

Housing, Welfare and Inequalities in Southern Europe: An Exploratory Research in Portugal on Generation Z

Housing4Z Project Conference

February 14, 2025

ISCSP-ULisboa

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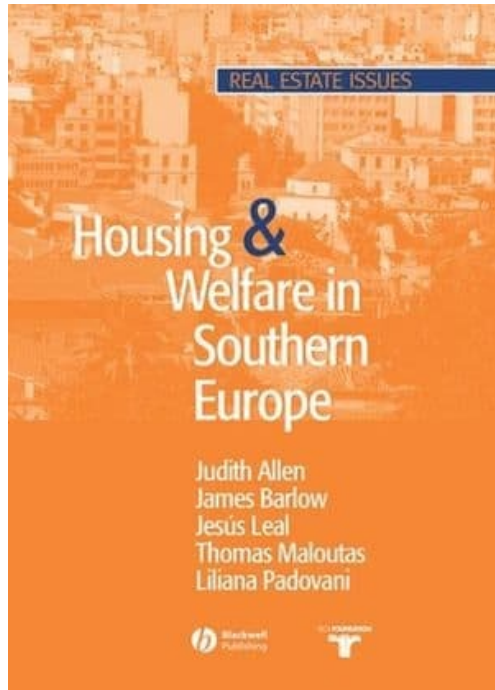
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1. Literature Review

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1.1. Context



Critical Housing Analysis
Bringing new ideas to housing research

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Facing the Housing Affordability Crisis in Southern Europe: Housing Policies in the Spotlight

- Introduction to the Special Issue: 'Facing the Housing Affordability Crisis in Southern Europe: Housing Policies in the Spotlight'

Habitação Própria em Portugal numa Perspetiva Intergeracional

Romana Xerez
com Elvira Pereira e Francielli Dalprá Cardoso

FUNDAÇÃO CALOUSTE GULBENKIAN



1. Literature Review

[Young people and housing inequality in Southern Europe]

- **Labor market and economy**

Precariousness and flexibility of the labor market; unemployment; job and economic instability; low income among young people.

- **Housing Market**

Young people's access to housing depends on price and income; lack of housing solutions for middle- and low-income youth. High housing costs.

- **Family, income, and social class**

Intergenerational transfers.

- **Characteristics of Societies**

Culture of homeownership.

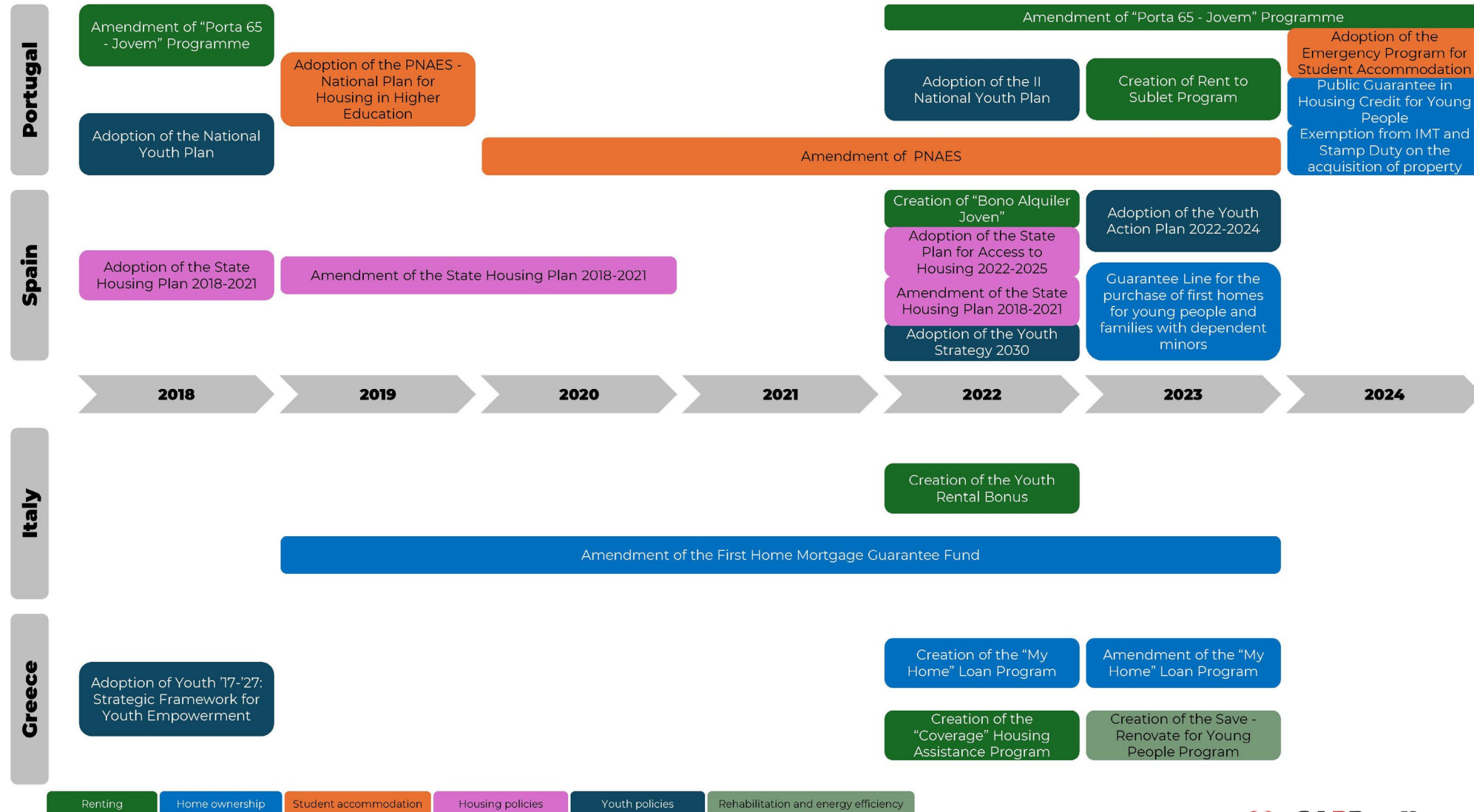
- **Other Arguments**

Gender; education and training; religion.



