

Young Generations, Housing, and Inequality in Southern Europe

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Abstract

What is housing inequality and how this affects young generations in southern Europe? This paper explains the new concept of the emerging housing inequality and explains how it matters in Southern Europe (Portugal, Spain, Italy, and Greece). The paper analysis the case of Portugal with intergenerational perceptive and new findings of generation Z. Young generations have faced new challenges such as global warming and instability and they have recently witnessed three crises, namely the global financial crisis (GFC) in 2008, COVID-19, and now the Ukrainian and Israel-Hamas wars. Access to housing is now more difficult due to the economic crisis, increasing house prices and limited access to credit; indeed, it has become a pivotal dimension in understanding contemporary inequalities and the future of welfare. Young people in much of European countries live in their parents' home, according to Eurostat (2022), countries in southern Europe tend to have higher rates of young adults aged 18-34 living in their parents' home: Greece (71,9%), Portugal (70,7%), Italy (69,4%), and Spain (65,9%), European Union (49,4%), 27 countries, from 2020. Housing is a source of wealth accumulation, intergenerational transfers and social mobility. It is vital not only to promoting prosperity and welfare, but also to reshaping inequality within and across generations. In southern Europe, housing has a high cultural value, and the family plays a key role in housing tenure. The

increasing housing wealth affects future housing opportunities for families and generations and will also impact the welfare state.

This paper results from an exploratory project financed by the Portuguese Foundation for Science and Technology (FCT). The paper adopts a multimethod approach that integrates a systematic literature review, quantitative data from Eurostat, and qualitative analysis of housing policy. Different documents were, including 71 legislative documents, 29 news articles, 20 websites, 4 PowerPoint presentations, and 22 other documents. The literature selection of the systematic literature review (SLR) includes articles, books, and book chapters published between January 1, 2008, and December 31, 2023. The 448 results were initially identified from the Scopus and Web of Science databases. After applying the eligibility criteria, 338 results were identified, which were reduced to 134 after eliminating duplicate results. After analyzing the titles, abstracts, and keywords, the 134 results were narrowed down to 46, of which 40 are articles, one is a book and five are book chapters.

Our paper makes an original contribution to the field of social policy with new evidence on a sustainable welfare state that includes the needs of future generations. Firstly, by focusing on new forms of inequalities, and secondly, by discussing the contribution of intergenerational justice to new social contracts and recommendations that should be implemented to mitigate new intergenerational housing inequalities in southern Europe.

Keywords: Portugal, Spain, Italy, Greece, housing policy, housing inequality, young people

Introduction

The challenges young people face in accessing housing have intensified in the wake of a series of global disruptions. The COVID-19 pandemic, wars, and other destabilizing events have not only added to existing difficulties but have led to a new wave of housing inequality.

Access to housing, particularly homeownership, has been a defining characteristic of older generations, who largely became homeowners. Southern European countries were characterized by strong growth in homeownership, the importance of family support in accessing housing, low levels of renting, and limited social housing, which was primarily allocated to the poorest. Despite several studies, there is limited evidence concerning Southern European countries. This article aims to address this gap and contribute to the understanding of what matters to young people and housing inequality in Southern Europe.

Southern European countries saw significant growth in homeownership from the 1980s until the onset of the 2008 crisis. This crisis had a profound impact on these countries, leading to intervention by the Troika—the European Commission, the European Central Bank, and the International Monetary Fund—which provided a bailout beginning in 2010. The crisis had economic, financial, and social repercussions, exacerbating the difficulties in accessing housing, especially for younger generations (Lennartz et al. 2016, Dewilde et al. 2018).

The real estate wealth that many middle-class families were able to accumulate through homeownership may be out of reach for younger generations, who are delaying leaving their parents' homes because they cannot afford to rent or buy a house. Access to housing depends not only on young people's efforts but also on a set of circumstances that can affect their future well-being. The 2008 financial crisis worsened the housing crisis, with its impact being particularly severe in Southern European countries. Homeownership is closely linked to economic transfers, intergenerational wealth mobility, and broader inequalities. The transition to homeownership is typically the first step in wealth accumulation, as owning a home facilitates the future transfer of wealth between generations.

