

Young People and Housing Inequality in Southern Europe: Exploratory Research from Portugal

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Abstract

This paper analyzes changes in housing among young people in Southern European countries and explores how these changes may lead to intergenerational inequalities. Housing inequality is considered in terms of access to housing and the quality of dwellings. Recently, housing inequalities have become a significant global challenge. Despite the growing attention, there has been limited research on the role that government policies can play in addressing these issues to promote sustainability across generations. This paper adopts a multimethod approach, integrating quantitative data from the EU-SILC (European Union Statistics on Income and Living Conditions) and qualitative analysis of housing policy developments from 2018 to 2023 in Southern European countries, specifically Portugal, Spain, Italy, and Greece, along with preliminary data from a systematic literature review.

The results reveal a high number of young people (18-34 years old) living with their parents, with a sharp increase observed over the last decade, particularly in Portugal. This trend suggests worsening access to housing for Millennials, which may continue to deteriorate for Generation Z. The preliminary exploratory findings indicate that young adults are now more likely to live with their parents and delay purchasing their own homes and starting families compared to previous generations. This delay is attributed to rising inequality, housing market challenges, and evolving welfare systems. Our exploratory research findings provide evidence to develop new housing initiatives to young people.

Keywords: Young people, housing inequality, Southern Europe, Portugal

Introduction

Housing inequalities have recently become a critical challenge worldwide. Despite the growing attention given to it, little research has been undertaken to reveal the extent it will play in the role of governments towards more sustainability across generations. The difficulties in accessing housing for young people is a recent problem, which has worsened in recent years and particularly affects Southern European countries, namely Portugal, Spain, Italy, and Greece. These countries have had major changes in the housing system, particularly in the development of home ownership, which allowed the acquisition of real estate assets accessible to most of the population. Owning a home was the dream of many families, which became possible from the 80s until the beginning of the 2000s. These countries have several common aspects such as the tradition of homeownership, the importance of the family in accessing housing, a fragile welfare state and low levels of social housing. The impact of the 2008 crisis was high in these countries, leading to a decrease in housing prices, with a recovery from 2015 onwards. Since then, changes in the urban rental regime, the dynamism of the housing market, strong growth in tourism (with short-term rentals, like Airbnb), the financialization of housing and the role of REITs are some of the aspects that characterize the housing context and can contribute to explaining the differences that young people currently face in accessing housing compared to previous generations. In addition to these factors, aspects related to the labor market and economy also stand out, where young people from Southern European countries are characterized by greater job insecurity, unemployment, and low wages.

Literature Review

Unlike previous generations, for whom housing was a key element of well-being and wealth, younger generations are now facing significant challenges in accessing housing. These challenges compromise their well-being and lead to new forms of inequality. The appreciation of real estate, characterized by rising housing prices, along with the commodification and financialization of housing, the precariousness of the job market, unemployment, and low wages, increasingly affect young people, preventing them from accessing affordable housing.

Cultural and family conditions

While economic factors are significant in explaining delays in young people leaving their parents' home, cultural factors also play a role. As intergenerational relationships become less hierarchical, parental housing becomes more attractive to young people (Breidenbach, 2018).

Education and training

Young people who extend their studies often have less capital available and enter the workforce later, delaying their ability to purchase their own homes (Bricocoli & Sabatinelli, 2016).

2008 Financial crisis

Housing inequalities intensified after the 2008 financial crisis, particularly in Southern European countries. While there is limited research on this issue in these regions, the case of Spain has been studied extensively. The precarious nature of employment and the challenges in accessing housing worsened in Spain post-crisis. High rental and purchase prices delayed the age of emancipation for young Spaniards (González, 2019). The crisis's repercussions in Spain were further exacerbated by evictions due to non-payment of mortgages or rent (Salom, 2018).

Real estate dynamics: financialization, gentrification and touristification

The processes of financialization, gentrification, and touristification have significantly increased house prices, particularly impacting the middle class (Jorge, 2022). The real estate bubble in Spain created a housing stock that was largely inaccessible for purchase. Currently, the real estate market is concentrated in specific areas, especially city centers driven by tourism, exploiting the economic difficulties faced by the population (Redaelli, 2019).