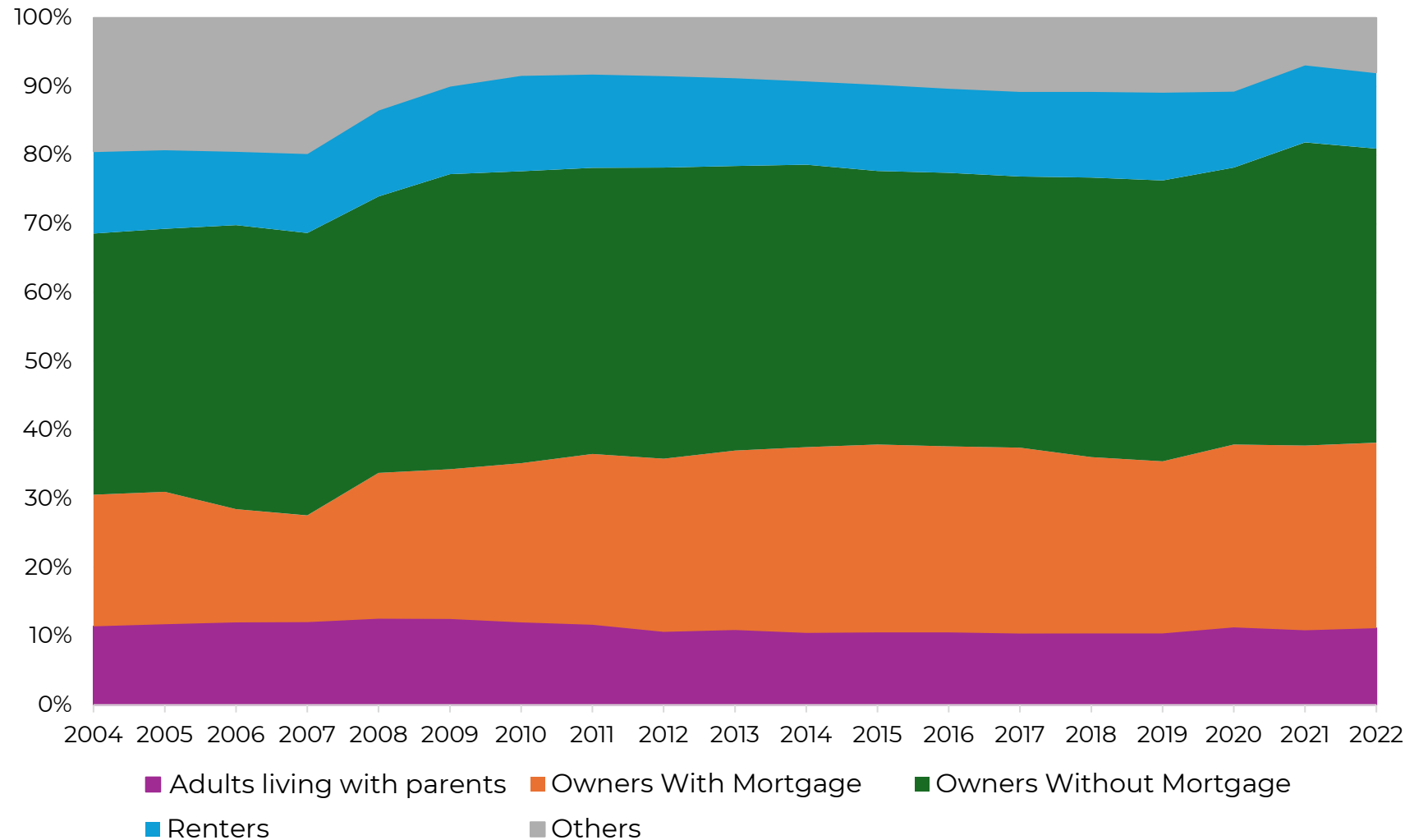
2. Preliminary results

2.1. Evolution of Youth Housing Policies in Southern European Countries, 2018-2024



Renting
Home ownership
Student accommodation
Housing policies
Youth policies
Rehabilitation and energy efficiency