Housing inequalities intensified after the 2008 financial crisis, particularly in Southern European countries. Although research on this issue in these regions is limited, Spain has been extensively studied. The precarious nature of employment and the challenges in accessing housing worsened in Spain following the crisis which hit particularly younger generations (Ahn & Sánchez-Marcos 2017). The crisis's repercussions in Spain were further exacerbated by evictions due to non-payment of mortgages or rent (Salom, 2018). Surprisingly, the emancipation rates of adults aged 18-40 was higher during the crisis (2009-2013) than during the previous boom (2005-2008), in Spain (Ahn & Sánchez-Marcos 2017). One possible explanation could be that the crisis increased the need to depart from the parents' residence to different regions in search of a job.

The 2008 crisis brought severe consequences that, even a decade later, remain visible, such as poverty and social exclusion. From the onset of the crisis, housing—the right to live in dignified conditions and to have a roof over one's head—has been recognized as one of the world's most fundamental rights. Salom (2018) highlights the serious effects of the crisis in Spain, one of the hardest-hit countries, where numerous evictions occurred

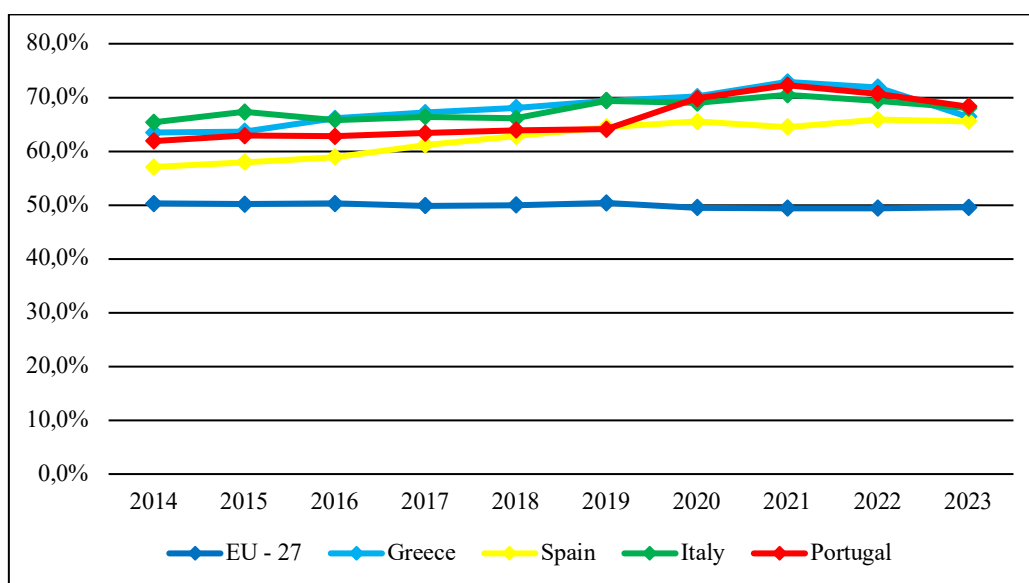
due to the non-payment of mortgages or rent, leaving families displaced from their homes. According to Salom (2018), three major social concerns were exacerbated during the crisis: the cost of housing, its quality, and the growing number of people in need of shelter.

The article is organized as follows. The first section provides a brief analysis, using Eurostat data, of young people aged 18 to 34 living with their parents in Southern European countries. It also outlines the evolution of housing policies for young people between 2018 and 2023 in Southern European countries, specifically Portugal, Spain, Italy, and Greece. The second section discusses the welfare state model in Southern European countries and its potential influence on housing inequality. The third section details the methodology developed for this research. The subsequent section presents the main findings of the systematic literature review, focusing on three key factors: the labor market and economy, the housing market, and the roles of family, income, and social class. The article concludes with a discussion of the key findings.

