new middle class reproduction strategy (Negri and Filandri; Sassatelli, Santoro and Semi 2015) intended here as a tool to achieve or to reach or to “enrich” the intermediate position within the social stratification system.

Through platforms rent, Italian new rentiers have found a way to substitute, integrate or accumulate their revenues, where housing, mediated by platform, foster new forms of individualised social protection where the state fails in enhancing systems of support, labour market inclusion or social protection for those families that are not properly poor.

Furthermore, the choice of the most suitable transcripts of interviews has in fact been taken with the aim of underlining the extent to which the exploration of platforms rent has allowed to grasp the question of the middle classes in its generational, geographical, and internal divides.

In fact, as it has been possible to notice, here the middle class is becoming a group of rentiers especially considering the generation of 30s moving toward adulthood, and 40s in the southern locale, where the condition of the labor market and welfare are particularly fragile. As far as the middle-class inner variety is concerned, the dissertation let emerge relevant differences amongst those who have been or have professions attributable to the self-employed middle classes.

In the same vein, it also interestingly emerge for the category 50-60 were reflected also in when housing, fostered by platforms and mediated by the digital became a new form of self-provided social protection 2.0, supporting retirement and care, mainly in Milan.

Individuals and families relying on rent are then rentier classes, where housing properties seem to provide new anchors and resources of advantage, bringing together labour and real estate wealth to cope with the instability of the labour market and welfare system, but also to reinvest one' s capital or build savings. It would be reductive, however, to look at these practices as merely economic: the types of rents with their uses, and the allocation of resources are playing a role in the reproduction strategies of the families, where old and new class dynamics take shape. A picture which perhaps complicates affairs. However, it offers a more complete state of the art which has to be added to the previous chapters, aiming at exploring the emergence of an ever-increasing population of middle class hosts, which become rentiers convinced by the desire to get by, earn and be enriched, but also to cope with the instability of the work situation, and the risks of an unprotected retirement.

# Conclusions

## Bey(On)d Squeezing

*“A new factory is produced that is valuable economically, but if it pollutes so much to destroy the system around it, it could be seen as not valuable.”*

[Mazzucato 2018:6]

Looking at the new uses of real estate assets mediated by the platforms has been a way both to explore the functioning and modalities that concern the short-term renting among Italian families in general; and also to investigate how middle class families are participating in this new economy linked to short-term rentals and more specifically, why.

If, as Haila underlined, rent is the mirror of the economic transformations (Haila 1988), this elaboration has tried to show the role that rents- extracted from housing assets patrimony via platforms is playing in re-defining the economic and professional lives, as well as (re)defining or specificating the social positioning of middle classes. Simultaneously it tried to explore in the background on their role in the emerging economy of rent related to the platformization of housing. These dynamics are restructuring both their configurations, but also shaping the phenomenon itself, so that the Italian middle classes play a fairly important role in the configuration of the rent (dis)economy.

The two parallel lines that guided this work will enter now in conversation.

Both in Milan and in Naples, the analysis and discussion of the empirical shreds of evidence shows that for a larger number of interviewees, platforms rent-, as income coming from asset- channels- is having a major and renewed relevance in establishing specific components of life-course *stability* (intended here as a multidimensional). In fact, for their reproduction, Italian home-owners families renting assets on platforms for accommodation rentals, are counting with different degrees (totally or partially), modalities and objectives on the value (rents) extracted from the housing assets they hold instead of from their labour incomes. Such evidence has been described as the intersection of middle class condition of housing assets and wealth with an emerging field of short-term rentals, that, through digital platforms and technological devices, and while profiting from tourist flow, facilitates new



ways to extract value (and social class advantage) from the housing sector and the built environment.

In particular, the first empirical chapter explored the reasons that motivated the respondents to rent part of the house or an entire or more accommodations, and consequently their life trajectories toward STRs. I have organised the evidences by themes, and for each theme specific categories of host, also imagined as ideal-types, have been identified and discussed in their characteristics. We have seen that personal motives, mobility and migration strategies, illnesses, but above all economic needs are linked and connected, where the intersection of STRs with the work situation or the precariousness of pensions and care emerges strongly, but also we have seen how the rents are linked to issues related to housing careers. I found 12 reasons and briefly discussed them, such as becoming owners and paying the mortgage, but also moving into a larger house.

The second empirical chapter, starting from the great importance of the housing issue, showed the forms that the phenomenon of housing platformisation takes for middle class homeowners households, insisting in particular on the interweaving of extraction and “sharing”. The extractive careers of the platformised housing solution have been presented throughout the pages, that have shown, and again confirmed the fundamental importance of generational transfers for accumulating wealth. Then, I discussed the changes that STRs are endorsing for the matter of the specificities of the Italian housing system, which present new and underexplored persistence and innovations.

The last chapter analysed the extraction dynamics instead, by searching for types of rent that emerged from the employment situation. The rent of replacement, integration and accumulation have been identified and discussed; their uses, and their role in terms of class strategies have been explored, by showing how the Italian middle class is guaranteeing social inclusion and reproduction, or wealth accumulation by becoming rentiers. Thus, confirming the hypothesis of the current study. The chapter concluded by proposing to use platforms-rents as a new indicator to be considered for class analysis in light of the emergence of an increasingly important number of rentiers.

As a way of conclusion of the entire work, in the following pages I propose some reflections and discuss some of the implications of the findings, while underlining the limits and new research avenues of the study.

## Urban Digital Juicing: how healthy is it for middle class families?

As a consequence of the “dissolution of the salary institution” (Chicchi *et al.* 2016), it became apparent throughout the study that for some categories of Italian middle class homeowners individuals and families who are renting partially or entirely their housing assets on platforms, the labor- income is increasingly losing weight in defining their health and economic stability - given general situation of precarity and transformation of the labor market. Platforms Rents are a perfect private-led remedy to deal with the financial edge and consternation of the Italian middle class and the gaps and failures of national and the public sphere.

The interviews have told us a lot about the state of well-being of the Italian middle class that “drowns” but that with cocktails of resources coming from their assets manage in some ways to heal. The differentiation we have built (social reproduction; functional improvement; accumulation of privilege) takes account of the different degree and specificities.

However, the perspective on rent then also captures the divided crossing “the issue of the middle classes”; and also looking *from* the divides -the generational; the geographical; the internal- might offer a meaningful analysis of the evidences emerged.

### A generational tactic

The analysis of the rents for the re -interpretation in terms of social reproduction, shows that this type of economy is particularly relevant for the younger host of the sample of both cities, although- as we have seen- the use of rents proceeds in a intergenerational perspective to deal with a number of uses, including that of social protection moving toward aging, in particular in Milan. It strongly seems as a life-cycle strategy. However, as far as the younger sample is concerned, the platforms rent is an interesting key to understand a series of aspects of broad debate that build, in a narrower sense, the condition of young adults in Italy, where age is increasingly configuring itself as a source of inequality. If sixty-year- old are in fact the richest generation, the poorest are those born after 1986 (Albertini 2018), obviously with many differences if we consider the class of origin (which establish or not extractive opportunities ). As far as the Italian middle class is concerned, the collection of essays edited by Negri and Filandri, as well as the study by Santoro, Sassatelli and Semi, have highlighted class strategies to maintain their position in terms of social stratification and to deal in more or less effective ways with the processes of impoverishment, while underlining strategies implemented to cope, a life stage issue which cross age and gender gaps.

This work, almost ten years later from *Restare di ceto medio* (Negri and Filandri 2010), it started from those evidences but hopefully expanded the perspective. Looking through rents has allowed us to grasp new aspects regarding the economic possibilities of younger host, as well the motives and narratives framework in which it develops. The rent economy is entering in very strong and decisive ways in strengthening some trends, so it would not be wrong or forced to assert that the dynamics of rent are dynamics deeply generational and demographical. And it is praiseworthy for the continuous exchange of assets and wealth that they require, both because they specifically target young generations of the sample, here meaning the 30-40 years old, for whom rent is financing their independence. In both cities, the rent is accompanying many of them in achieving partial or complete economic transition to adulthood, when there is no or insufficient economic income, or when there is a period of unemployment. The capitalization of family homes accumulated over the generations is configured to be a source of value extraction but also a job opportunity.

For the sample of 30-40 then, rent-extraction emerges as a mechanism to compensate the disillusionment of the neoliberal dream of such young adult or household who are educated (often, not always) but where the structural condition of the labor market do not allow them to be properly inserted in the market accordingly. As for the different ideal-types of rentiers of Paris identified by Balzac in his short essay "*Monographie du Rentier*" (Balzac 1841) this fraction of the Italian middle class seem to behave in a similar way, not too different from the eighteenth and nineteenth-century social figure. Escaping the proletarianization that, at least from the point of view of income, strikes it, it extracts income from the patrimony inherited by the previous generations. This makes it possible to maintain lifestyles and consumption styles that today define social citizenship, aspects which clearly emerged in the last part when I have analysed what rents are used for. The instability concerning host occupational situation, their unemployment and underemployment confirms the theory of who possesses high educational qualifications and specific training courses such as those who have a PhD or master of 1 and 2 levels but do not find an occupation or are underemployed. Among them it is recurrent the feeling that "we've been screwed over". In fact, as Quart noticed for highly educated and low-paid Americans, also Italians young-and less young adult relying on rents are embedded in an atmosphere of "cruel optimism" (Berlant 2011) which permeates someone when something desired (the dream job; a job one can enjoy doing) is also an obstacle to their own economic stability. This was exactly the condition of all young hosts also educated but poor which composed this sample, who have been convinced that with true hard work and the realisation of making a living

while doing their dreamed job will also allow them to be completely satisfied economically; and in the condition of being socially emancipated.

Individual security is attacked and served to young and educated with the bitter taste of “the lost scene of optimism” concerning their real unsustainable condition in comparison to the dreamed job conditions and opportunities. While a job one’s like gives the sense of self-realisation, on the other hand it does not provide material conditions to satisfy a decent standard of life. For them platform-rents emerged substantially as a substitution and integration, developing as a way to reach and to maintain a decent and independent standard of life, having found in the platform-rents a way to be more consistent with their status inconsistency (Raffini 2013). This became particularly evident in Naples. Rent pre-exist from the tourist era, but in Naples it is clearly framed as it was a choice of social resistance for the young middle classes to emigration or unemployment and underemployment. Most educated Neapolitans clearly label it as a situation of social emancipation.