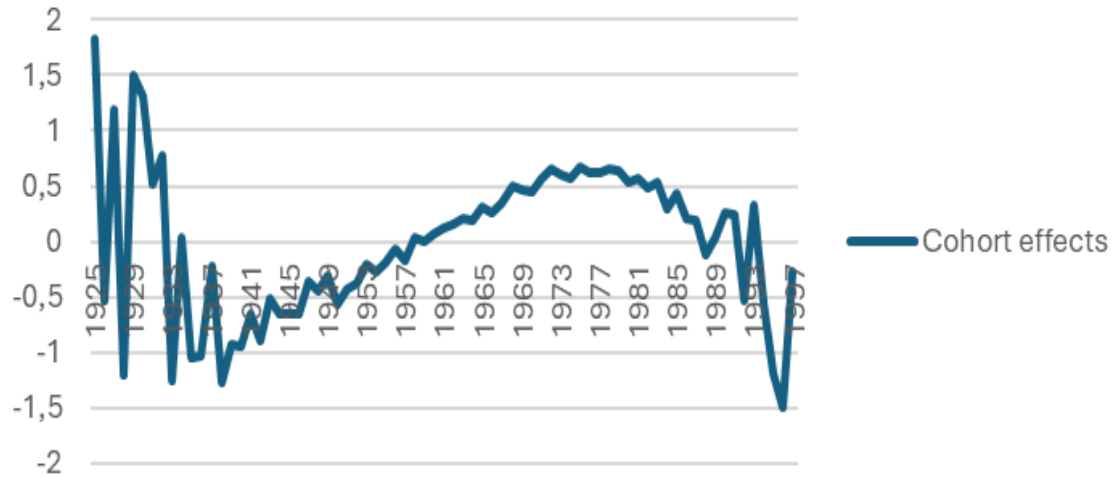
2.2. Evolution of housing types in Portugal



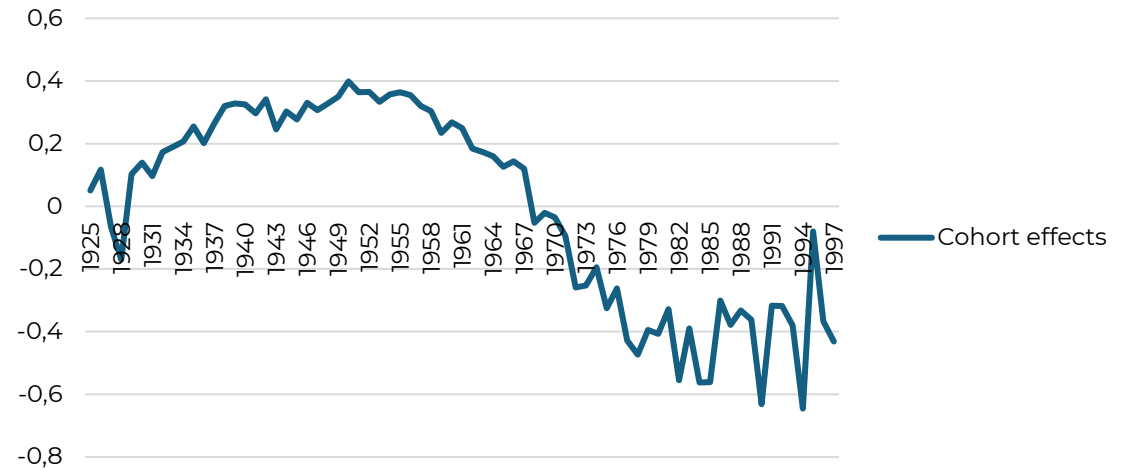
- Overwhelming dominance of ownership in Portugal (typical of Southern Europe)
- Main changes: Increase in Ownership With Mortgage (compared to before 2008)
- Decrease in Renting