1. Context

Access to housing for young adults has significantly deteriorated, particularly in Southern European countries like Portugal, Spain, Italy, and Greece. These countries have much higher percentages of young people (aged 18-34) living with their parents compared to the European average (Figure 1). Over the past decade, this trend has worsened, as illustrated in the graph below. In 2004, Italy had the highest percentage (60.9%), followed by Greece (56.8%), Portugal (55.2%), and Spain (51.4%). By 2023, the situation had deteriorated even further, with Portugal recording the highest percentage (68.3%), followed by Italy (68%), Greece (66.4%), and Spain (65.6%). Since 2020, the European average has been 49.6%, with the Nordic countries showing the lowest percentages — Norway (16.3%), Finland (16.3%), Denmark (16.9%), and Sweden (21.9%).

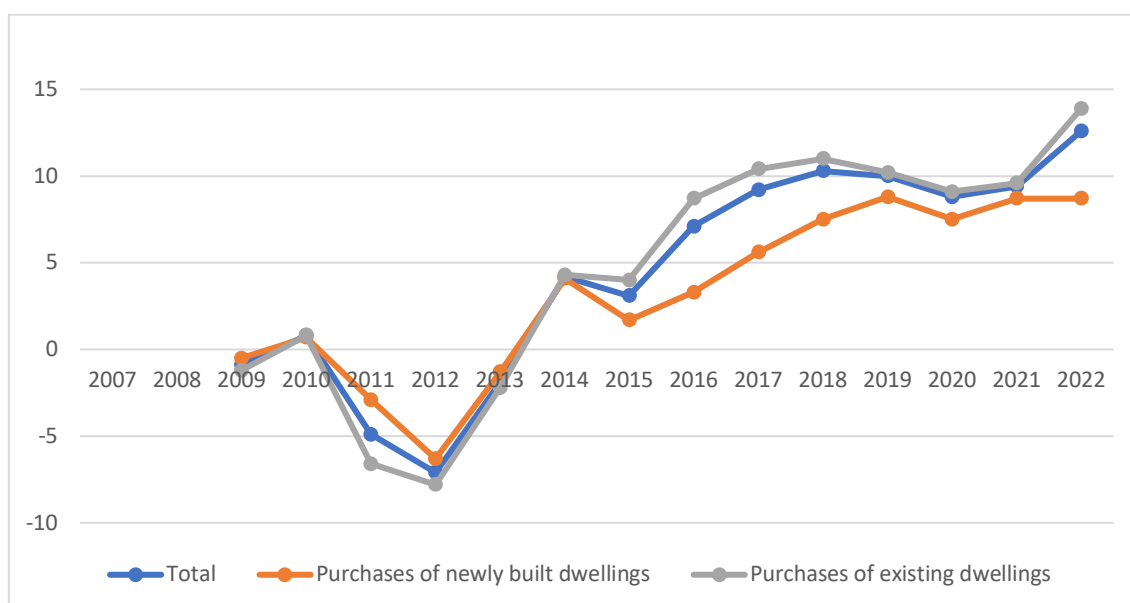
Figure 1. Persons from 18 to 34 years, in Southern Europe, living with their parents, 2014-2023



Source: Eurostat [ilc_lvps08]

Housing prices in Southern European countries have risen sharply since the financial crisis. Portugal is a prime example, with a highly dynamic housing market. The rising cost of housing makes it increasingly difficult for young people to secure homes, further exacerbating the housing inequality they face (Figure 2).

Figure 2. Portugal House price index, 2007-2022



Source: Eurostat, SILC [prc_hpi_a__custom_11924729]

Next, we analyze the evolution of housing policies for young people in Southern European countries between 2018 and 2023. This period saw a significant rise in housing prices and was marked by several major events, including the COVID-19 pandemic, the Russia-Ukraine war, the Israel-Hamas conflict, and other crises such as the climate and energy crises. All these factors have contributed to the worsening of young people's access to housing, further exacerbating housing inequality.