Welfare regimes, young people, and housing inequality

The welfare regimes in Southern Europe, including Italy, Greece, Spain, and Portugal, are characterized by limited state assistance, placing the family as the primary buffer against socioeconomic challenges. This lack of an effective support network makes young people more dependent on their families for financial and housing support (Dagkouli-Kyriakoglou, 2022). Social security systems in these countries offer minimal support for those who lose their jobs or need housing assistance, creating a strong link between labor market conditions and the ability to leave home (Bertolini & Goglio, 2019). The absence of adequate labor policies and support for rent or credit for young people on temporary contracts fosters uncertainty and exclusion (Bertolini & Goglio, 2019). Factors such as an unattractive job market, low rent levels, strong family norms, and credit constraints prevent young people from leaving home before marriage. In these countries, the average age for leaving the parental home is generally high, between 20 and 30 years, and this transition often occurs only after marriage or securing full-time employment (Breidenbach, 2018). Job and income security are crucial for young European couples to obtain mortgages, as low income and insecure employment reduce the likelihood of securing a housing mortgage (Dotti Sani & Acciai, 2018).

Housing inequality and young people in southern Europe: theoretical arguments

1. Labor market and economy

Job stability significantly influences the ability to purchase a home (Gritti & Cutuli, 2021). The commodification of the housing system and increasing labor market flexibility necessitate intergenerational transfers (Gentili & Hoekstra, 2021). The precarious conditions of the labor market hinder young people's ability to become independent. The instability in employment particularly affects unskilled workers and disadvantaged social groups (Mendes, 2020). The prevalence of short-term employment contracts and high unemployment rates, especially among young people, prevent many from seeking housing (González, 2019). High degrees of economic uncertainty in the labor market prevent young people from making long-term commitments (Bertolini & Goglio, 2019). Job security and sufficient income are essential for young European couples to secure mortgages (Dotti Sani & Acciai, 2018).

2. Housing market

The continuous rise in property prices and challenges in obtaining affordable credit make it difficult for young people to purchase homes (Gentili & Hoekstra, 2021). Credit dynamics, both expansionary and contractionary, significantly impact house prices. Abundant credit can drive prices beyond wage growth, creating an affordability gap. Conversely, in a downturn, prices fall sharply, often leading to over-indebtedness and a freeze in the mortgage market (Byrne, 2020). Young renters typically face inferior housing conditions and greater insecurity compared to homeowners (Byrne, 2020). The rising housing prices make it challenging for younger generations to achieve homeownership, which contributes to delayed transitions into adulthood, particularly in Southern European countries (Dotti Sani & Acciai, 2018). The increase in property prices in these regions has led to higher housing costs, including for rent and mortgage interest payments, while simultaneously increasing the wealth of homeowners (Berloff & Villa, 2010).

3. Family, income, and social class

Low-income young people often co-reside with their parents for extended periods, postponing housing independence (Grevenbrock et al., 2023). The lack of housing solutions for disadvantaged populations and the middle class makes family income a critical determinant of housing accessibility (Lameira et al., 2022). Inequalities in access to housing have expanded, now affecting not only the most vulnerable but also the urban middle classes (Mendes, 2020). High housing costs lead young people to delay leaving their parents' home, while parents' relatively high incomes can act as a safety net against unemployment for young people (Di Stefano, 2019). Homeownership often relies on intergenerational support, which is a central element of Italy's family welfare regime (Manzo et al., 2019), emphasizing the importance of parental assistance (Mattioli & De Luigi, 2018).