### **From the South to the North and back**

The rent is shown to be a point of entry for the study of the geographical divides of the middle class issue. In the absence of empirical studies on the Neapolitan middle classes, this research was a way to explore its specific traits. In fact, compared to the more studied Milanese middle class, the Neapolitan middle class is presented with some specificity, especially with regards to the correspondence between quantity and quality of types of Bourdieusian capital, but also in terms of occupation. The Neapolitan sample shows it well, where a situation of “house rich, cash poor” is present. Here, the predictive power of the occupational classes showed severe gaps, as elsewhere in the South, where despite low wages, and there is a depressed labour market, the digital income is proving to be a way to grasp effectively perhaps some aspects of the issue of the middle classes.

Moreover, if considering educational title in Milan is as a predictive factor of the correspondence between major properties could be effective, in Naples it may happen that even the less educated strata have managed to accumulate more property than the children of those who went to university. In fact, we are dealing here with an increasing amount of low-educated middle class being more richer, and eventually more richer in housing asset despite having low cultural capital. Then, the multi-sited research fieldwork has shown that although there are substantial differences between the two middle classes, even just considering it in terms of income or employment, these differences do not converge in different practices or narratives, but rather translate into similar behaviours and narratives.

As it has been said, if we consider the actors of this presumed middle classes, the differences are quantitative, concerning more numbers (of houses, new purchases and frequency of strategies, profits, extracted money) rather than the very characteristics of the strategies put in place and the subjects involved, are the same, while insisting on contextual specificities. I can articulate better.

In Naples local middle classes rent more houses, at lower prices, more in the centre where there are more low-income families. There are more new purchases because the real estate values are lower, especially in the centre. There, we witness younger hosts who own properties already because their parents anticipated them, as the local labour market is more difficult.

In Milan, the families interviewed have on average fewer houses than in Naples, the prices of rooms or apartments are higher, concentrated more in the neighbourhoods around the centre, where actually the most affluent class lives. There are fewer new purchases among the sample because prices are higher, especially in the centre, and in the zones of tourist interest. There are more hosts over the age of 50 because, among other factors, the labour market for young people is more dynamic.

However, listening to two thirty-year-olds in Milan renting an inherited apartment; or two sixty-year-olds renting two children's rooms, the narratives, without generalizing too much, while maintaining contextual specificities, have been similar.

Greater differences can be seen by looking at the negative externalities which also reflect contextual accounts.

### **Same but different**

The third point that a perspective on rents shows, is the one that could peek into the inner variety of the middle classes, "that mixed salad of occupations" as Wright-Mills would say.

Despite the important fact that many hosts did not work, or no longer work even though they are not of retirement age, I found that the self-employed (in its various facets) are relying to a greater extent on rent, than the employees. Such evidence possibly finds confirmation with the general trends which report the economic difficulties of independent workers, as a consequence of the great transformations of the category, both as for traditional components such as artisans shopkeepers, or small entrepreneurs; but also among freelancers that despite growing in number, report their need to cope with the instability and precariousness of their revenues (Bologna 2007; Bologna 2018).

However, the world of self-employment is made up of a rather wide range of professional profiles and work cultures: the bipartition between employed and self-employed work has long since not been adequate to accurately describe the current world of work. Rather, it is possible to talk about different professional figures that can be ordered along an account that ranges from the maximum autonomy embodied by entrepreneurs and freelancers to the low level of autonomy of the collaborators (especially if they have only one client or few client).

The recent economic downturn has hit self-employment more severely than employment: the crisis has strongly polarized the components of the independent workers, where also in this field the group of workers between the ages of 50 and 60 is in a better condition than the 30-40 whose occupations have undergone a process of proletarianisation (Istat 2018), as a result of the increase in precariousness, the high level of intermittency and the fall in their revenue. This situation also presented territorial disparities where increased disadvantage presents in Naples, in comparison to Milan. Their narratives have reflected the important transformations that, over the years, have affected this segment of the middle classes. However, all along the history of their activity or their careers some of them have reinvested the profit in real estate and now are using platforms rents both to sustain themselves economically, to support their activity but also to pay the maintenance costs of the property. In addition, some more than others, have underlined difficulties linked to the income factor and the perception of increased insecurity, which are related to the absence of specific social support measures and higher taxation. As it has been noticed, the self-employed, compared to the past, therefore shows a demand for greater social protection as well as a desire for income integration (Reyneri 2017) which has showed matching to rent, where their need of help have been unheard.

Lastly, for what concern how we have studied and can study the transformations of the middle classes, another issue that I would like to return to the implications of my work also concerns the sociology of stratification and inequalities. This study has tried to show that, for certain categories of “workers” – by the way, are *rentiers* workers? the debate is open-who would be defined as homeowners middle class, income from work is becoming less important in defining and influencing the well-being and economic opportunities (unemployment is a contemporary and spread issue), the purchase power of some families, and also the occupation situation is very weak in predicting wealth for young families, such as the new generation of the middle classes. The tools we have, if applied for the empirical qualitative study of new middle classes, intended here as the young of 30-40 now have proved to be inadequate in particular to reflect and try to classify the new generations, the

middle-class children who own real estate and rely on rent more than they rely on work, which are clearly *wage poor but assets rich*. Thus, they can eventually be considered as new classes of rentiers. I have contended that rent must receive a new and greater attention in the field of stratification. Would this eventually prompt to look at rents and not at absent income from work? Future analysis should therefore include a more systemic and systematic elaboration of what I have proposed as “classes of rentiers” based on the three types of rents identified (substitution; integration and cumulation) because for such categories the rents will have more predictive potential in establishing real economic conditions, mainly in southern Italy where real estate assets are more explanatory variable of wealth than levels of income or occupation situation of families, in particular referred to new generations. Of course, this proposition concerns not the study of stratification as a whole but it can be applied to housing owners classes using STRs.

### **And how healthy it is for the urban “body”?**

If we shift our gaze from the perspective of the individual and families we have taken, where digital juicing has been “healthy” in supporting specific middle-class families trajectories, the same cannot be said if we consider the effects of their micro platformisation practices at the urban level.

The rents linked to short-term rentals transforms cities into large centrifuges. They extract the liquid part by pushing the solid one outward- it appears evidently at this point that the inequalities and expulsions produced through extraction are structural components rather than a dysfunction of the system. The strategy of renting a living-room or bedroom or leaving one own home tells us different things than inheriting a house or have made a new investment in the sector. The impact of those who rent rooms or their own home is not here the subject of the debate and is confirmed not to be part of the housing problem (although instead shows the problem that more and more families must rent a house to increase their income or because renting is more profitable than working). The problem concerns those who rent entire accommodations in a systematic way, i.e. the impact on the aggregate level of the choice of the family or the individual.

In fact, as the literature noticed, secondary homes and stock of dwellings rented systematically as STRs are reducing the available housing stock for residents and, with different locales and scales, also triggering dynamics of evictions, or expulsions from the centre, as a set of other authors noticed. It is with respect to these issues that the juicer here looks more like a meat grinder.

As we have seen, while in Milan we cannot say with certainty that there are expulsions related to the creation of a short - term rental (this is due to a series of specificities of the different urban centers, and by the urban classes that inhabit them); in Naples, it is the opposite.

Naples, due to its specificity as a center inhabited by vulnerable families who do not own houses, is dangerously at the forefront of Italy with regard to evictions and more recently, evictions related to the conversion of housing for short term rentals are more likely to happen.

However, unlike the dynamics of gentrification, which see the expulsion of the poorer families, the dynamics of touristification, to which the short-term rental are linked, involve a much larger slice of the population. It would be wrong to think that the urban and housing effects of the diseconomy of rent concern only the most vulnerable families.

STRs are triggering a new stratification of expulsions from the center and from the most central neighborhoods where also more “well-off” inhabitants sell or rent their homes to leave them to tourists and profit, or because landlords do not renovate contracts, or because we witness an housing shortage and rents are too high; or the life in the centre has become too crowded and noisy because of the growing tourist presence. Also, students, young couples, middle class non- homeowners families are expelled. The paradox here is that the expulsion can be also voluntary, so that this issue concern a struggle at the same time between poor and peers, where the frontiers between the winner and losers of the process have already started to fade.

In Naples, for each unemployed nephew who receives his only income by checking in tourists in other people's houses and find a job, there is his aunt Titina who is evicted due to the owner's decision to turn the *basso* she is living into an authentic loft because he has realized that he earns more, and without risks of arrears. In Milan, for every young 30 year-old graduate who receives an inherited house and prefers to put it on Airbnb because she has to integrate her revenues, there is her friend who comes from Abruzzo and looks for a house to live with his partner and does not find any. In Naples, for every couple that makes the investment to bring in the lacking salary, there is another equal couple willing to start a cohabitation to which the lease is not renewed because the owner want to rent to tourists. This is the extent to which STRs negative externalities emerge in all their contradictions. The middle classes, therefore, whether they are replacing, integrating or enriching themselves in the sector, are actors, and winners in these dynamics, but they also directly suffer it, although not everyone is losing something. It is clear that they are much less so than investors or corporate companies or property management agencies that rent 20, 78, or 200 apartments.



It is on these issues that an economy of platforms rents manifests itself in all its contradictions, creating urban vacuum of citizen, citizenships, and entire urban vacuum of neighborhood of political representation. It is in these contradictions that we must keep in mind if we want to talk honestly about the contradictions of the economy of rent and especially if we want to speak honestly about the actors.

### **Then?**

Surely already becoming aware of the reasons that lead small owners to refer to their asset channels is a way, and also the reasons why home-owners prefer to rent to tourists rather than residents is established as a track for the development of a more adequate and effective policy.

It is true that the real regulations and it is clear that some of our respondents play a relatively minor role compared to the large companies that now dominate the sector in Milan, much more than in Naples.

What can we do? Certainly, starting by *distinguishing*. Although the events of those who rent a room or two or the first home have been fundamental to understand the different degrees of need of those who rent their room or their home (while keeping in mind the range of events that leads families to rent, so not only for economic reasons) are not useful for a discussion on the housing issue, because their housing assets are not taken away from the long-term market houses. We must therefore focus the attention on second and third houses or stocks of apartment, also by making a division between what an informant has called 'capital groups' renting more than three apartments, and 'subsistence groups', which would certainly seem to be fundamental as a starting point.