Portugal

In Portugal, the "Porta 65 – Renting for Young People" program was established in 2007 to provide rental support for individuals aged 18 to 30. However, by 2018, 11 years after its inception, the situation had worsened. The average age at which young people left their parents' homes had risen to 28.9 years, with 63.9% of those aged 18 to 34 still living at home. The growing difficulty for young people to access housing, along with a shortage of student accommodation, led to the creation of the National Plan for Housing in Higher Education (PNAES) in 2019, which aimed to increase student housing options.

Spain

In Spain, the State Housing Plan 2018-2021 was introduced in 2018 when the average age for leaving the parental home was 29.5 years, and 62.8% of those aged 18 to 34 still lived at home. The plan included a program to support young renters, offering subsidies for up to three years, covering up to 50% of rent costs, provided the rent was €600 or less. In 2022, the Youth Rental Subsidy was introduced, offering young renters €250 per month for two years, provided the rent was €300 or less, or €600 in some cases. Additionally, the State Plan for Access to Housing 2022-2025 was launched, when the average age for leaving home had risen to 30.3 years, with 65.9% of those aged 18 to 34 still living with their parents. This plan included a program to support young renters with subsidies for up to five years, covering up to 60% of rent costs, under similar conditions.

Italy

In Italy, the First Housing Guarantee Fund was created in 2013 to provide a public guarantee covering up to 50% of the credit taken out for purchasing, renovating, or improving the energy efficiency of a home. At that time, young people were leaving their parents' homes at an average age of 29.9 years, with 65.2% of those aged 18 to 34 still

living at home. In 2019, the fund was refinanced, and in 2020, it was revised to benefit certain priority groups, including young people under 36 and young couples under 35. Later that year, the fund was made accessible to all citizens, with further refinancing. In 2021, the public guarantee was increased to cover up to 80% of the credit for priority groups, a measure extended until the end of 2022. Additionally, in 2022, the Italian government introduced the Rental Bonus for Young People to facilitate access to rental housing for those beginning their housing independence.

Greece

In Greece, there were no significant changes in housing policy for young people between 2018 and 2021. In 2018, the average age for leaving the parental home was 29.3 years, with 68.1% of those aged 18 to 34 still living at home. By 2021, the situation had worsened, with the average age rising to 30.7 years and 72.9% of young people still living with their parents. In 2022, the Greek government introduced the “Coverage” Housing Support Program, providing rental assistance to young people aged 25 to 39 for three years. That same year, the government launched the “My Home” Program, offering reduced or interest-free loans for young people aged 25 to 39 to purchase their first home. The Greek government also introduced the “Save - Renew for Young People” program, which supports energy savings and the renovation of properties for young people under 39, with grants of up to €35,000

2. Welfare state, young people, and housing inequality in Southern Europe

Welfare state in Southern Europe, including Italy, Greece, Spain, and Portugal, is characterized by limited state assistance, making the family the primary buffer against socioeconomic challenges. This lack of effective public support networks increases young people's dependence on their families for financial and housing assistance (Dagkouli-Kyriakoglou, 2022). Social security systems in these countries provide minimal support for those who lose their jobs or need housing assistance, creating a strong link between labor market conditions and the ability to access housing (Bertolini & Goglio, 2019).

Additionally, the connection between the labor market and the transition to residential independence is stronger in Scandinavian countries (Bertolini & Goglio, 2019). Southern Europe is marked by high labor market stratification, weak public policies, and strong family ties, alongside underdeveloped welfare states (Breidenbach, 2018; Nico, 2010). Many housing policy issues can be traced back to early 20th century. With the First World War, programs of rent controls were implemented across Europe, and in many cases, they were kept even after the war ended. In Italy, for example, the first rent control system was adopted in 1915. During the whole 20th century, the Italian rental market had some periods of liberalization alternating with new waves of rent controls (Iannello, 2022). Several Central and Northern European countries built extensive housing stocks and invested in rehabilitation of existing property, leading to a housing stock that met the needs of the population, which did not happen, for example, in Spain (Rodríguez 2010).