Data and Methods

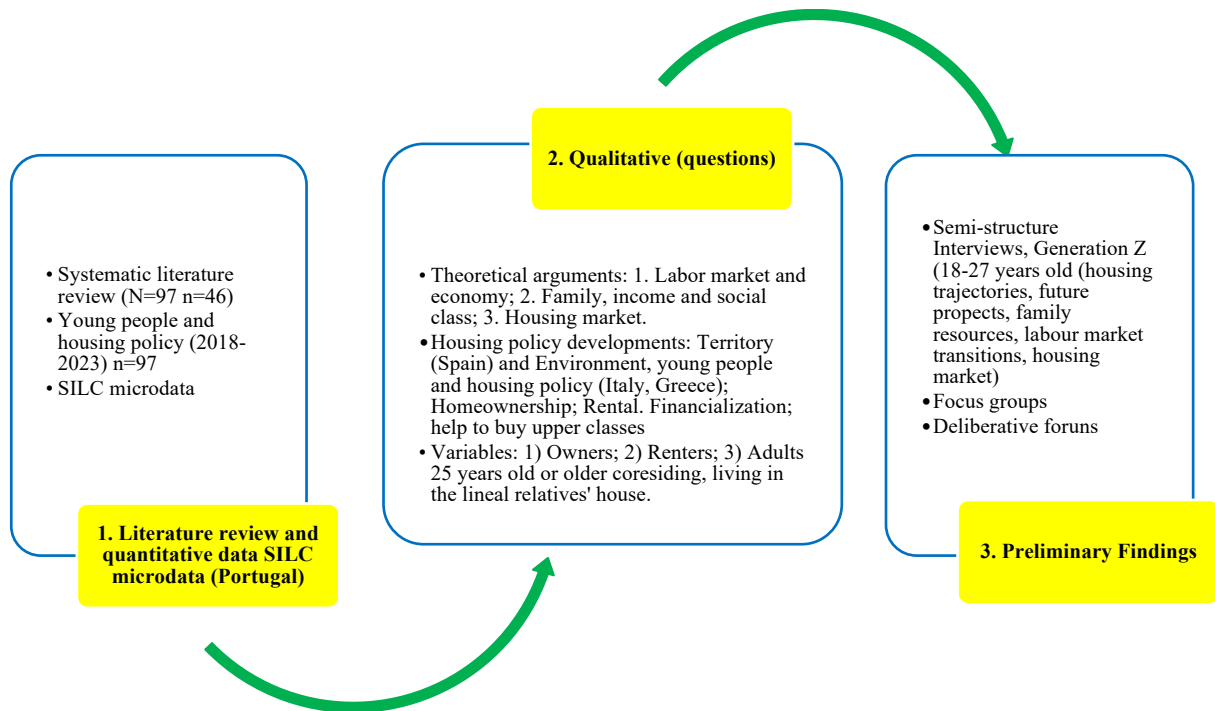
This paper is based on an exploratory project funded by the Portuguese Foundation for Science and Technology (FCT). It employs a multimethod approach that integrates a systematic literature review (SLR) with quantitative data from SILC microdata, complemented by a new qualitative framework involving semi-structured interviews and focus groups (see Figure 1).

The systematic literature review criteria included articles, books, and book chapters published between January 1, 2008, and December 31, 2023. Initially, 448 sources were identified from the Scopus and Web of Science databases. After applying eligibility criteria, this number was reduced to 338, and further narrowed to 134 after removing duplicates. A detailed examination of titles, abstracts, and keywords reduced the final selection to 46 sources: 40 articles, one book, and five book chapters. All 46 documents are cited in the references and analyzed in the previous session of literature review.

The article also analyzes the housing policy for young people developed in the southern European countries, Portugal, Spain, Italy, and Greece, between 2018 and 2023. 97 were analyzed, 71 of which were legislative documents, 29 news and 20 and 20 websites, ranging from four PowerPoint presentations and 22 other documents.

Figure 1 presents the multimethod framework developed in this exploratory study on "Young People and Housing Inequality in Southern Europe." The study is currently under development. The first phase involved a systematic review of the literature and an analysis of housing policies over five years (2018-2023) in four countries (Portugal, Spain, Italy, Greece). Currently, the analysis of SILC quantitative data from 2004 to 2022 is being conducted, identifying profiles, and analyzing three variables as described below. Based on this data, questions are being developed for interviews with Generation Z youth, as well as focus groups and deliberative forums.

Figure 1. Multimethod research framework



Quantitate data (SILC microdata)

In EU-SILC, the variable about housing tenure is registered at the household level. We are interested in the individual level. If we consider that everyone that lives in a certain house has the same housing tenure type, we will consider, for example, that an adult child living in his/her parents' house is as much an owner or a renter as the parents. To prevent that, we create new variables.