In fact, the issue of work and wages is central to the discussion of rent, because in the context of precariousness or unstable contracts, or employment conditions with low wages, it has been widely said by a set of micro-host that "renting is more profitable than working". It would be wrong to think that the majority of host in the younger sample does so for the willingness of sharing toilet paper with a stranger, or that an entire generation of new home-owner Italians desire to become an *Affittacamere*. While taking into account the uses of rents and the three types of rent, among young people seems to be majoritarian the economic needs, which are helpful to cope concretely with the lack of job possibilities: "I wouldn't do it if I had a job!!" is a recurrent narrative. This tells us a lot about the fact that the rent is not always configured as the first best, but a solution that emerges in case of lack of alternatives, as the least worst choice which is particularly important in Naples.

So, if we want to solve the housing issue related to STRs *at a micro scale* , without considering host moving toward enrichment, we must resolve the issue of labor, which is the problem at the beginning, the cause and not the symptom, which is the reflection of interviewee own austerity (their precariousness on the occupational sphere), but also the austerity of others, that is, of the unemployment or economic vulnerability of tenants which are unable to pay rents, so that, for landlords, the tourist users become more safer occupant of the dwellings.

As one of my Neapolitan interviewees says, speaking about the eventuality of banishing the possibility of renting entire apartments, she said: "if they want to ban it, they must give us a job or pay the monthly rents of insolvent tenants!". This is in fact also one of the main reasons why the interviewees are often happy and enthusiastic moods toward the opportunity of the STRs market. This is another evidence which sustain the thesis of Engels, showing that the housing issue is deeply tied with labour issues.

There must be a very specific reason if in Italy the political debate about platform-mediated rents has only addressed tax questions with very soft initiatives (including the amendment to the decree ddl *Milleproroghe* on tourism promoted by Franceschini, which is discussed at the time of submission of this work), with a complete anesthetization concerning the aspects of housing shortage, and social justice issues. Squeezing homes and extracting stability may be referred on other levels of analysis. As a matter of fact, it is also a political stability advocated by the Italian national and regional institutions that has been extracted and guaranteed. If STRs haven't been yet strictly regulated and controlled is exactly because they provide both to households and to local political scene a way to deal with general unstable conditions. If in Italy we are not seeing yet very significant mass-turmoils is because despite the State has failed in providing security for families, it might be that people has found systems of self-protection, such as rents they are extracting from their housing. The political parties have understood and often recognised the importance of rents where, new rentier classes, given the great amounts of homeowner and host in Italy, are a new promising reservoir of votes, so that regulatory devices assume the shape of what some authors have called "opportunistic adaptives" (Becchis, Postiglione and Valerio 2019).

The very last point therefore concerns the aspect of redistribution of wealth. Platforms rents are another lens to see how wealth is unequally distributed among society and on how the emergence of the economy of platform-rents it becomes a new amplifier of inequalities. Rents in Italy have not received a taxation since the Forties, and the taxation on inheritance is almost absent, being one of the lowest in Europe. Taxing rent means taxing accumulations and block the driver- the amplifier- of inequalities. However, as we I have

tried to show, thus taxation need to be re-introduced in a smart manner, considering the general patrimony- that is the wealth of the families, but also labour annual income, especially when it comes to young people who have property, inherited, but who have no income from work-stable or less- as well as those who have no savings.

In conclusion, the question of the middle class living on rents and becoming rentiers is an aspect that has analytical implications but also strong political ones. Paraphrasing Wallerstein, also the study of platform rents must be “an intellectual task that is and has to be a political task as well because [...] the search for the true and the search for the good is but a single quest” (Wallerstein 2000).

The dissertation narrated about *squeezed* classes that *squeeze* houses to be less squeezed and how the issue of the squeezed middle class has important consequences for the housing issue, in which the squeezing of houses through STRs becomes the engine of new processes of expulsion and inequality in urban contexts. As in the case of the foundational economy, the short-terminism rule also applies with regard to the practices of the platformisation of housing: we have seen that from the urban digital juicers money, social reproduction, work and privilege are extracted, but while they are extracting stability, they are also postponing precarity: absent rentiers rights are extracted. Having found a rapid, effective and substantial solution to the downward mobility, the interviewees rarely discussed projections regarding the future of their activity of STRs, as well as the risks and lack of rights. It is in this sense that the economy of the rents is an economy of the illusions that adopts the policy of the postponement. As Cervellati said concerning the debates about urban land rent in the '70s, rent is a standby income as *reddito d'attesa* (Cervellati&Scannavini 1973: which certainly means something better to the younger generation. However, if the rents- the extracts from the urban digital juicer- are curative medicines to heal some of the ailments of the impoverished middle classes, we would all do better not to forget that the juicing is a part of a bigger, monopolising "sickness industry", which profits more from roughly treating the symptoms than curing the causes of the illness itself.

The impact that an economy based on rents -based on the advantage accumulated over the generations- will be frightening but still unclear. There is still a great deal at stake about rents. So, the platforms-rents from second or tertiary homes, assets inheritances and housing stock are the key to understanding the new processes of creation, reproduction and amplification of inequality, that I have shown being also triggered by a model of *rentier capitalism*, which is deeply dependent and embedded with the past (Boltanski and Esquerre 2017).

We should look towards this direction if we want to understand how the extraction phase of Western capitalism impacts on society, and the role that the more or less *squeezed* homeowner middle classes have in *squeezing*, and on the effects of the aggregation of individual behaviour on the urban level.

However, one point of view does not show the whole picture. It's just a piece that can help put together a bigger puzzle. This study has tried to research, analyse and discuss one aspect, one kind of actors of the process of the platformization of housing that I called microplatformization. The debate about rent has created and will create for the years to come a new field of research, and new challenges for those who want to engage in defending the right to the city, and the right to housing. I have not had the opportunity to discuss it here some other aspects, which are configured as proposals for future research avenues: interesting and important issues arise regarding interviewees' social class identity, awareness of the perverse effects of their actions and the moral economy of rent extraction; and their joining in interest or resistance groups concerning STRs in the lobbies of regulations. Finally, a detailed study on the dynamics of touristification through STRs in Naples should be deepened, as an outcome of the research.

The economies and diseconomies of rent, although they have been explored here on a micro scale, should then be expanded by widening the perspective, but also considering different locales and scales. In fact, the circuits of finance that intersect with the circuits and volumes of platform-rents are another aspect that would deserve the attention of researchers. In addition looking "out of town" is also pivotal: it is in the valleys, at the edge of the lakes and by the sea, as well as in the open countryside where another part of the immobile wealth of Italian families is concentrated. Furthermore, there is the age-old question of the relationship between rent and work: is platform rent a form of work or employability? What are the implications if the rent becomes work? For example, which are the future prospects in reserve for rent-workers, since welfare depends on work and not on rents?

Then, *On Squeezing* leaves with more questions than it answers. Far from having the presumption of having been exhaustive, it is hoped at least to have produced with this work hypotheses and new starting points that can then dialogue with other studies to be conducted.

Among the limits of this investigation we certainly include those of having given little space to the question of regulation-choice that has to do with such a changeable nature, perhaps the aspect that can be most compared to the attempts to describe a precise portion of water of a river flowing at a precise moment that has involved writing and the continuous cancellation of changes over time. The second concerns a deeper elaboration on the two

contextual locales in their constitutive features. The third, concern the intersectional gaze, which explored the dynamics of rents for the matter of age and social class, but does not reflect in terms of gender and ethnicity. This is certainly another promising and important avenue of research to consider.

All in all, the next research agenda needs to continue with the work of exploration and analysis of the others powerful players of the (dis)economy of rents, investigating systematically the manoeuvrers of the silent and invisible digital urban juicer, who are squeezing housing assets for extracting liquid value, often leaving behind a large expelled heap.



*Figure 13 On Squeezing: the Urban Digital Juicer at work.*

*Source: courtesy by Silvie Charbonnier*

# Appendix Section

## On Middle Classes Identification: Again, Still

*Academics often remind others that familiar categories are difficult to question,  
but they are hardly immune to the problem themselves.*

[Fourcade & Healy 2013:559]

### Introduction

It will find general agreement the assumption that any age of transition challenges the previous, established order. “All that is solid melts into air”, would say Marx and Bergman: it is the paradox of modernity. In any period of transition, thus, there is a moment in which every attempt to grasp the change seems doomed to fail. It is, indeed, the case of social class categorizations, as typical tools we use to interpret reality (not the reality itself?) that are challenged today so that need to be re-caught in their empirical manifestations.

As Marion Fourcade and Kieran Healy notice “Academics often remind others that familiar categories are difficult to question, but they are hardly immune to the problem themselves”. In fact, also in academia long lasting categories cannot be questioned, and some categories or ways to do things are more unquestionable than others. However, in cities, the great socio-economic transformations have the following effects of stratification yet to be understood: less and less categories of the traditional social classifications manage to interpret the new social morphology, and the “relative deprivation” of the middle classes (D'Ovidio 2009). The discussion on the middle classes, thus creates among academics doubts, discussion, quarrels, disappointment, perplexity. The only thing that middle-class researchers agree on how difficult is to agree on how to define them, and to what criteria to use for their identification. The platformisation and digitization of the economy, and the methods used for exploring social stratification never proved to be more inadequate or slippery than in this period of capitalisms’ reconfiguration, and specifically for one willing to study the middle classes, dynamics that challenges a number of categories which require decoding and re-coding.

A set of question should arise while approaching any study on middle classes now. What do old category has still something to say about the new structured inequalities of our contemporary 2020 society? Which kind of permanent aspects are still unfolding, and which

types of mutations are they veiling or obscuring? If they are still valid, how far so? Can they find a real matching or are they steam-concept that, at a glance, give the illusion to be thick and graspable, and once they come across society they disappear like steam?

In fact, when dealing with the broad body of literature on “the middle”, a fundamental question emerges. What do we mean by middle class, in theory? Which are the criteria for the empirical identification implied by this definition? The concern about how to conceptualize and empirically identify classes has always being a slippery and controversial terroir for sociologists. The debate has produced a set of formulations and several attempts to concretize them in research. It is not the purpose of these pages to comprehensively and historically present a discussion on the contents of such a huge debate, whose constituent features are impossible to be summarized up all at once. Rather, the following paragraphs clarify the theoretical and methodological choices of the study. While claiming that employment-related models were inadequate for the study aims, we do not renounce -we do not escape- from any attempt to clarify how the issue has been addressed.