The transition to adulthood is influenced by employment, family context, and social policies (Guerrero, 2017). Southern European countries are characterized by structural conditions that impede residential independence. The culture of homeownership, the economic situation of young people, and job insecurity, combined with a costly housing market, have fostered a culture of parental dependency. The limited availability of rental housing, coupled with strong family-based norms discourages leaving home before marriage. Additionally, tight credit conditions make it difficult for young people to enter the real estate market (Breidenbach, 2018; Lennartz et al., 2016). The reproduction of homeownership, household transitions, and the gifting of property are key features of Southern European welfare systems (Manzo et al., 2019). Interfamily exchanges and housing support are complex; support can be material but may also involve moral transactions, where parents attempt to instill their values and perspectives in their children (Mattioli & De Luigi, 2018).

In Southern Europe, young people face challenges in finding stable employment and establishing independent households. 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).

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).

3. Data and methods

This paper results from an exploratory project financed by the Portuguese Foundation for Science and Technology (FCT). The paper adopts a multimethod approach that integrates a systematic literature review. The article also examines housing policies for young people developed in Southern European countries—Portugal, Spain, Italy, and Greece—between 2018 and 2023. Different documents were analyzed, including 71 legislative documents, 29 news articles, 20 websites, four PowerPoint presentations, and 22 other documents.

Search strategy and selection criteria

We conducted a systematic review of the literature to provide an overview of young people and housing inequality in Southern Europe.

The systematic literature review (SLR) criteria are defined to include articles, books, and book chapters published between January 1, 2008, and December 31, 2023. There were no restrictions on the language in which the articles, books, and book chapters were written.

Before beginning the systematic literature review, the following two search terms were defined: “young people” OR youth OR generation* AND housing AND welfare OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece, and “young people” OR youth OR generation* AND housing AND welfare OR inequality OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece (Fig. 3). After the search terms were defined, the literature search was limited to two electronic databases: Scopus and Web of Science. The results of the searches conducted in these databases are shown in Figure 4. Search period: April to May 2024.

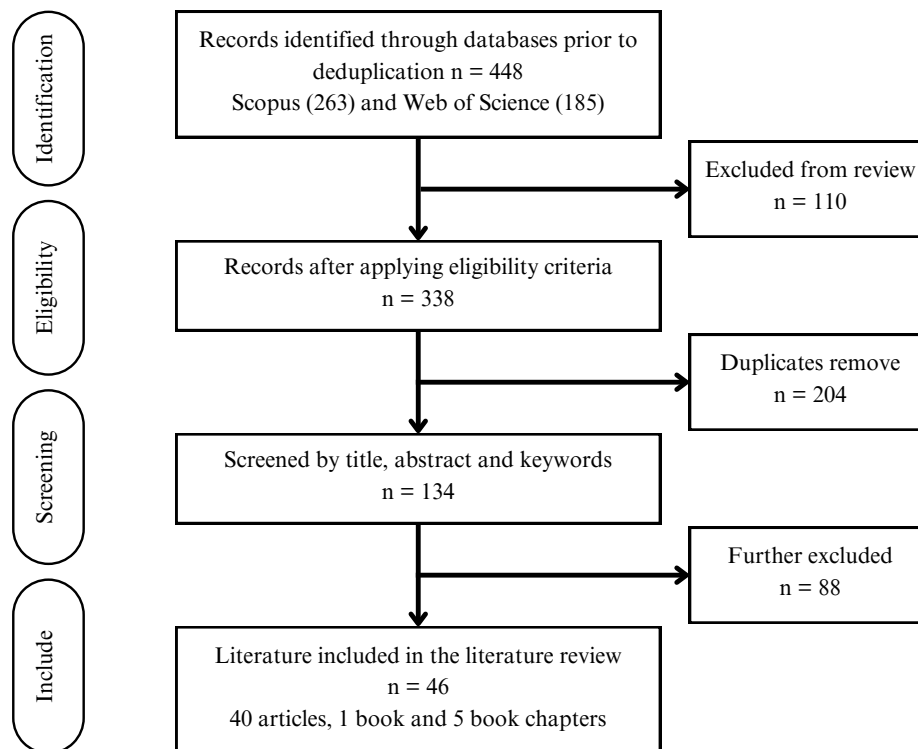
After applying the eligibility criteria and removing duplicate documents, the results were exported to an Excel file. Following this, the titles, abstracts, and keywords were analyzed, and any literature that was not directly relevant to the study, as it did not focus on the issue of housing, was removed.