We identify 3 main types of individuals with respect to housing tenure:

- 1) Owners.
- 2) Renters.
- 3) Adults 25 years old or older coresiding, living in the lineal relatives' house.

Someone is identified as owner if the variable HX070 (housing tenure) is equal to 1 and the person is identified as responsible for the accommodation (variables HB080 and HB090 until 2020). For 2021 and 2022, the variables HB080 and HB090 do not exist. For these years, we use the information about the Respondent (HB070) because the first priority for the selection of a respondent is that the person is responsible for the accommodation (European Commission 2012, p. 164). We assume that the spouse/partner of the respondent is also a person responsible for the accommodation.

Someone is identified as renter if the variable HX070 (housing tenure) is equal to 1 and the person is identified as responsible for the accommodation (variables HB080 and HB090 until 2020). For 2021 and 2022, we assume that if the individual is the Respondent (HB070) or the respective spouse/partner, he/she is responsible for the accommodation and renter.

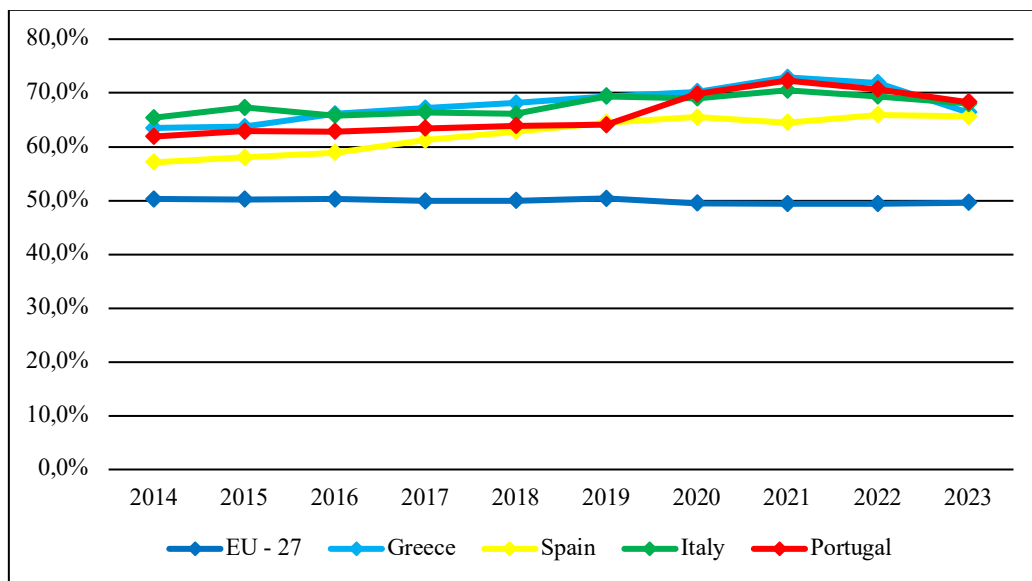
Someone is identified as an adult 25+ living in intergenerational coresidence in the other generation's house if:

- a) he/she is at least 25 years old.
- b) if the identifiers of parents (RB220 and RB230 or PB160 and PB170) belong to the same household.
- c) he/she is not one of the persons responsible for the accommodations or, (when HB080 and HB090 are not available) the respondent or his/her partner/spouse.

Findings

Young adults' access to housing has deteriorated, particularly in Southern European countries such as Portugal, Spain, Italy, and Greece. These countries have very high percentages of young people (18-34 years old) living at home with their parents, compared to the European average. Over the last decade, this trend has worsened, as it is visible in the graph below. In 2004, the situation was the most prominent in Italy (60.9%), followed by Greece (56.8%), Portugal (55.2%) and Spain (51.4%). Over the years the situation worsened and, in 2023, Portugal recorded the highest value (68.3%), followed by Italy (68%), Greece (66.4%) and Spain (65.6%). The European average (recorded since 2020) was 49.6%; the Nordic countries recorded the lowest values.