### **Locating Middle Classes**

One of the most commonly used approach is usually to study social classes considering “occupation classes” (Goldthorpe 2000), relying on the Erikson-Goldthorpe-Portocarero scheme (1979) or on the valuable work of Oesch (2006).

However, both models are currently challenged for a couple of reasons, at least for the purposes of this work. But before doubting whether to kill or heal it, we can begin by questioning its heuristic effectiveness and its intrinsic validity for the research scopes.

Firstly, in time of flexible, and precarious conditions of labour market or unemployment, having a stable labour income as well as market condition is becoming increasingly difficult, especially for the younger generations. Atypical, temporary jobs are increasingly the typical situation, so employment relations or occupational classes are difficult to establish. Secondly, they do not take into account the complexity and the inner diversity of the Italian society. Occupational classes may present problems of definition, measurement as well as in the definition of the activities and professional identities in different parts of Italy (Oberti 2002). Furthermore, the main issue is that “the central classifying principle of the model is the goldthorpean employment relation while a substantial part of the active population in southern Europe is outside the scope of this principle either because it has no employee status or because it is operating within small firms where internal hierarchies are very limited” (Maloutas 2007:17) The same can be valid for Oesch’s perspective with many



people of the sample being unemployed or underemployed, so that their class location will have produced a set of distortions, especially in the case of Neapolitan society.

Thirdly, the EGP model or that one based only on occupation does not consider the growing relevance of property and cultural markers as benchmark of class. In fact, not only occupation and/or income can count as an indicator, as far as consumption patterns, education, political preferences and wider socio-cultural orientations are taken into account (Savage et al. 2015).

One solution to overcome this kind of problem is to consider the last occupation, as it is in the proposal of the harmonisation and implementation of a European socio-economic classification, the European Socio-economic Groups (ESeG) (Rose and Harrison 2010), which includes in the model also unemployed persons attributing a socio-economic classification considering the last job of the person. However, this rarely applies to young adult/ adult at the beginning of their career after tertiary education which haven't started yet a career and often have done "lousy jobs" which do not reflect their education credentials- and the economic effort their families have undertaken to support them and who are thus, in the condition of underemployment-, so -I argue- their allocation among lowest positions will provide some bias for the classification.

Lastly, and related to the approach of occupation, the perspective which consider classes of incomes is inadequate for the aims of the study and meets the same difficulties of the employment relations/ occupational class approaches. Many respondents, although they have what the occupational class scheme consider as "middle-class jobs" - i.e. such as the skilled workers of the knowledge economy, or new self-employed freelancers- are in precarious income situations, for whose activities and work they are very poorly paid, or for freelancers whose jobs are very unstable. Looking only at their incomes as a proxy of their class would have the consequence of placing them far lower than they would be. As it has been noticed, when studying the middle classes, we should take into account the income from work, but also the rents, which must be considered together when determining the conditions of well-being (or malaise) of middle classes (Bagnasco 2016). For such reasons it was considered necessary to broaden the perspective, which was also put to the test in the Neapolitan case where I witnessed much more difficult "positioning" situations.

What if a person interviewee is unemployed, but he has 4 homes, one primary and three secondary from which he extract more than 1800 euros, but no income and no savings, and lower cultural credentials, to which class you consider him to belong to? And if you interview a person that has two homes (one primary and one secondary bought by her

family), with a PhD but in a condition of unemployment, who consider herself as belonging to the lower classes, where do you categorize her?

This is to say that cannot only study “employment aggregates” (Crompton 1993) is very limiting, in an age and context of precariousness, reason why a perspective which consider also heritage and assets accumulation can be eventually more promising.

In this respect, the breakthroughs can be found in what has been defined the cultural turn in social class analysis. A paradigm which derives its theoretical pillars from the asset-based approach pioneered by Erik Wright (1985), Bourdieu legacy and elaborated in Britain by Savage and colleagues (Savage et. al,1992; Savage, Warde, Devine 2005; Bennett et al. 2009; Savage et al., 2010; Savage et al., 2015). The study posits its conceptual considerations and empirical implications about classes - and middle classes in this school of thought and research. This approach to class analysis, also known as CARs - capital, assets, resources (Savage, Warde, Devine 2005) shifts the focus from the occupation or the division of labor to the dynamics through which capital, assets and resources are unequally gained, inherited, accumulated, distributed and converted. This way of looking at the structured inequalities, partially derives its assumptions from the sociology of Bourdieu, who suggests analysing class as established by the three different dimensions (capitals) as “pre-emptive rights over the future” and “their capacity to allow accumulation and inheritance” (Savage, 2015:53). One dimension is the economic capital which is here multifaceted and composed by different long-term forms of accumulation (i.e. property, income, inheritances, wealth, parental savings). A second dimension gives importance to culture in its embodied, objectified, institutionalized form. The third dimension underlines the role of social networks and social ties plays (Bourdieu 1986). Classes are therefore defined as stemming from the combination (amount and type) of capitals as crystallization of advantages (Savage et al. 2015). In this vision, capitals constitute the *vis insita* and simultaneously the *lex insita* of the social world (Bourdieu 1986). Another pivotal point for this author's arguments to be constructed, derives from the assumption that “the social world is accumulated history” (Bourdieu 1986:241). This idea stresses the relevance of history and inserts the role played by time in defining opportunities, inheritances and capitals’ accumulation: “social classes are fundamentally associated with the stored historical baggage and the accumulation of advantages over time” (Savage et al., 2015:46).

Which once again fit very well with the general research questions, assumptions and hypothesis of the dissertation.

Despite the criticisms of the CARs approach (Savage, Warde and Devine, 2005), this perspective appears as the most promising and effective attempt to overcome the inadequacy

of the maps of professional classes or the models of range of income in defining where we stand in an age of economic crisis, occupation precariousness and capitalism restructuring. In fact, giving importance to other dimensions and to the ways they are intertwined. In such repertoires and contents have to be found the main strengths and pertinence of this avenue for the purposes of the research.

In this sense the approach toward class analysis class analysis is Weberian: “we consider a “class” when a number of people have in common a specific causal component of their life chances (= “class situation”). Then, “property” or “lack of property” consist then in the fundamental categories of every class situations. ... Within these categories, however, class situations are further differentiated: on the one hand, according to the kind of property that is usable for returns; and, on the other hand, according to the kinds of services that can be offered in the market. To this extent class situation can be considered the market situation (Weber, 1978a: 927–928). Amounts of property, but is not enough to have property, one need also to this property has costs or it is a kind of source of advantage) (in Fourcade & Healy 2013). Therefore, adapting Weber’s definition, we may define this study’s subjects as rentiers: a number of positively “privileged” middle class-individuals, receiving -or integrating- income from real estate assets and the exclusive acquisition of home(s) as high-priced consumer good (Weber, 1978; modification added).

Of course, there are also agreements with both Crompton (2008) and Wright (2009): In fact, it is not the case to a “grand paradigm battle” but we need a “pragmatic realism”. There is not one better way to study structured inequalities and that in order to be effective any analytical choice has to be integrated with the others. Having said that, here we have turned the attention on housing accumulation and its conversions, but another point of view on the same topic may also consider homeowners as new holder of housing, offering the prerequisites not to talk about Marx’s “means of productions”, but of STRs and housing as a new “means of extraction”. In fact, the emerging diseconomy of platform-rents does not become important for the insights that can emerge for the study of stratification *tout court*, but also for the study of inequalities, which suggest, as seen in the conclusion, old and new forms of visible and invisible exploitation, where platform-rents and the relationships of dependence and independence becomes one of the fundamental keys to understanding it. As Sørensen already noted in his “*Foundations of a rent-based class analysis*” (Sørensen 2000, 2005; Wright 2000) the defining effort of exploitation can be reduced to inequality from the ownership of rent-producing assets, where “the advantage to the owner is obtained at the expenses of non-owners” (Sørensen 2000:1532; Tilly 1998:10). The paragraph on STRs in Naples has underlined better the kind of dynamics of exploitation fostered.

### **What about an inductive empirical approach to middle class analysis?**

So ideally, this project relied in the aforementioned approach by Savage and colleagues; but if it is possible to adopt it as a theoretical foundation, it is also not possible to translate it methodologically, since the study refers to British society, and because we do not have a similar study in Italy .

As I have underlined frequently during the dissertation, clarified in the methodological section, the main problem which influenced the methodological strategy has been the data shortage on the host population in Italy (as elsewhere in in the world), as well as specific shortage on studies on the contemporary Neapolitan middle classes. This translated in the fact that the construction of a representative sample, considering thus, host eventually as middle-class persons was not possible *a priori*. The issue has been addressed letting emerge from the fieldwork, that is *a fortiori*, from the research, a set of information that allowed to confirm (or not) their socio-economic position. The table of the interviewees attached shows their features. For matter of space, only some indicators of their *objective* substantial characteristics have been reported, while the empirical chapters, giving voice to the interviewees, tried to give back their *subjective* trajectories, narrations, and concerns.

It will be obvious, but each attempt of categorization depends on the criteria we use to do it, different are the criteria, different is the position. Then, taking into account that each criterion is flanked from one point of view, each point of view insists and shows us well some aspects, but hides others. So far, much more attention has been paid to occupation and income from work and less to rents, but because there were clear reasons for doing so. Now this work shows that, in some cases, the opposite seems to be true, namely that for some people it is more about rent. Now all it takes is a change of point of view.