Initially, 448 results were identified from the Scopus and Web of Science databases. After applying the eligibility criteria, this number was reduced to 338 results, and further narrowed down to 134 after eliminating duplicates. Following an analysis of the titles, abstracts, and keywords, the 134 results were condensed to 46, consisting of 40 articles, one book, and five book chapters (Fig. 4)

Figure 3. Search strategy

Source	Therms of research	Results
Scopus	“young people” OR youth OR generation* AND housing AND welfare OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece	128
	“young people” OR youth OR generation* AND housing AND welfare OR inequality OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece	135
Web of Science	“young people” OR youth OR generation* AND housing AND welfare OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece	89
	“young people” OR youth OR generation* AND housing AND welfare OR inequality OR polic* AND “Southern Europe” OR Portugal OR Spain OR Italy OR Greece	96

Figure 4. Search conducted in the electronic databases.



After thoroughly reviewing all 46 articles (see references), a file was created containing the bibliographic references and key content related to housing inequalities among young people—what matters. The authors then discussed the main arguments to ensure they matched the primary findings of the literature review. Finally, the arguments were established and are outlined in the following section.

4. Housing inequality and young people in Southern Europe: Theoretical arguments

Labor market and economy

Job stability plays a crucial role in 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). Starting cohabitation is unlikely to occur before entering the labour market in countries like Portugal (Ramos, 2018). Precarious labor market conditions hinder young people's ability to achieve independence, with employment instability particularly impacting 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). Di Stefano (2019) explains how in Italy the labour market regulations add risk to the new types of short-term contracts by typically not qualifying for unemployment benefits. High levels of economic uncertainty in the labor market deter 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). Having a full-time job increases the likelihood of young people leaving their parents' homes, while higher income promotes independence; however, families with substantial resources may discourage young people from moving out (Colom Andrés & Molés Machí, 2019). Employment stability significantly affects the ability to buy a home. Empirical data from Italy shows a substantial decline in homeownership among young people, largely due to increasing job instability (Gritti & Cutuli, 2021).

According to Byrne (2020), the primary driver of the decline in homeownership is the state of the labor market, particularly growing income inequality, the consequent "hollowing out" of the middle class and increasing job insecurity.

Studies of young adults' delayed departure from their parents' homes reveal that Southern Europe experienced the most rapid increase in late departures within a short period and that labor market conditions such as high unemployment, increased labor market flexibility, and the prevalence of temporary employment, along with rising housing costs, are the main factors explaining this situation (Newman & Aptekar, 2008; Newman, 2008)

Housing market

The rising housing prices make it challenging for younger generations to achieve homeownership, contributing 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 rent and mortgage interest payments, while simultaneously increasing the wealth of homeowners (Berloff & Villa, 2010). The scarcity of rental properties has driven up prices, making it difficult for new buyers to enter the housing market (Alves et al., 2023). The continuous rise in property prices and challenges in obtaining affordable credit have made it difficult for young people to purchase homes (Gentili & Hoekstra, 2021). Credit dynamics, whether expansionary or contractionary, significantly impact house prices. Abundant credit can drive prices beyond wage growth, creating an affordability gap. Conversely, during a downturn, prices can 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 purchasing power of salaries is particularly low, especially when contrasted with the sharp upward trend in housing prices. This has resulted in new forms of labor and housing deprivation, which have particularly serious implications for certain social groups, such as young people, women, and immigrants (Blanco & Subirats, 2008).