2.3. The Cohort effects in housing tenure types in Portugal

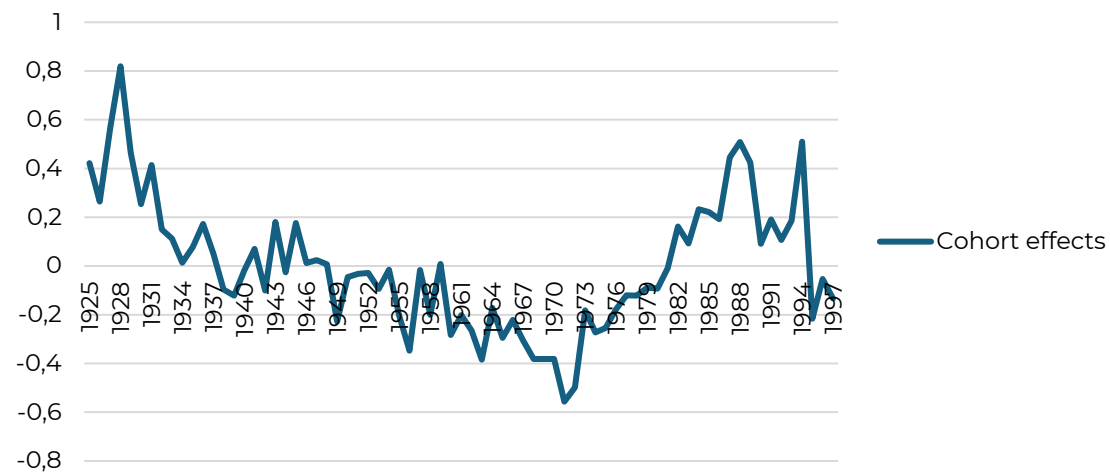
Owners WITH a mortgage



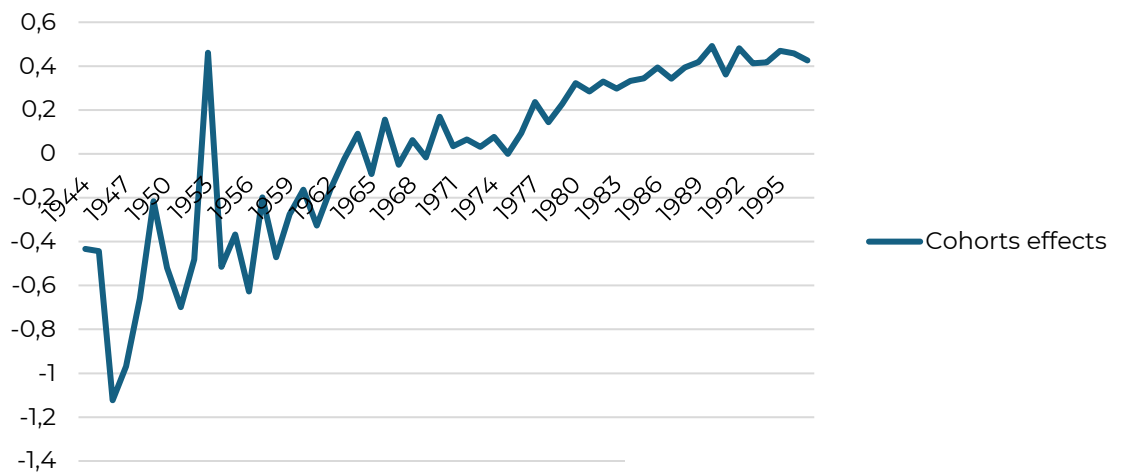
Owners WITHOUT a mortgage



Renters



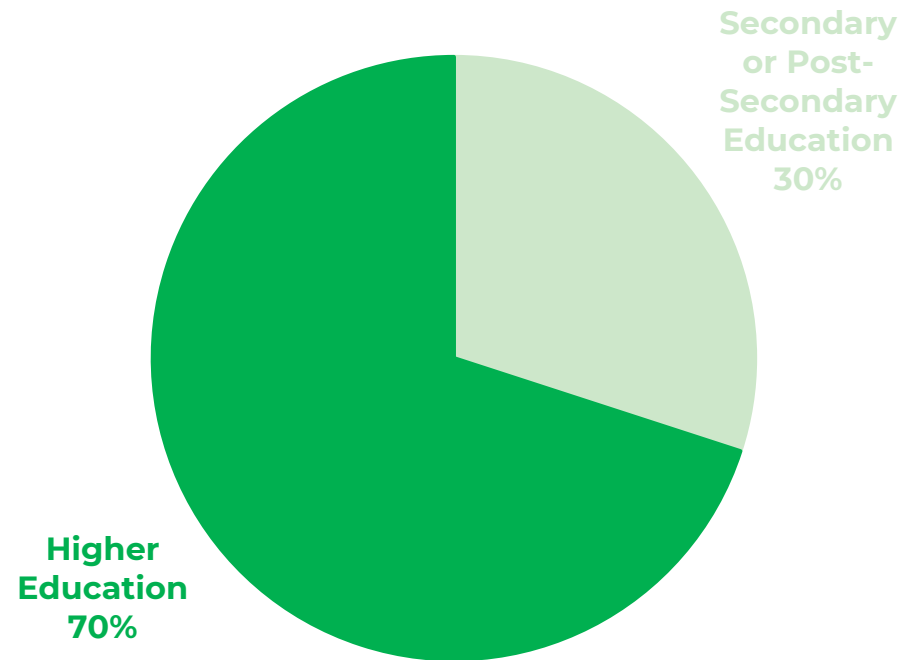
Adults living with parents



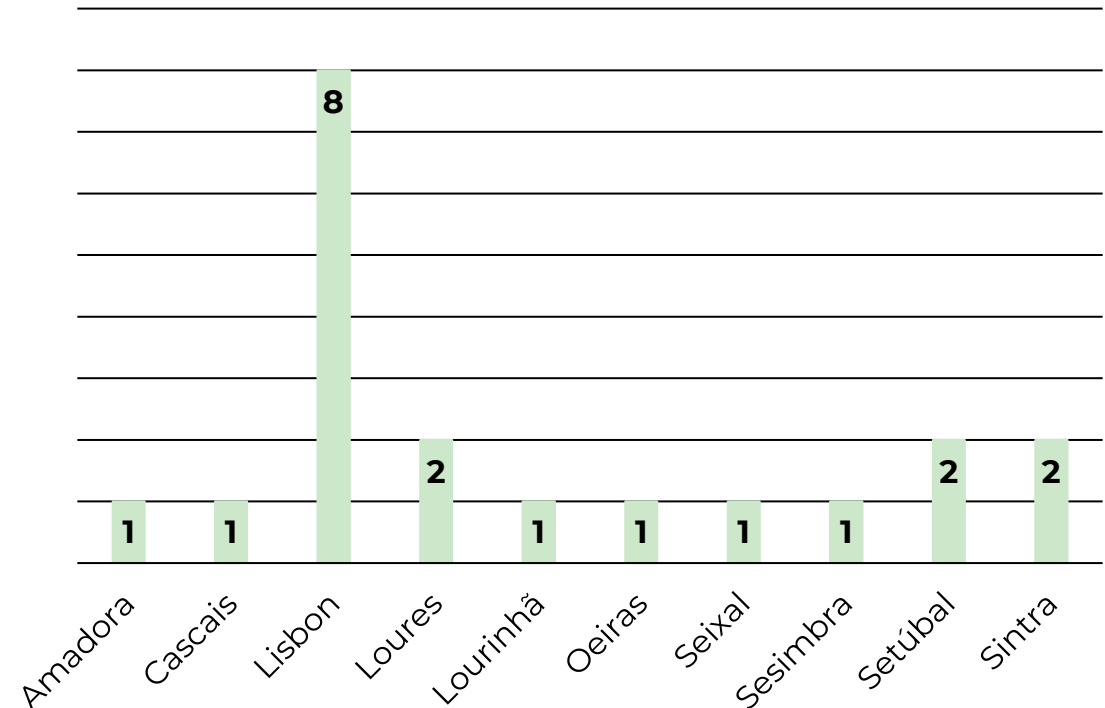
2.4. Characterization of interviewees

- The majority of the participants are **female** (16 participants);
- The average age of the interviewees is **23.75 years**.