The other problem I faced is related to the discrepancy between the social class perceived by the interviewees, and the indicators that from a sociological perspective we have identified as effective proxy of class, a logic whereby “the research subjects are middle class because they define themselves as such.”. However, the degrees one perceives herself refers to the degrees of complexity of the educational qualifications, but also to the personal paths, which lead certain people to interrogate themselves in class terms more than others with respect to certain dynamics, given also their specific experiences, as well as sensitivities. In fact, this implies two levels of awareness with respect to 1. the existence of a social structure 2. one's own positioning in this structure. A “conscious” or “unconscious” class identity,

sometimes takes the form of a discrepancy between the perception of the interviewee and researchers' indicators. The following two interviews, which we report without analysing them, show it well:

io ho delle proprietà, cioè i miei genitori! Io non potrei...e anche i miei genitori che hanno due stipendi medi...non alti però con il lavoro di trent'anni e di una vita ad un certo punto mettono da parte una cosa di soldi e decidono di fare un investimento sulle case per le figlie. Io non sono proprio nella condizione di poter mettere da parte neanche un euro al mese per quello che è il mio stipendio....capito? a me airbnb mi permette di fare delle spese extra ma comunque non di mettere da parte una somma che potrei utilizzare poi per fare un investimento...per cui la classe media è la classe dei miei genitori, la mia non lo è, è una classe..ehm, proletaria... [Naples\_18,Tiziana]

M- uhm, prima dicevi che state messi bene, uhm, se ti chiedessi di ragionare in termini di...classi sociali...

C- io mi sento un principe! ride

M- rido. puoi descrivermi un po' meglio che pensi? che cosa consideri?

C-perché mi *comporto* da tale (lo sottolinea). non perché lo sono, visto che in teoria sarei pure disoccupato. Allora...io...adesso non ho più il motorino perché me l'hanno sequestrato purtroppo, ma se io sono in motorino e vedo i turisti che devono attraversare la strada io mi metto così (mette la mano in orizzontale) io mi fermo. e tutti quanti "che succede?! e non è successo niente, devono solo passare le persone no? e stessa cosa la faccio con le auto, se vedo che ce stanno due persone che stanno così (guarda in alto, in giro, con fare perso) io mi avvicino e dico "Hi, you need some help?" eeeee. cioè mo vogliamo leggere la recensione di quella che è stata qua l'ultima volta? non avrà che parole buone per me,[...] la mia coscienza mi impone di comportarmi bene nei confronti del prossimo, io lo devo fare, che poi tu vieni e mi dici " ma tu sei uno scemo, ti metti troppo a disposizione del prossimo, questo è un altro paio di maniche, sei tu che sei in difetto, non io, davanti a qualsiasi giudice mondiale, del mondo o padre eterno se esiste, mi darebbe ragione, perché questa è la giustizia, tu ti devi comportare bene con le persone, mo per quale motivo non avrei dovuto dare una mano a te? che ce ne stiamo qua seduti a parlare? anzi mi fa piacere che sto aiutando una persona, e che ti devo dire! però la maggior parte delle persone non è così. e diranno, " ma tu sei cresciuto in...un convento o...no! io sono cresciuto a Napoli, proprio Napoli Napoli, zona Piazza Nazionale. Cioè io sono cresciuto...dove abito io è, come qua, come Napoli. Ho frequentato persone che vendevano droga, che derubavano, c'ho amici che fanno gli strappi degli orologi, amici..d'infanzia! però mica per esempio me ne vado a fare gli strappi fatto di cocaina! Non esiste proprio. è questo, per cui io mi reputo diverso dalle altre persone, perché ho avuto lo stesso percorso di vita di tutti i cristiani, di tutti gli esseri umani che crescono in questa città, però, non so per quale motivo, sono un po' più perbene degli altri. Infatti, gli amici miei spesso mi prendono in giro! perché magari parlo

anche un po' più in italiano...ma come loro ho fatto l'Alessandro volta, informatica...è un carcere, un carcere minorile quel posto, cioè stiamo scherzando, faceva schifo quella scuola, magari negli ultimi anni ho visto l'hanno rinnovata, e fa meno schifo ma è sempre l'Alessandro volta, tutto terra terra. e comunque sono molto felice di aver trovato sto fatto di airbnb, ma non sotto l'aspetto economico eh. semplicemente perché è bello, è un bel lavoro, è un bel mestiere, ti dà soddisfazioni, sia morali che ovviamente economiche. considera che io con un piccolissimo investimento di 5,500 euro, io sono riuscito a ricavare da questa casa circa 1400 euro, di media eh. da gennaio a dicembre, questa è la media. È il mio stipendio e facendo un part-time, ma pure meno di un part-time, non lavori 12 ore alla settimana. e io lavoro molto di meno e mi porto a casa 1400 euro al mese e grazie a cosa? Airbnb. Chiaro che ci sta tutta una ottimizzazione del sistema, internet, comunque è una grossa opportunità con una piccola somma! perché con 5.000 euro, tu che altro fai? che cavolo ti apri?! neanche il negozio del detersivo!

M- e ...pensi di avere delle cose.....o delle competenze che altri tuoi amici...magari, non hanno?

C- quali cose? Le case e l'inglese?! sta differenza tra me e loro...nun me la saccio spiegà.

[Naples\_4, Salvatore]

This then raises another, equally important question, namely the “ethical” legitimacy of the researcher to fit people into a class or categorization to which the interviewees do not feel they belong. So, I wonder, what are we supposed to do whether the social class that respondents use to allocate themselves, it is not the one the researcher would have used? How do we handle misalignments between what the researcher sees, and what the person says? These issues could concern a specific research and dedicated work on class identities...

Postponing to another occasion the continuation of these pindaric flights and going back to the point, we can say that the work builds on an inductive procedure in trying to establish the class and different fractions of the hosts. I am not going to apply the empirical outcome of the analytical approach of Savage and colleagues, which is the one I feel more closer and evaluate most effective in approaching class, the model of seven classes which refers to the British society and stemmed from a survey. However, I used their perspective to build a different strategy, which was qualitative. I have interviewed the suppliers both of rooms and entire apartments and I tried to derive their class, through the operationalization into some questions of Bourdieu's capitals. Questions therefore focused around different indicators which allowed -often but not always, according to what the interviewees were willing to reveal- to identify a) the features of the solution offered (a room, an entire apartment or more?) b) income c) occupation, d) homeownership or tenancy of the housing assets and amount of properties e) education f) social origin (occupation of the parents), g)

area of residence h) amount of platform-rents i) occupation of their closer social ties j) hobbies and cultural consumption.

Social capital and cultural capital of the interviewee were then only smoothly explored during the interview.

All in all, the rationale of this logic was to produce enough material to shoot a photography which allowed to stratify the host-population sample and reconstruct (and to reduce the complexity to) some clusters of host which can represent eventually three main middle class rungs (lower-middle, properly middle and upper-middle). All in all, such techniques eventually confirmed the middle class belonging of some hosts, clarified who rent what, where and how, and thus produced 1) a detailed tour d'horizon of inner middle class composition and the ways they are dealing with the phenomenon in different areas of the city, 2) a clear-cut specific idea of (middle-class) suppliers operating in the sector. The table, as an outcome, is therefore first a visual tool which eventually shot a photography of the social components of the economy of rents which also help contextualising middle classes geographically.

### **Recovering middle class analysis starting from... housing assets?**

The necessity of this theoretical appendix, besides satisfying the criterion of completeness of the methodological part, moves also with the idea to underline what we can consider "how to study the middle classes" to be one of contemporary gaps in the discipline, as well as to say something about the "factions" between sociologists who have different orientations: quantitative sociologists supporting the approaches of income and employment classes, and qualitative sociologists proposing approaches involving more than one indicator. Certainly, in this case a mix-methods approach would have been partially resolute, not undertaken given the difficulties of a research produced by only one head, only two eyes and two hands, for the timing of the doctorate, and finally, because of the lack of adequate available data, so that at the moment is not possible to rely on a reliable figure concerning the Italian host characteristics, as well as total amounts of extracted rents.

Apart from these structural issues, it is not the aim of these pages to stand sterilely in one of the factions of the debate, but rather to raise an issue to which the community of sociologists of stratification and inequalities will have -together- to devote themselves soon, namely how to study (the middle) class in the changing economy; and what implications of a set of changes, i.e. the platformisation and digitisation of the economy and the raise of an alleged rentier capitalism - have for the theory and methodology of the topic. Often, at

the conferences I attended in in these three years, the greatest concern at stake was to explore the characteristics of the changing middle classes, in various places and contexts, from different points of views, without, unfortunately, discuss in a precise and systematic way about the modalities, criteria, indicators, aspects, which have been taken to define and study the changing middle classes. Such topic was “the present absence”. The majority of researchers proposes methodologies based on income or occupation, or employment relations, or well-established models which allow to carry cross-country analysis, often without problematizing its heuristic eloquence in southern Europe, where in this historical juncture, for some social categories examine a great amount of person fall outside its operational criteria. This work has underlined that in crisis time, real estate property can count much more than employment, and it proposes that it is the direction we should also be staring in. Clearly, we are not saying that this is true in absolute figures -it would be very naive and wrong to say so- but we could use as an indicative criterion rents as an alternative and together with the variables that are becoming less important in attributing an advantage, for all those cases where it would be misleading to consider only the occupation.

As a matter of fact, it has emerged that while being unemployed or having scarce revenues, the interviewees are not properly “poor” (as long as they can count on platform-rents). To consider them as such would be a great distortion. The thesis therefore argue that rent is definitely under-theorized aspect to understand the way traditional occupation positions and relations are fading for some social figures, and where also platform-rents (potential or effective) may constitute an interesting proxy of wealth and class advantage. The integration of “classes of rents” thus, may be promising for the Italian case where wealth is accumulated more quickly through patrimony and inheritances instead that with labour (Istat and Bank of Italy 2019).

In such cases, the theoretical and methodological effort could be devoted to the elaboration of an index of (dis)advantage, based on "rent classes", of which some initial indications have been given for its construction. We are therefore in favour of the development, in Italy, of an approach that considers as a theoretical production, and methodological path i) the hybridization and dialogue of different criteria: socio-professional categories, income, education, patrimony and rents, that is the possibility of extraction from the frozen patrimony; ii) the dialogue between quantitative and qualitative methodologies, which are complementary, and not competing. From this point of view, a purely qualitative or solely quantitative methodological explorations are far from returning satisfactory results which are able to grasp also northern and southern specificities.



Recovering middle class analysis starting from rent means to reflect in term of ownership of resources rather than production relationships. Eventually it would allow to reflect also on the internal differences within classes and the amount and type of resources. Rent is therefore a resource individuals and families could rely on for their wealth and therefore has to be included in any analysis which attempt to establish the social positioning of individuals that takes into account. However, in Italy we still not have such data which include rent coming from housing assets or rent related from financial titles, it has to do with the national accounting between wages and patrimonial rent, different combination of resources and reliability on rent: this work tries to do it qualitatively even it of course it is compulsory the reliability on quantitative data.