The processes of financialization, gentrification, and touristification have significantly driven up housing prices, particularly affecting the middle class (Jorge, 2022). The real

estate bubble in Spain created a housing stock that is largely inaccessible for purchase. Currently, the real estate market is concentrated in specific areas, especially city centers driven by tourism, which exploits the economic difficulties faced by the population (Redaelli, 2019). Lisbon is a clear example of transnational gentrification, where state programs focus on attracting foreign investment, particularly in the real estate sector, to develop luxury housing and accommodations (Jorge, 2022).

The commodification of the housing system and the increasing flexibilization of the labor market have created the need for intergenerational transfers (Gentili & Hoekstra, 2021).

A study by Newman & Aptekar (2008), using data from the 2003 European Quality of Life Survey and OECD, concluded that Southern Europe saw the most rapid increase in young adults' delayed departure from their parents' homes. The real estate market and labor market conditions were identified as the main reasons for this trend.

The real estate market has undergone significant changes that have impacted young and elderly cohorts differently. Rising housing prices have increased the wealth of homeowners but have also led to higher housing costs, including loan interest payments and rent (Scoccianti, 2010).

Family, income, and social class

Housing affordability depends on both the price of homes and disposable income, and successive generations have experienced a relative decline in income in some Southern European countries (Berloff & Villa 2010). 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, a central element of Italy's family welfare regime (Manzo et al., 2019), highlighting the importance of parental assistance (Mattioli & De Luigi, 2018, Di Stefano, 2019). A higher level of parental

education is associated with children living with their parents for a longer period, primarily due to extended education (Stanojevic & Tomasevic, 2021). Analysing transitions to adulthood in three Portuguese cohorts, Ramos (2018) noticed that although there was a general decrease in the proportion of people starting cohabitation and becoming a parent before 30 years of age, the trend was significantly more pronounced among individuals from “Entrepreneurial and Professional” backgrounds.

Culture

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).

The homeownership culture associates property with class identity, associating low-income classes with a lack of property ownership. That is why even under the current access difficulties, young adults and their preferences maintain an expressed preference for homeownership (Gentilli & Hoekstra, 2021).

Figure 5. Young people and housing inequality: what matters in Southern Europe

	Labor market and economy	Housing market	Family, income, and social class	Culture
Countries				
Portugal	(Breidenbach, 2018) (Newman & Aptekar, 2008) (2) (Ramos, 2018)	(Alves et al., 2023) (Jorge, 2022) (Mendes, 2020) (Newman & Aptekar, 2008) (2) (Abeal-Vázquez & Sánchez Santos, 2012) (5)~ (Ramos, 2018)	(Lameira et al., 2022) (Breidenbach, 2018) (Ramos, 2018)	(Breidenbach, 2018)
Spain	(Byrne, 2020) (González, 2019) (Breidenbach, 2018) (Guerrero, 2017) (Newman, 2008) (1) (Newman & Aptekar, 2008) (2) (Moreno, 2012)(4)	(Colom Andrés & Molés Machí, 2019) (Redaelli, 2019) (Echaves-García, 2017) (Ahn & Sánchez-Marcos, 2017) (Newman & Aptekar, 2008) (2) (Rodríguez, 2010) (3) (Blanco & Subirats, 2008)	(Breidenbach, 2018) (Guerrero, 2017)	(Breidenbach, 2018) (Newman, 2008) (1)