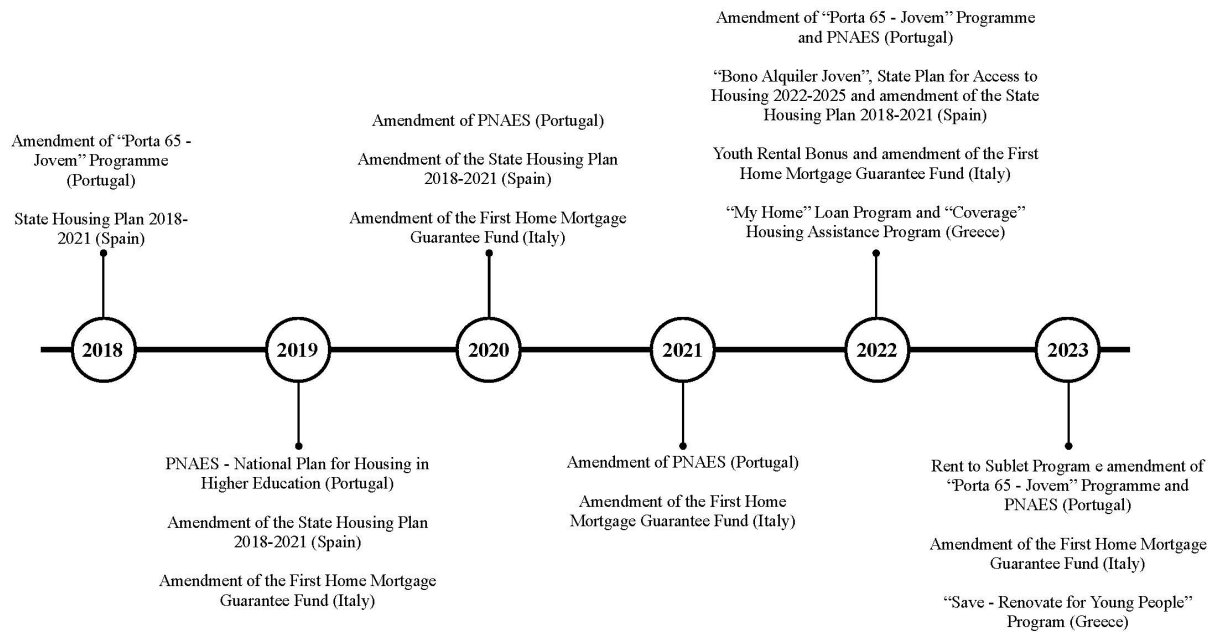
Figure 2. Persons from 18 to 34 years living with their parents, 2014-2023



Source: Eurostat [ilc_lvps08]

Recently, between 2018 and 2023, there were several changes in housing policies regarding rent and homeownership for young people in Portugal, Spain, Italy, and Greece.

Figure 3. Housing policies for young people in southern Europe, 2018-2023



Source: Own preparation based on legislation

Portugal

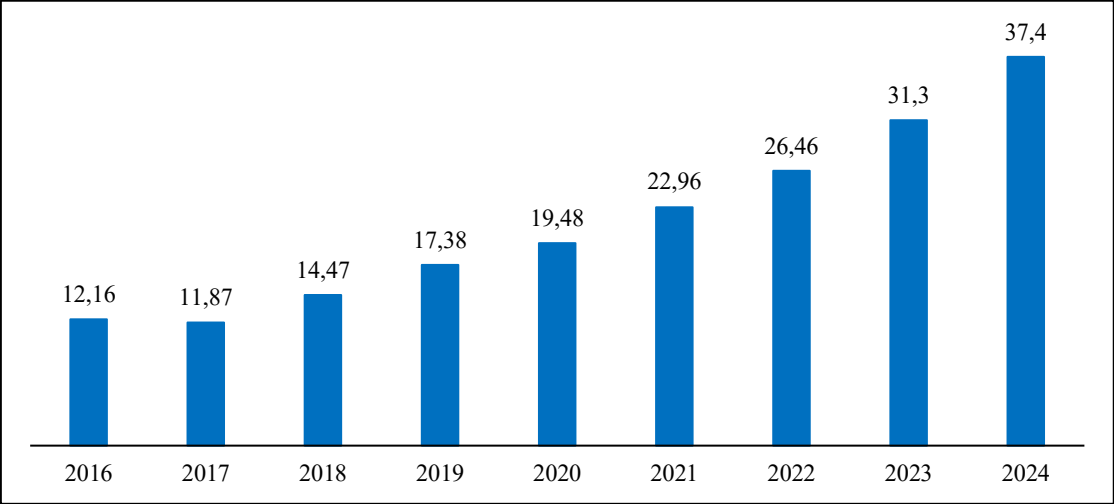
In Portugal, the Door 65 - Renting for Young People (*Programa Porta 65*) was created in 2007 to provide rental support for young people between 18 and 30 years old. At this time, young Portuguese people were leaving their parents' home, on average, at the age of 28.5 and 58.3% of those between 18 and 34