The last paragraph of the 5th chapter has ended therefore by providing a track, a road, with the hope that it can be undertaken in the future equipped with the necessary awareness, as well data to make it practicable and reliable, through a design of mixed-methods research, which integrates and verify with the necessary quantitative precision, what has been done, said and hypothesized so far.

Thus, this contribution has provided an avenue but is not to be considered an answer, but rather as an invitation to future developments, further reflection, debate and research on the topic. It is not proposed without having some doubts about its effectiveness; it therefore remains open to disagreement, to questioning, to perplexity: it is in the exchange of different positions that the advancement of the discipline, and personal intellectual growth must also be sought.

Then, and to conclude, we need to give ourselves real possibilities of confrontation on the topic so that we can better identify, analyse and discuss the processes of reconfiguration of social stratification underway, that a perspective on platform-rents is revealing. This is fundamental both analytically and politically, for the impacts that a part of the rentier capitalism has in creating, reproducing and amplifying old and new inequalities, as well as new patterns of social (im)mobility.

## Tables of the Interviewees

### *Milan*

N.	Name <sup>105</sup>	Age	Occupation <sup>106</sup>	Home <sup>107</sup>	Housing Assets <sup>108</sup>	Education	Form STRs	Social origin-occupation of the parents Father-Mother
1	Irma	40	Host & translator freelance	H	1	degree	Isola. Entire apartment (first home)	chief accountant; teacher
2	Caterina	37	host, unemployed	H	2	degree	Città Studi. Entire apartment (second house)	gym owner; health and social worker
3	Silvia	63	Photographer	H	1	diploma	Porta Venezia. room	telecommunication employee, library employee
4	Barbara	36	Advertiser	H	1	degree	Isola. rooms	printing house owners
5	Luca	46	host, former travel agent	H	3	degree	Bocconi, entire apartment (second home)	dentist; former hostess
6	Riccardo	38	host & real estate agent	H	2	diploma	Navigli. entire apartments	contractor; insurer; work consultant
7	Angelo	42	host & freelance illustrator	H	1	arts diploma & master	Centre, room	florist, antiquarian
8	Eleonora	32	social worker for a NGO	H	1	degree	Porta Romana. Primary home	pediatrician; secretary

<sup>105</sup> All names have been changed to protect the privacy and anonymity of the interviewees.

<sup>106</sup> It considers the more recent occupation. The first occupation listed it is the one which provides the largest or the unique source of income/pension income. When “host” is listed as the first one, this means that the person relies mostly to platform-rents to sustain herself/himself economically.

<sup>107</sup> “Home” identifies the occupancy tenure type of their primary home: H= homeowners; R= renters.

<sup>108</sup> It considers all the real estate assets the interviewee declares as her own, her partner’s or his closer family member(s).

9	Diana	53	host, former employee	H	1	diploma	Centre, room	commercial agent; housewife
10	Margherita	40	documentarist freelance	H	2	degree	Navigli, first home	historian and writer; painter
12	Mirella	55	endocrinologist	H	3	degree	Isola, second home	doctors
13	Daniele	33	host&artist	H	1	degree	Porta venezia. room (first home)	employee Television; housewife
14	Tamara	34	host, unemployed. (consultant for a private lab)	H	2	PhD	Isola. Entire apartment	biologist; local radio speaker
15	Federica	64	host&actress	H	1	degree	Centre room	Barbershop x
16	Luciana	66	retired, former editor former employee publishing house	H	1	degree	Porta Romana two rooms	condominiu m administrato r; social assistant
17	Monica	59	host & counselor	H	2	degree	Via Sarpi. entire apartment (second house)	former security guard;
18	Marco	35	formator	H	2	degree	Bocconi area. Room(s)	X Restorer
19	Giulio	36	unemployed & host, former copywriter	H(her	1	degree & master	Navigli. room in the first home	clerk teacher
20	Armando	42	real estate agent	H	3	secondary -school diploma	Porta Romana, entire apartments	real estate agent;
21	Lorena	59	host& freelance journalist	H	3	degree	Navigli. Entire apartment (secondary home)	Small industry owner; ?
22	Nicoletta	60	optometrist	H	2	degree	Porta Venezia. second home	optician; employee
23	Tecla	34	unemployed & host, former call-center; worker.	H(him	2	high- school diploma	Bocconi, entire apartment	janitor; shop assistant.
	Gianmaria	39	entrepreneur			degree		entrepreneu rs

24	Edoardo	41	employee, pharmaceutical firm	H	1	PhD	Piazza Tricolore First home	urbanist and planner; pharmacist
25	Paolo &  Niccolò	38  41	data analyst nurse	H	1	degree degree	Porta Venezia entire home	bookshop owner; proofreader  X
26	Luana & Francesco	64 66	retired former veterinary; assistant manager/log istic enterprise	H	2	degree	viale Papinia no, entire home	X  watchmaker
27	Federico	40	car engineer	H	1	PhD	Centre first home	engineer;
28	Alessia	38	host	H	2	degree	Isola, Entire apartme nt	Trenitalia logistician; canine re- educator
29	Mauro	61	shopkeeper furniture store	H	3	high school diploma	Isola; Como Lake. entire apartme nt.	shopkeeper; seamstress
30	Carlo	63	Host, artisan	H	2	primary school;	Piazzale Loreto entire apartme nt	former artisan, housewife
31	Mara	58	teacher	H	2	degree	Isola. entire apartme nt	Chemist, teacher
32	Tonio	51		H	2	degree	Stazion e centrale entire apartme nt	accountant housewife;
33	Stella	37	host & artist	H	1	arts diploma	Porta Garibal di. First home.	X, artisan
34	Lia	43	Part-time secretary	H	3	degree	Isola,	transport engineer; secretary

							entire apartment	
35	Giacomo	39	radiologist technician	H	3	degree	Second home, entire apartment	security guard, medical practitioner
36	Luciano	47	manager	H	2	degree	Isola, second home	member of the Armed forces, catering assistant
37	Maurizia	55	Host	H	2	diploma	Città Studi. Second home	X X
38	Tania	42	Employee start-up; Lawyer	H	2	degree	Via Sarpi. First home	Bank employee;

*Milan\_Privileged Informants*

Airbnb Public Policy Associate
Hospres President
Real Estate Agent_Duomo
Architect
Pro.locatur President
Association of Property Managers' President
OspitaMi, President and associates

## *Naples*

N.	Name	Age	Occupation	Home	Housing Assets	Education	Location, Form STRs	Social Origin Parents' occupation
1	Roberta	48	host & graphic designer freelance	H	3	Diploma (Arts)	Spanish Quarters · Private entire apartment	University professors
2	Vilma & Pietro	33 32	Teacher, IT developer	H	1	Degree	Spanish Quarters · apartment in their home	X  dean and entrepreneur;
3	Ila	43	employee in the third sector	H	2	Degree	Centro Antico. entire property	chef, housewife
4	Salvatore	32	host, unemployed	H	3 on Airbnb 5	diploma	Centro Antico; Chiaia and Sorrento · entire apartments; entire home	Shopkeeper and housewife
5	Lorenzo	59	Host & musician	H	4	diploma	Spanish Quarters entire apart/ two rooms	Professor and archeologist
6	Noemi	34	host & video-editor	H	3	laurea	Museo. B&B	university professor and psychoanalyst
7	Diego and	36	Host, various jobs	H	1 1	Diploma degree	Sanità.	bus driver; bakery owner

	Luisa		Yoga teacher				entire apartment	
8	Michela & Sandro	30 29	hosts,  (Former stagist in the EU commission; Employee for an employment firm).	H	4	degree, both	Spanish Quarters entire apartment	manager; museum curator  X
9	Olga	33	host & call center employee, former project assistant	H	1	PhD	Spanish Quarters Room	construction machinery dealer; health administration director
10	Cristina,  Daniele	42  44	Human Resource, restaurant owner	H  H	3  1	degree  secondary-school diploma	Centro Antico. First homes	former insurer; souvenir shop owner  X
12	Marisa	28	host, unemployed	H	3	dental technician (unfinished)	Centro Antico. Two apartments	policeman and nurse
13	Mariangelo	29	host, unemployed (former bank employee)	H	3	professional school	Centro Antico. Two apartment (second houses)	housewife and bank employee
14	Rita	42	Property manager	H	2	professional institute	Centro Antico, entire apartment	fishing company owner; dressmaker.
15	Marianna	50	shopkeeper	H	2	diploma	Spanish Q. entire apartment	taxi driver shopkeeper
16	Cristiana	54	Host & actress	H	2	School of acting	Duomo First home, two rooms	retired, former small industry owner, housewife

17	Danilo	43	social worker & host	H	2	Degree	Centro Antico. Room	Leather craftsman's; beauty products representative
18	Tiziana	32	host&Educator and precarious teacher	H	1	Degree	Centro Antico. first home	non-profit organization responsible for drug addiction; travel agent
19	Franco	33	host&actor	H	2	Degree	Centro Antico, Amalfi coast room(s); entire apartment	psychologists and psychotherapists, public and private sectors
20	Cristoforo	33	host&Property manager, former waiter for cruises	H	3	Professional school	Centro antico two entire apartments	employee region office; hairdresser (owner)
21	Biagio	45	Host&property manager. Former architect	H	4 (him) 1(her)	degree	Affittacamera and property manager of 7	former school janitor, housewife
22	Andrea	32	physioterapist freelance	H	1	Degree	Spanish Q, Rooms B&B	Orthopedic; pediatrician
23	Francesca	48	HR	H	2	Degree	Museo, entire apartment (first home)	shipyard manager; owner greengrocer
24	Luana	31	host, unemployed	H	2	Secondary school diploma	entire apartment (second home)	receptionist, street food shop owner

25	Giovanni	60	employee	H	1	diploma	Centro Antico B&B two rooms	employee local administration; housewife
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26	Mariella	61	Terzo settore, host	H	2	secondary school diploma	Centro Antico. entire apartment	factory worker, gardener
27	Filiberto	32	host, sports coach	H	3	degree	Centro Antico. B&B, two rooms; Stella. three rooms	teacher and B&B owner; doctor and researcher
28	Annarita	43	psychologist freelance	H	2	degree	Materdei. entire apartment, first home	french mother tongue lecturer; fashion confectioner (theatre)
29	Amato	36	Host, researcher, artist and shopkeeper	H	3	PhD	Centro entire apartment; Museo area, B&B	teacher, IT technician
30	Francesco & Laura	37	host and fireman; architect	H	1	Professional school degree	Via Toledo B&B (two rooms)	jewelers
31	Veronica	44	teacher, research fellow, host	H	1	PhD	Materdei Room, first home	shopkeeper, housewife
32	Chiara Edoardo	45	beekeeper, former teacher	H	1	degree	Centro antico. entire apartment, first home	X

33	Elena	30	host&property manager	H	4	degree	Garibaldi place, Roccaraso entire apartments	engineer; dean tax control offices
34	Marcello	42	host, unemployed (CEO property managing firm)	H	2	PhD	Centro Antico. entire apartment	employee local public transportation; housewife
35	Ciro	36	musician, music teacher, host	H	3	Music school (conservatorio)	Centro Antico, three small apartments.	singer, orchestra player
36	Giovanni	67	retired, former shopkeeper	H	1	secondary school diploma	Centro Antico, rooms	haberdashery owners
37	Alexandro	35	Owner shop It services	H	1	Professional school	Mercato.	?