		(Moreno, 2012) (4) (Abeal-Vázquez & Sánchez 2012) (5)		
Italy	Di Felicianantonio & Dagkouly-Kyriakoglou, 2022 (Gritti & Cutuli, 2021) (Bertolini & Goglio, 2019) (Breidenbach, 2018) (Newman, 2008) (1) (Newman & Aptekar, 2008) (2) (Di Stefano, 2019)	(Newman & Aptekar, 2008) (2) (Berloff & Villa, 2010) (Scoccianti, 2010) (Iannelo, 2022)	(Stanojevic & Tomasevic, 2021) (Berloff & Villa, 2010) (Grevenbrock et al., 2023) (Manzo et al., 2019) (Breidenbach, 2018) (Mattioli & De 2018)	(Stanojevic & Tomasevic, 2021) (Breidenbach, 2018) (Newman, 2008) (1) (Gentilli & Hoekstra, 2021)
Greece	Di Felicianantonio & Dagkouly-Kyriakoglou, 2022 (Breidenbach, 2018) (Newman & Aptekar, 2008) (2)	(Newman & Aptekar, 2008) (2)	(Dagkouli-Kyriakoglou, 2022) (Breidenbach, 2018)	(Breidenbach, 2018)

Source: Prepared by the authors

- (1) Comparative: Denmark, Spain, Italy, Japan, and Sweden.
- (2) Comparative: Germany, Austria, Belgium, Denmark, Spain, Finland, France, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, United Kingdom, and Sweden.
- (3) Comparative: Germany, Denmark, Spain, Finland, France, Ireland, Netherlands, United Kingdom, and Sweden.
- (4) Comparative: Germany, Austria, Belgium, Denmark, USA, Finland, France, Greece, Ireland, Italy, Luxembourg, Norway, Netherlands, Portugal, United Kingdom, and Sweden.
- (5) Comparative: Austria, Spain, France, Ireland and Portugal

Other arguments: gender; education and training; and religion

Gender identity is a factor that can exacerbate housing inequalities, especially in Southern European countries where family support is crucial. (Di Felicianantonio & Dagkouly-Kyriakoglou, 2022).

Moreno (2012) analyzed Spain in comparison with several European countries and the United States and concluded that women tend to leave their parents' home earlier than men.

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).

Religion

Comparative research conducted in five European countries—Germany, Italy, the United Kingdom, Serbia, and Sweden—examines the effects of religion. Catholicism is associated with living longer with parents, Islam and Orthodoxy with marriage and family, and Protestantism and the absence of religious affiliation with cohabitation (Stanojevic & Tomasevic, 2021).

Conclusion

This article is a preliminary version of ongoing research. The initial findings indicate that younger generations currently face significant challenges in accessing housing, leading to increased inequalities. Although this topic has garnered research attention in recent years, it remains underexplored, highlighting the need for further investigation. Southern European countries, particularly Portugal, Spain, Italy, and Greece, have received relatively little scientific focus. However, the results suggest that young people in these countries are disproportionately affected by this emerging inequality. This article presents the results of a systematic literature review covering the period from 2008 to 2023—a time marked by significant events in these countries that have further restricted young people's access to housing. The preliminary findings suggest that young adults are now more likely to live with their parents for extended periods as they take longer to acquire their own homes.

Although the literature review does not identify a specific concept of housing inequality, it does allow for an analysis of several underlying causes that particularly affect young people in Southern European countries. The review indicates that these issues are influenced by factors related to the welfare state regime and are exacerbated by elements such as the labor market and economy, the housing market, family dynamics, income and social class, and cultural factors.

This article remains a preliminary version of ongoing research, aiming to identify new areas for investigation, including a comparative analysis of housing policies for young people across Europe and studies on sustainability and eco-social policies. Our paper contributes original evidence to the field of social policy by focusing on new forms of inequality and discussing the role of intergenerational justice in shaping new social contracts. We also provide recommendations to address and mitigate emerging intergenerational housing inequalities in Southern Europe.

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