were still living in their parents' home. In 2018, 11 years after the creation of the program, this scenario had worsened with young people leaving their parents' home, on average, at 28.9 years old and with 63.9% of young people (18 to 34 years old) living in their parents' house. In 2018, the government amended the Door 65 Program and increased the amount of the monthly subsidy. This program had further changes in 2022, 2023, and 2024, intending to increase the age of beneficiaries up to 36 years, the amount and duration of the support.

Figure 4. Global annual value of grants from the "Porta 65 - Jovem" Programme (in millions of euros), 2016-2024

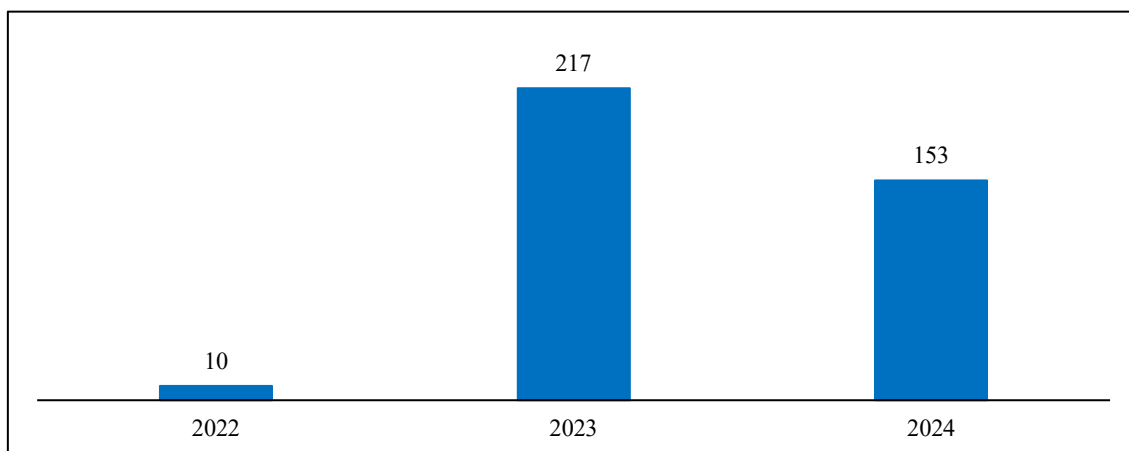
Source: Own preparation based on the State Budget Report for 2024 (p. 78)

The worsening of young people's access to housing, and the lack of housing for young university students led to the creation, in 2019, of the National Plan for Housing in Higher Education (PNAES),



whose objective is to create student accommodation. In the following years, the PNAES has been revised to increase its funding and review the procedures for forming contracts. Recently, the Plan is financed by the Resilience and Recovery Funds. It relies on the participation of several entities in the sector of science and higher education, local authorities, social bodies, and higher education institutions. It aims, until 2026, at building new residences and rehabilitating old buildings in different places cities, especially where there is more student housing demand.