							Entire apartment, first home	
38	Lidia	58	host, Employee	H	2	secondary-school diploma	Centro Antico. Entire apartment (second house)	former gastronomy owners;
39	Mimmo	39	host, former commercial representative	H	2	diploma	Spanish Quarters Entire apartment	Plumber; small business secretary
40	Sofia	36	social worker&host	R	2	degree	Centro Antico. Room, First home	X secretary

41	Mariuccia	68	retired host writer,	H	2	diploma, university degree not obtained	Duomo, two apartments	small industry owner, housewife
42	Marcello	46	host, freelance journalist	H	2	Degree	Centro Antico, entire apartment	employee, private and public sector
43	Lucia	34	host, former employee in the family butchery	H	2	Professional school diploma	Sanità, entire apartment (second home)	small business owner (butchery); employee in the family butchery
44	Ludo	31	host (unemployed, various jobs)	H	2	secondary school diploma	Materdei. entire apartment (second home)	shopkeepers

*Naples\_Privileged Informants*

Napoli City Boundless [CEO]
Tecnocasa_Montesanto Tecnorete_Via Garibaldi and Duomo [Real Estate Agencies]
Architect
Magnammece O' Pesone [Right to Housing]
SET Napoli [South Europe Facing Touristification]
Accounter_Chiaia
Michele [Check in/out and cleaning staff]
MyBnB_CEO & home stager

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# CARE HOST, CARI HOST, CERCO VOI!

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**MARTA TONETTA**

PhD Candidate in Sociology and Methodology of Social Research (SOMET-NASP), Università degli Studi di Milano "La Statale" e Università degli Studi di Torino.

**EMAIL: [marta.tonetta@unimi.it](mailto:marta.tonetta@unimi.it)**

**TELEFONO: 334 3180374**

Ringraziandovi anticipatamente per la disponibilità che vorrete accordarmi, vi auguro una buona giornata.

Le informazioni raccolte saranno utilizzate solo a scopo scientifico nel rispetto delle normative vigenti in materia di protezione e valorizzazione della proprietà intellettuale e in materia di privacy (L.196/2003).

## Interview Track

Da somministrare all'host che, a Milano o a Napoli, tramite una serie di piattaforme digitali per l'affitto di breve periodo (< 30 giorni), facenti parte della cosiddetta "ospitalità turistica extra-alberghiera" (B&B, CAV, Locazione Turistica, Affittacamere):

- a) affitta una o più stanz\* in casa propria;
- b) affitta il suo appartamento (prima casa);
- c) affitta un altro o più appartamenti (seconde, terze...proprietà);
- d) ha una soluzione di cui a/b/ c e gestisce anche appartamenti di altri

*Innanzitutto, grazie per aver accettato di incontrarmi e per mettere a disposizione un po' del suo/ tuo tempo. Come le/ ti ho anticipato, per la mia tesi in sociologia che sto svolgendo presso le Università di Milano e Torino sto incontrando vari host napoletani e milanesi, perché mi interessa capire il loro percorso e una serie di questioni. Quindi avrei alcune domande da farti/ le riguardo alla sua/ tua esperienza con Airbnb, sulla casa o stanza in affitto, sul tuo lavoro...sono domande a cui può/ puoi rispondere come meglio preferisci/ e poiché non c'è risposta giusta o sbagliata. Se pensi/ a che alcune domande siano troppo invadenti o a cui non ti/ le va di rispondere, me lo può/ puoi dire liberamente e proseguiamo oltre. Comunque tutto quello che mi dirai/ à sarà trattato in modo anonimo e utilizzato solo ai fini della mia indagine, nessuno saprà che è/ sei stato tu/ lei a dire queste cose insomma. Con il tuo/ suo permesso, avrei bisogno di registrare, perché altrimenti dovrei scrivere tutto quello che mi dice/ i, sarei un po' lenta e rischierei di perdermi delle parti importanti....Come le/ ti avevo anticipato, il nostro incontro durerà circa un'oretta e mezza in base a quanto ci andrà di chiacchierare e ovviamente in base ai suoi/ tuoi impegni...Al momento non posso dirle/ ti di più rispetto alla ricerca, perché non vorrei influenzare le sue/ tue risposte, ma alla fine se le/ ti interessa posso spiegarle/ ti meglio tutto quanto, e potrà/ i fare delle domande in merito se vorrà/ i.*

- Breve descrizione dello svolgimento generale dell'intervista e della situazioni contestuali/modalità in cui è avvenuta (presentazioni, modalità dell'incontro, luogo, descrizione dell'intervistato, descrizione del contesto dello svolgimento dell'incontro).

Le domande si organizzano poi intorno a 4 aree tematiche, per esplorare:

- 1) traiettorie di vita;
- 2) dinamiche di accumulazione;
- 3) meccanismi di estrazione;
- 4) strategie di riproduzione di classe.

## *1. Life trajectories*

Se vuoi magari iniziare raccontandomi quando hai iniziato ad affittare con Airbnb...

E come mai...? (suggerimenti solo nel caso in cui la risposta emergesse con difficoltà: C'è stato qualche avvenimento particolare della tua vita? professionale? o nella tua vita privata? nell'ambito della tua abitazione? nelle tue condizioni di salute che ha influenzato la possibilità di iniziare ad affittare a/b/c/d? O diversi avvenimenti magari?)

Adattare quindi le domande in base a quanto emerge nelle diverse sfere, dando spazio all'intervistat\*, in una sorta di intervista biografica. In base gli eventi sollevati, fare domande specifiche sugli eventi, considerandone la pertinenza con il *range* di età dei soggetti (30-40 anni; 50-60 anni). Esempi:

- a. -carriera lavorativa: perché tu se e dove lavori? Lavoravi? Ultimo lavoro? Quindi che cosa è successo poi? Pensionamento? Se property manager: puoi raccontarmi quando hai iniziato a capire che poteva diventare una professione? qual era il tuo lavoro precedente? ti va di raccontarmi cosa quale è stato poi il percorso e cosa è successo?
- b. Vita privata: nascita figli, lutto, separazione dal partner, convivenza, matrimonio, uscita dal nucleo familiare;
- c. carriera abitativa: acquisto, vendite, ampliamenti proprietà, cambio casa, eredità... transizione alla vita adulta, passaggio di proprietà...
- d. mobilità: strategie migratorie per lavoro o trascorrere la vecchiaia, trasferimento, rientro in patria, pendolarismo;
- e. salute: problemi vari che limitano il lavoro nel mercato tradizionale, malattie o vecchiaia;
- f. altro: casualità, cambio di vita, piacere di ospitare, passatempo, sindrome da nido vuoto etc;

Come mai secondo te/lei nel corso di questi anni sempre più persone stanno affittando le loro case su airbnb e piattaforme simili? A parte avvenimenti personali o privati, quanto secondo te ha invece inciso la precarietà? In che misura ha inciso la crisi?

Se proprio non emerge: c'erano dei problemi economici a cui bisognava fare fronte?

## *2. Accumulation dynamics*

Adesso ti farò alcune domande in merito alla stanza, casa/appartamento/i che affitti e/o gestisci su Airbnb.

Puoi raccontarmi intanto un po' meglio cosa affitti, e descrivermi un po' la stanza, appartamento?

(Le domande devono essere adattate considerando che cosa la persona affitta- a/b/c/d).

è in affitto o di proprietà? è tua? se è tua, quando l'hai acquistata? l'hai ricevuta in eredità? da chi? quando? quali sono i costi adesso attivi che devi sostenere? Per acquistarla hai utilizzato delle risorse tu/ del partner, entrambe, dei genitori, dei famigliari...? Il condominio etc. quanti metri quadri? quanto è stata pagata? prezzo al metro quadro? A credito o mutuo, quanto e per quanti anni?

Se si tratta di un recente acquisto:

- = Prima casa: come ti sei orientat\*? Cercavi in un quartiere specifico? Che budget avevi a disposizione? Come è stato effettuato l'acquisto? (mutuo o senza)? Sei stat\* in agenzie immobiliare o tramite privati?? Quali caratteristiche cercavi nell'alloggio? Hai ricevuto aiuto da qualche tuo familiare? In quale forma e in che percentuale? Il fatto di poter affittare degli spazi/l'intero appartamento su airbnb, in che misura ha influenzato l'acquisto?
- = Seconda/terza casa: Come mai hai pensato di acquistare un'altra casa? L'acquisto è stato pensato *ad hoc* come investimento per gli affitti brevi o ci sono state altre ragioni? Ripetere le domande precedenti.

Ti andrebbe di raccontarmi la storia di questa casa?

Era affittata a qualcuno prima, è nuova o era vuota (se sì perché)? ti ricordi chi ci ha abitato nel corso degli anni?

Quando è stato deciso di incominciare ad affittarla ai turisti, sono magari state fatte delle modifiche? Quali? Come mai ha operato questi cambiamenti (es.) ristrutturazioni, acquisti vari, cura estetica...? Quali considerazioni ti hanno spinto ad effettuare queste trasformazioni?

ci sono altre case di famiglia, o proprietà? dove? di chi sono di preciso? Ce ne erano altre che sono state vendute negli ultimi 5/10 anni? se sì, ripetere domande di cui sopra. Se sono state vendute, come mai?