Highest level of education

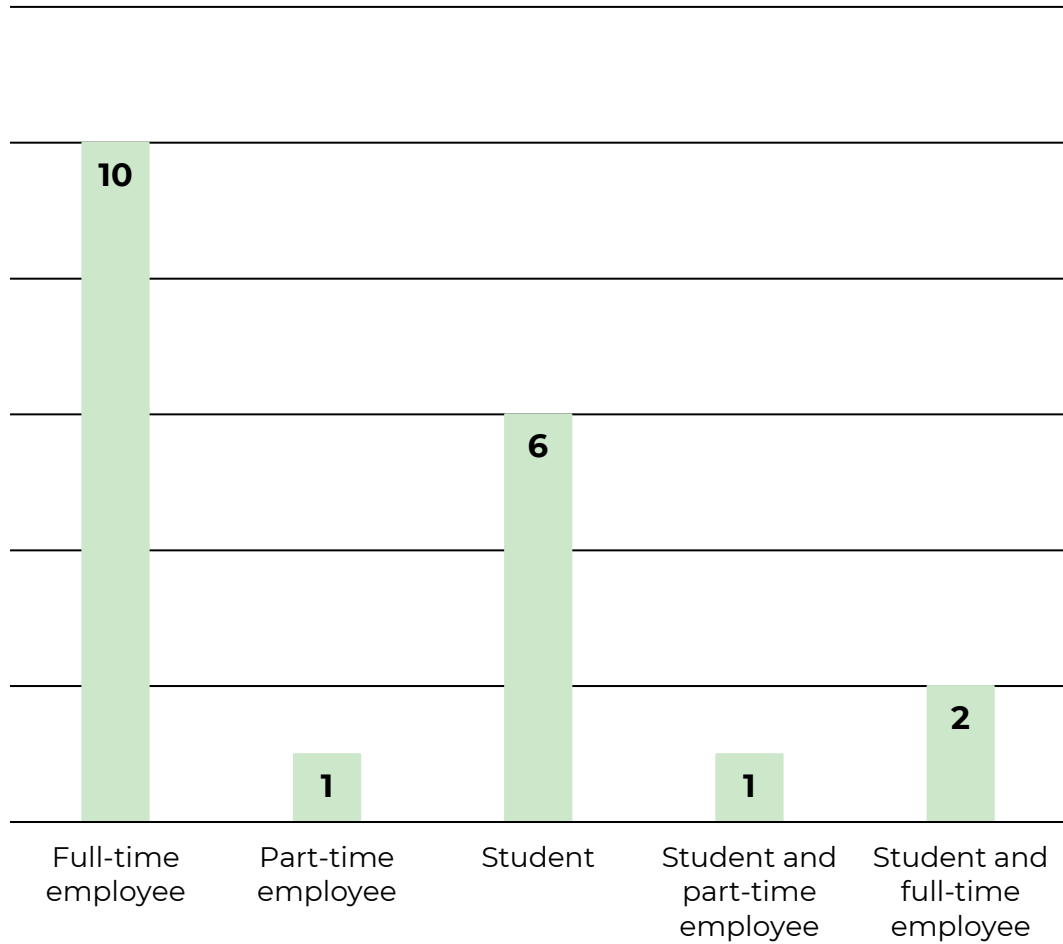


Municipality of residence

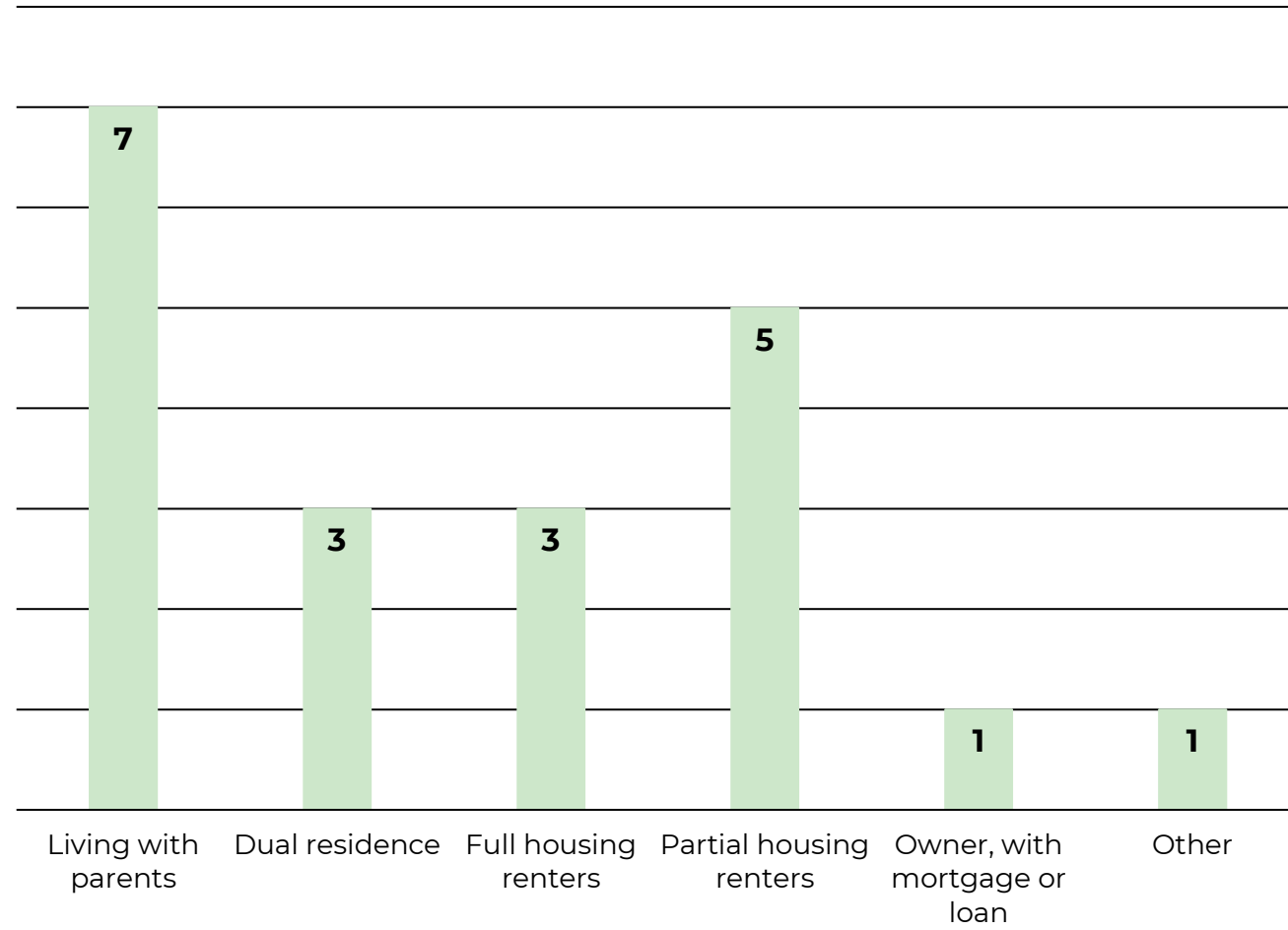


2.4. Characterization of interviewees

Employment status



Housing situation



2.5. Young people's opinions on staying at their parents' home

▪ **Main Reasons for Young People Staying at Their Parents' Home:**

Difficulties in accessing housing, lack of financial independence, educational trajectory, real estate market conditions and economic situation, access to and conditions of credit, and lack of public housing support.

▪ **Positive Effects:** Savings; support with household chores or daily activities; emotional and affective support; having more time to reflect and make life decisions, relieving some of the pressure of adult responsibilities.

Low salaries, obviously, and the cost of rent, which is completely exorbitant and unrealistic. (...) I can't rent a house because the cheapest one-bedroom apartment available costs 800 euros. I take home 947 euros. (ID9_F_26_A)

I also feel that there isn't much support for youth housing from the government. (...) I think it has only recently started to be a topic of discussion. (ID02_M_27_A).

It allows young people to save so that (...) maybe one day they can buy a home of their own. (ID15_F_23_A).

(...) Living with parents (...) in most cases is a support network, allowing us to study, work, and do many other things without worrying about cooking, grocery shopping, cleaning, electricity, water, and all those responsibilities that come with having a home. (ID11_M_21_CP).

2.5. Young people's opinions on staying at their parents' home

- **Negative effects:** lack of autonomy and independence among young people, contributing to their infantilization; relationships with other members of the household; mental health of young people; delay in family formation; intergenerational inequalities in residential autonomy; demographic aging; the decision of young people to emigrate.

- **Is there an ideal time to leave home?**

No, it depends on:

- individual desires and preferences (forming a family, independence and autonomy, distancing from conflictual family contexts)
- achievements or changes in the individual's trajectory (entering university, reaching the desired level of education, obtaining a job, and achieving financial stability).