Figure 5. Budget of the National Plan for Housing in Higher Education (in millions of euros), 2022-2024



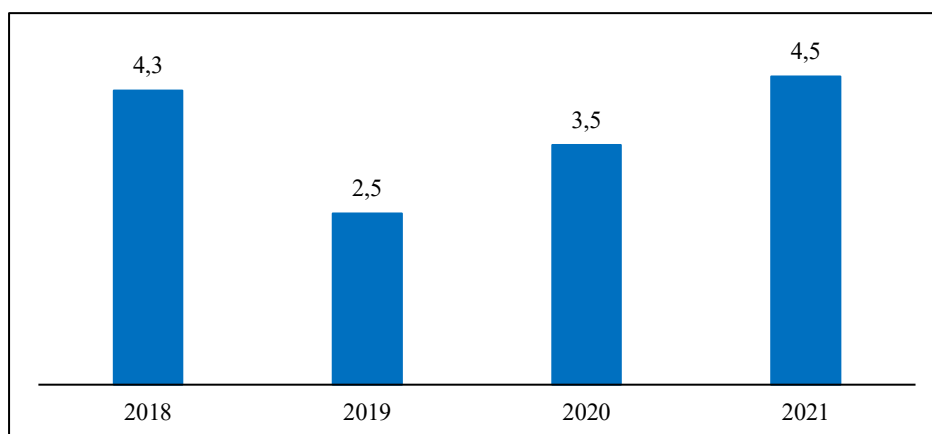
Source: Own preparation based on the State Budget Report for 2024 (p. 164)

Finally, the Rent for Sublease Program aims at the leasing by the State of properties available on the market, with a view to their subsequent subletting, at affordable prices, for families with difficulties accessing housing on the market. As it is not aimed exclusively at young people, their applications are prioritized. This program has little impact due to the small number of properties that have been made available.

Spain

In Spain, the State Housing Plan 2018-2021 was adopted in 2018 at a time when young people were leaving their parents' home, on average, at the age of 29.5 and 62.8% of young people between 18 and 34 years old were living in the parents' house. This Plan had a program to support renting for young people, through the granting of a subsidy for a period of three years up to 50% of the rent, as long as it is equal to or less than €600, or the purchase of housing in municipalities with less than 5,000 inhabitants, through the granting of a subsidy of up to €10,800, with a limit of 20% of the purchase price of the home. In the following years, the Plan was revised to extend the deadlines of the previous Housing Plan and to try to overcome the impacts of Covid-19, through the creation of a specific program and the reformulation of aid for purchasing homes aimed at young people.

Figure 6. Budget of the State Housing Plan 2018-2021 (in millions of euros)



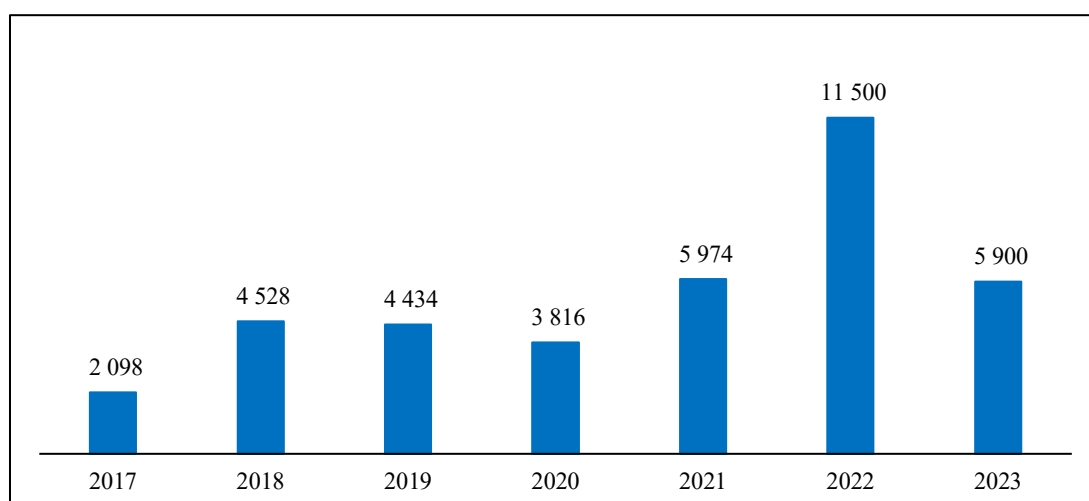
Source: Own preparation based on the presentation of the State Housing Plan 2018-2021