Pensi che erediterai una o più case in futuro?

cosa vuol dire essere proprietario oggi? quali sono i problemi? i costi? i rischi? come mai hai preferito affittare in queste modalità anziché con un affitto tradizionale di lungo periodo?

Hai, la tua famiglia ha- altre proprietà? quante? dove? da quanto tempo? come e quando sono state acquistate? Da chi sono state ereditate? sono affittate tramite piattaforma per periodi brevi? Se sì, come mai hai, la tua famiglia ha deciso di mettere a disposizione anche quella casa? chi ha preso la decisione? tu-i tuoi familiari sono stati subito d'accordo? Se no, quali erano le remore? Chi si occupa di quelle case?

Puoi descrivermi brevemente chi abita in questo palazzo? Che tu sappia ci sono altre persone che affittano l'appartamento su Airbnb in questo palazzo/nelle vicinanze/nel quartiere?

Su quali piattaforme affitti la casa/stanza? Solo Airbnb o altre?

Invece tu dove abiti (se appartamento non è luogo di residenza o domicilio)? Ripetere: è in affitto o di proprietà? è tua? se è tua, c'è un mutuo acceso? quando l'hai acquistata? ti hanno aiutato qualcuno? l'hai ricevuta in eredità? da chi? quando? quali sono i costi adesso attivi che devi sostenere? quanti metri quadri? quanto è stata pagata? prezzo al metro quadro? A credito o mutuo, quanto e per quanti anni? Etc.

### 1. *Extraction mechanisms*

Come gestisci la stanza/ l'appartamento? Quanto tempo e impegno comporta? Fai tutto da solo o hai qualcuno che ti aiuta? Se ti aiuta qualcuno, quanto e come lo paghi? Come si struttura il lavoro?

se in coppia/famiglia: chi se ne occupa? Chi fa cosa? Quali competenze ritieni necessarie?

Come si colloca questa attività in relazione con la tua professione? E in termini di tempo dedicato all'attività? Come ti organizzi? Affitti tutto l'anno o solo in alcuni periodi? Quali sono i periodi in cui e/o le ragioni per cui ti capita di bloccare le prenotazioni? E affitti solo quando hai bisogno o sempre? (in particolare con la stanza...)

C'è qualcosa che fai per differenziare la tua offerta rispetto magari agli altri annunci della zona? O per incrementare le tue entrate?

- Come hai fatto a stabilire questo il prezzo? Di cosa hai tenuto conto? È un prezzo che cambi durante l'anno o resta sempre uguale? Se cambia, come mai? Segui i suggerimenti di prezzo di Airbnb? Se sì, se no, come mai?
- Come ti comporti a livello fiscale? (Anticipo che c'è confusione e che alcuni dichiarano e altri no). Hai chiesto a qualcuno delle informazioni? hai alcuni timori a riguardo? Hai un commercialista?
- Fai affidamento a qualche società di property management per i check in o altro? Oppure c'è qualcuno che ti aiuta o che ti sostituisce?
- Se ti va di dirmelo... Quanto ti rende, in media... mensilmente la tua stanza/il tuo appartamento/la gestione del tuo parco appartamenti? E all'anno? Quali sono i mesi più morti, e come ti comporti in questi?
  - In generale, rispetto al tuo stipendio/pensione l'ammontare di denaro che la casa in modalità affitto breve ti rende è di più o di meno?

Quali sono le proporzioni del reddito da... Airbnb diciamo e quello da lavoro/ pensione nel costituire il tuo budget mensile? In altre parole, quanto guadagni con il tuo lavoro (se la persona lavora)/ quanto prendi di pensione? e quanto ti rende affittare? Ci sono altre risorse su cui stai facendo affidamento in questo momento (esempio: risparmi, aiuto di qualcuno, altre rendite, sussidi)?

Continua nella sezione 4, in quanto aspetti legati tra loro.

### 4) *Class making & Reproduction strategies*



- Ora ti faccio vedere alcune immagini...mostro l'immagine della pubblicità di Airbnb, adeguata al target dell'intervista (le immagini sono quelle della campagna pubblicitaria del 2015 e rappresentano famiglie, coppie LGBTQI, pensionat\*, e traduco loro la scritta in inglese/francese/olandese "il mio appartamento/la mia stanza mi paga/finanzia (il matrimonio, il corso di ceramica, la collezione di scarpe!), la vacanza in famiglia, la mia impresa....etc". Scelgo quale mostrare in base al/la mi/o interlocut\*. Se utile ne mostro varie: Mi puoi commentare questa immagine? Cosa ne pensi? ti ritrovi in questa immagine? Vale lo stesso anche per te?
  - Come utilizzi le entrate di quella stanza/appartamento? (Se elusiv\*): Alcuni intervistati che ho incontrato in questi giorni mi hanno detto che grazie a Airbnb magari riescono a fare delle vacanze più lunghe, per altri invece diventano lo stipendio perché non lavorano, altri ancora invece stanno mettendo da parte i soldi, in vista di bisogni futuri. Altre pagano il mutuo. Com'è per te?
- Ci sono degli acquisti che ti senti di fare solo perché ci sono queste entrate? Come sarebbe il tuo tenore di vita se non ci fossero queste entrate? Che cosa cambierebbe, o che cosa è cambiato da quando hai iniziato ad affittare la stanza/la proprietà dal punto di vista economico, del tuo tenore di vita? E invece dal punto di vista psicologico, è cambiato qualcosa? Uguale, diverso, migliore o peggiore...rispetto a cosa? A quando?
- la reputi quindi un mezzo per integrare o sostituire uno stipendio, la pensione? o si tratta di un investimento? Che ruolo attribuisce quindi a queste entrate nel determinare il tuo standard di vita? Sono essenziali o potresti farne a meno o una via di mezzo?

Regolarsi in base a quanto emerso nello slot di domande n.1.

Se ti chiedessi di pensare in termini di classi sociali...non so se ti è già capitato, in quale ti collocheresti? quali criteri utilizzi? Come la definisci? in cosa ti senti diverso rispetto a chi sta più in basso o più in alto? cosa vuol dire? (Valutare la formulazione più adeguata in base all'andamento dell'intervista e all'interlocut\*).

Campione 30-40: quali sono i problemi di questa generazione, e di questo cetto? senti del disagio rispetto agli obiettivi che ti sei posto e le effettive possibilità di raggiungerli? cos'è cambiato rispetto alla situazione dei tuoi genitori alla tua età? ti sembra che le condizioni siano migliorate, peggiorate, rimaste invariate? come consideri il tuo standard di vita rispetto a quello dei tuoi coetanei? quali sono gli aspetti che consideri irrinunciabili per uno stile di vita che definisci come dignitoso?

Campione 50-60: Come il tuo tenore di vita e possibilità economiche sono cambiato nel corso del tempo? C'è stato un peggioramento o un miglioramento del tenore di vita e delle possibilità economiche? ti sembra che le condizioni siano migliorate, peggiorate, rimaste invariate? come consideri il tuo standard

di vita rispetto a quello dei tuoi coetanei? quali sono gli aspetti che consideri irrinunciabili per uno stile di vita che definisci come dignitoso? Che timori hai rispetto a quello che succederà in questo momento della tua vita?

Quali sono le difficoltà che una persona come te, una famiglia come la vostra incontra in questa fase della vita? E in che misura le possibilità economiche legate alle piattaforme sono utili? In che misura l'affitto di breve periodo (per nulla, poco, molto...) ha migliorato la situazione?

E se devi pensare alle persone che conosci che affittano con airbnb, parlando in questi termini, come sono? Ci sono dei tuoi famigliari/conoscenti che affittano così? Se sì, quanti e chi? Ti è capitato di parlarne? Quello che ci siamo detti a questo proposito, pensi che questioni sono condivise?

### **Altre domande, a corollario**

#### *Regolazione ed esternalità negative*

Non so se ti è capitato di leggere sui giornali o di sentire in Tv, ma ultimamente gli affitti brevi e Airbnb sono un tema molto discusso. Che cosa hai sentito o letto a riguardo? Quale opinione ti sei fatta? Ti trovi in accordo o in disaccordo?

Ci sono degli aspetti negativi secondo te?

Come mai le città stanno cercando di limitare gli appartamenti online? Ci sono dei problemi? quali sono i problemi che potrebbero esserci, ci sono o insorgere? come ti collochi rispetto a questi problemi? ti trovi in accordo o in disaccordo? puoi spiegare il tuo punto di vista? (adattare la domanda considerando il contesto napoletano/milanese).

Credi che ci vogliano delle regole? Per chi? E come dovrebbero essere impostate? Avresti delle proposte?

Sei preoccupato\* rispetto a queste questioni? Quali sono i tuoi timori?

Se non emerge, sollevare le questioni regolazione e sociali e chiedere all'intervistato\* cosa pensa. Fare esempi concreti legati al contesto.

- Associazionismo: sei a conoscenza delle associazioni degli host e dei piccoli proprietari presenti in città? sei iscritto? come mai sì/no? come valuti queste iniziative? in che modo le reputi utili o inutili? (Milano)

### *Dati di sfondo*

- età
- occupazione
- titolo di studio (anche dei genitori)
- professione dei genitori (origine sociale)
- titolo di godimento della casa (proprietà, affitto)
- quartiere residenza; quartiere/città di residenza genitori
- stato civile
- composizione del nucleo familiare
- tipo STR e modalità di ottenimento del bene e quartiere di estrazione

### *Informazioni supplementari per verificare l'appartenenza al ceto medio, se non sono emerse nelle domande precedenti*

Operazionalizzazione (incompleta) degli indicatori di

- capitale economico: reddito, stipendio, patrimonio, se non sono troppo indiscreta, hai/la tua famiglia altre proprietà immobiliari? se sì, dove? quando sono state acquistate? sono ereditate? Ti posso chiedere quanto sono state pagate?
- capitale sociale: reti di amici, puoi dirmi la professione dei tuoi amici più stretti? c'è qualcuno tra di loro che come te affitta una stanza o un appartamento tramite le piattaforme online?
- capitale culturale: titolo studio, in che modo pensi che il tuo titolo di studio, o le tue conoscenze culturali possano esserti utile per essere un host più efficace? scelta arredamento? conosci delle lingue straniere? viaggi? Come occupi il tempo libero?



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