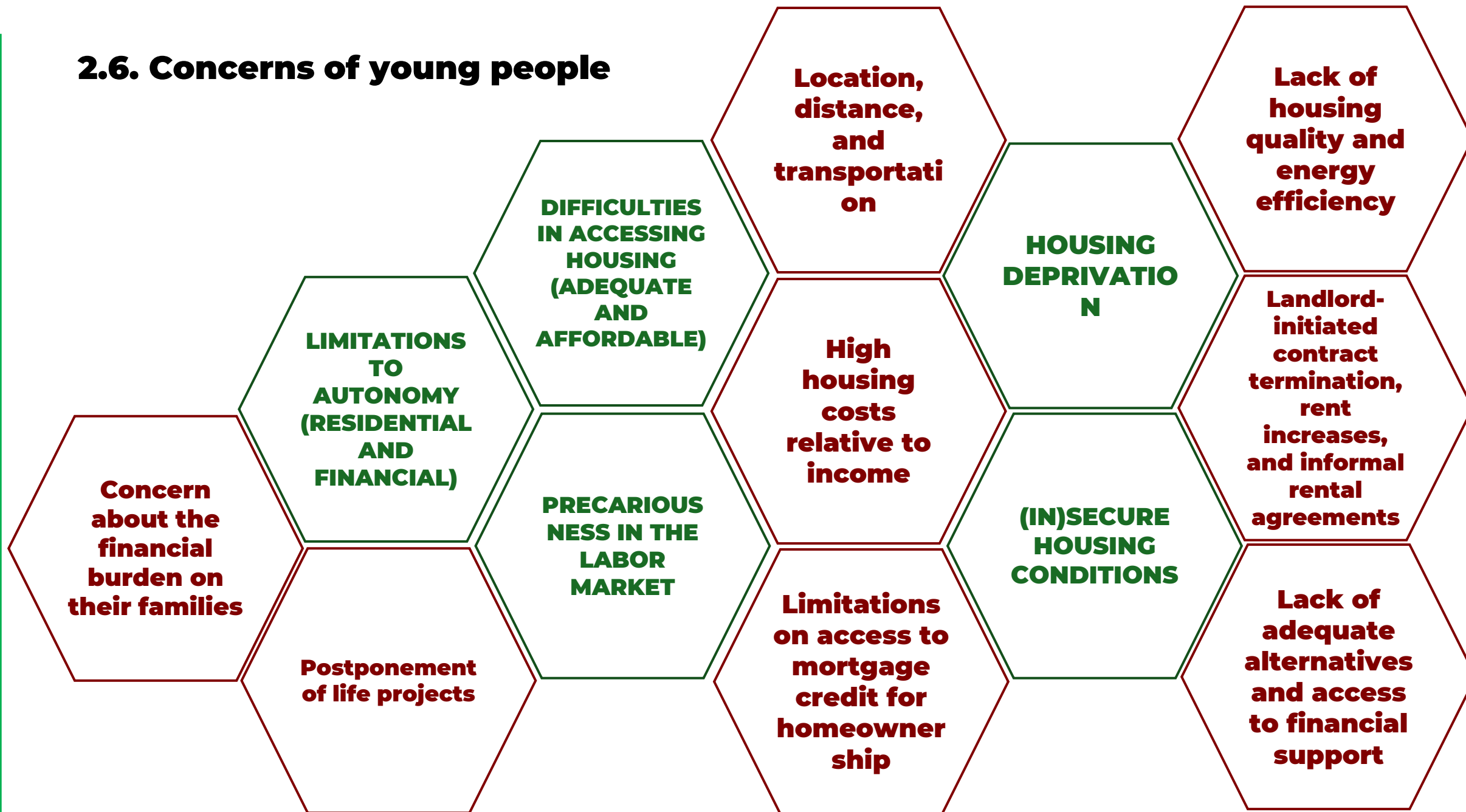
(...) parents still adopt a very protective attitude towards their children. (...) as if they were still minors, they always have to ask for permission for everything, which ends up limiting their children's freedom (ID18_F_23_CP).

Perhaps using more mental health terms, an enormous anxiety, right? Enormous. (...) Thinking excessively about the future in a catastrophic way. We are getting old, we don't even have a house, how am I going to have a child... An established pessimism, a lot of insecurity, low self-esteem (...).(ID16_M_26_CP).

When a person starts thinking about starting a family. In my mind, it doesn't make much sense to have two families living in the same house (ID27_F_25_CP).

After completing the studies or qualifications the young person seeks and after obtaining a fixed-term contract (ID18_F_23_CP).