In 2022, the Youth Rental Subsidy was created to support the rental of rooms or housing by young people through the granting of a subsidy in the amount of €250 per month for a period of two years, as long as the value of the rent was equal to or less than €300 or €600. Also in 2022, the State Plan for Access to Housing 2022-2025 was adopted at a time when young people left their parents' home, on average, at the age of 30.3 and 65.9% of young people aged between 18 and 34 years old were living in their parents' house. This Plan has a program aimed at young people to support the rental of a room or housing, through the granting of a subsidy for a period of five years of up to 60% of the rent, as long as it is equal to or less than €300 or €600, respectively, or the purchase of housing in municipalities with less than 10,000 inhabitants, through the granting of a subsidy of up to €10,800, with a limit of 20% of the purchase price of the home. The rental assistance provided by this Plan is compatible with the Youth Rent Subsidy and the assistance for purchasing housing is compatible with other public assistance for the same purpose.

Italy

In Italy, the First Housing Guarantee Fund was created in 2013 with the aim of guaranteeing citizens a public guarantee of up to 50% of the credit taken out for the acquisition, renovation, or improvement of the energy efficiency of housing. At this time, young people were leaving their parents' home, on average, at the age of 29.9 and 65.2% of young people between 18 and 34 years old were living in their parents' house. In 2019, the Italian government made a change in the Fund, refinancing it. In 2020, the Fund was changed again to exclusively benefit categories that previously benefited from priority, namely young people under 36 years of age and young couples under 35 years of age. In the same year, the Italian government ended up making a new change, and the Fund became accessible to all citizens, as it had been designed, and was subject to new refinancing. In 2021, the Fund was changed again, and the public guarantee was now up to 80% of the credit contracted for the categories that benefited from priority until the end of 2022. In 2022, the Fund was refinanced again and in 2023 the public guarantee was up to 80%. In 2022, the Italian government created a tax benefit, the Rental Bonus for Young People, to facilitate access to housing or a room on a rental basis for young people at the beginning of their housing independence. During the first four years of the lease contract, the beneficiary obtains a gross tax deduction of €991.60 or, if higher, equal to 20% of the value of the annual rent within the maximum limit of €2,000.

Figure 7. Global annual amount disbursed in loans under the First Home Mortgage Guarantee Fund (in millions of euros), 2017-2023



Source: Own preparation based on the final budgets of CONSAP S.p.A. between the years 2017 and 202

Greece

In Greece, between 2018 and 2021, there were no changes in housing policy for young people. In 2018, young people were leaving their parents' home, on average, at the age of 29.3 and 68.1% of young people aged between 18 and 34 were living in their parents' home. By 2021 the situation had worsened, and young people were leaving their parents' home, on average, at the age of 30.7 and 72.9% of young people aged between 18 and 34 were living in their parents' house. In 2022, the Greek government adopted the "Coverage" Housing Support Program aimed at supporting housing rentals for a period of three years for young people aged between 25 and 39. That same year, the Greek government also adopted the "My Home" Program to support the acquisition of their first home by young people aged between 25 and 39, through the granting of credits with reduced or interest-free interest. The credit cannot exceed €150,000, cannot cover more than 90% of the value of the property and has a maximum duration of 30 years. In 2023, the Greek government adopted a new program aimed at young people, "Save - Renew for Young People", which aims to support energy savings and the renovation of properties up to €35,000 aimed at young people under 39 years old, including.

Sustainability

Italy's First Home Guarantee Fund and Greece's "Save - Renew for Young" program have introduced an environmental component into housing measures for young people as they support improving the energy efficiency of homes.

Discussion and Conclusion

The preliminary results of this article reveal that although housing inequality is a significant issue, there is still little research on what happens in Southern Europe. Spain and Italy are the most studied countries, but little is known about Portugal and Greece. Despite the difficulties young people face in accessing housing in these countries, progress in housing policy has been minimal. There is also a lack of comparative analysis in this area. This article shows that in the last five years, some political measures have emerged regarding the rental market and access to home ownership. However, young people's difficulties are also linked to the job market and the economy, as well as the housing market, which has been strongly driven by the development of tourism and rising housing prices. This study will continue to investigate this topic through qualitative data that will analyze the issues facing Generation Z in Portugal. Our exploratory research findings provide evidence to develop new housing initiatives to young people.

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