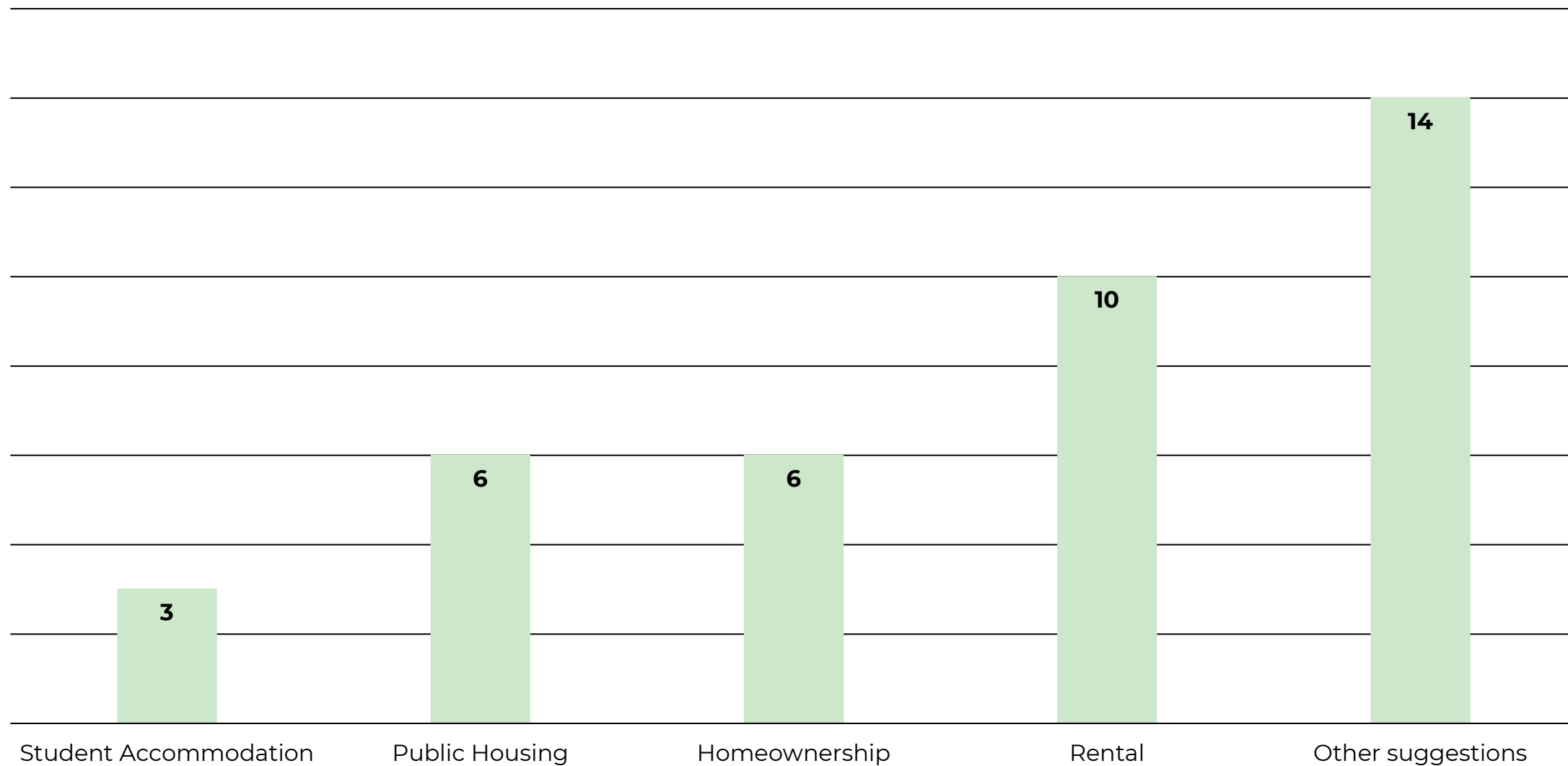
2.6. Concerns of young people



2.6. Concerns of young people

- *The financial situation was difficult at that time. Also (...) because of the instability (...) My biggest concern was not having to ask for money (...) That part was more complicated. ... I never went without food, but I also didn't tell my mother... How can I put it? I never went completely without food, but there were times when I didn't eat very well. (ID25_F_27_A)*
- *I think the first difficulty I faced when looking for a house was finding a rental ... that ... that was within my budget. Then, another difficulty was the location. (ID02_M_27_A)*
- *The first difficulty for me was realizing that I couldn't keep living in Lisbon, which had always been my home, you know? That was my first struggle (...) One of my biggest concerns (...) is that, given the cost and the distance, (...) having children is completely out of the question. Considering that I spend an hour and a half commuting each way, it's just not possible. And, as I mentioned, our lease is ending. (...) It's something I worry about—not daily, but probably weekly. Doing the math, figuring out costs... (ID05_F_25_A)*
- *...We think about the day we have a child—I want stability, not this constant fear of having to leave our home and find something else (...) We've managed to save the 10% down payment, but it took working day and night to get this extra money. I have three jobs... I work 12 hours a day. (ID01_F_27_O)*
- *What worries me the most is thinking about the future because I see house prices rising. (...) I think about the near future and how insecure it is to keep living like this, in a house without an official rental contract, with uncontrolled rent increases. (ID09_F_26_A)*
- *(...) The job market itself and working conditions are really unstable. Having a permanent contract is a big concern. Most people I know don't even manage to get that kind of job security, so they can't take the next step. (ID18_F_23_CP)*
- *(...) I also feel like my job has a limit—meaning, I won't get a raise (...) or I have to work more, knowing that there's a physical and mental limit to how much I can handle, which I almost certainly can't exceed (...) So, it feels like I've reached a point where I'm stuck, with my hands tied. (ID15_F_23_A)*

2.7. The suggestions and perspectives of young people (interviews)



2.8. The suggestions and perspectives of young people (focus group)

- **Student Accommodation:** “Perhaps more access to student residences because they are affordable, have good conditions, and I think it’s great. If there were more, even better.” (ID04_F_20)
- **Public Housing:** “(...) I think availability is important, but I believe it must be public housing. Increasing supply when it’s private doesn’t guarantee economic accessibility, and without economic accessibility, the problem remains (...).” (ID17_F_27)
- **Homeownership:** “Initially, I wanted to rent (...) But precisely because of rental prices and their upward trend, (...) it makes more sense to invest in a house—something I wasn’t focused on right now—rather than paying rent, because renting has become unthinkable.” (ID27_F_25)
- **Rental:** “Another factor that could facilitate renting for young people would be increasing the maximum amount deductible for rent in income tax. It could make a difference when comparing, for example, a mortgage payment to rent (...).” (ID21_M_26)
- **Other suggestions:** “Regarding low salaries, I agree—I don’t know how... I agree that (...) stricter oversight of employment contracts (precarious terms, freelance work, etc.) would be the solution. I’m not sure how we can significantly increase salaries apart from tax benefits, but I also don’t think that’s a sustainable way to improve the situation.” (ID21_M_26)

3. Next steps

3.1. The Deliberative Forum

- Discuss the main **challenges that Generation Z** faces in achieving decent and affordable housing in Portugal.
- Explore innovative solutions and develop recommendations for the future of **housing policy** in collaboration between the different public, private, academic and civil society sectors.
- **Participants:**
 - Generation Z Youth;
 - Policy Makers;
 - Technicians;
 - Researchers;
 - Associations and Social Movements;
 - Private Sector.

3.1. The Deliberative Forum

- In-person format on **February 27th** at ISCSP-ULisboa.
- The session will be organized by heterogeneous subgroups.
- Debate on the **main ways** for young people to access housing:
 - Student accommodation;
 - Homeowners;
 - House rental;
 - Public housing.
- More viable and impactful **recommendations**.
- Co-create **innovative** solutions:
 - Proposal for an Action Plan for Youth Housing.

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