

# Youth and Housing in Europe

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Presentation at EESC public hearing on:  
*The role of cohesion policy in addressing housing affordability challenges*  
**13<sup>th</sup> June 2025**

# Unpacking generational housing disparities across four dimensions

## Background

- Across the EU, people are experiencing a housing affordability crisis.
- For Europe's youth, the housing crisis is felt even more acutely.
  - They struggle to save for a downpayment on a home or to qualify for a mortgage
  - Renting has also become significantly more expensive, especially in major cities
- Younger generations continue to move to cities for work
- The housing crisis is impacting:
  - Opportunities for education and employment
  - Independence, household formation and fertility decisions
  - Financial well-being and saving for older age
  - Mental and physical well-being

## Framework for analysing problems caused by unaffordable housing

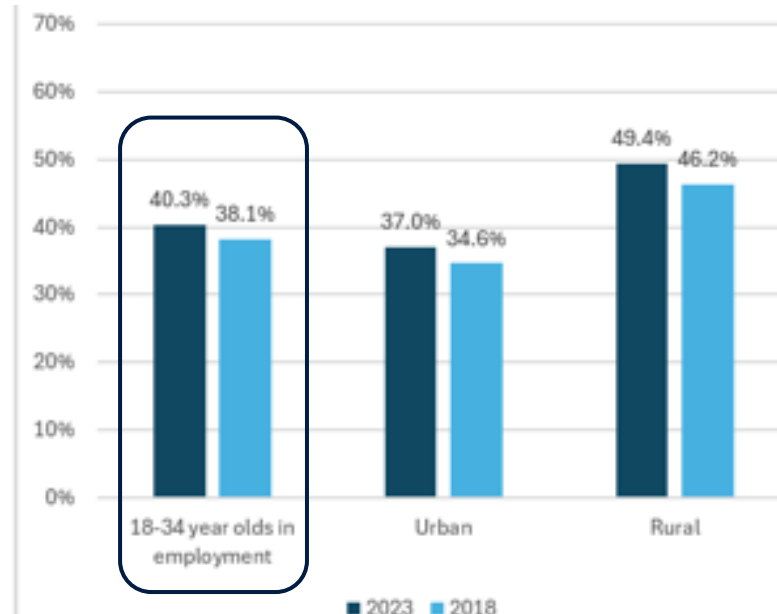
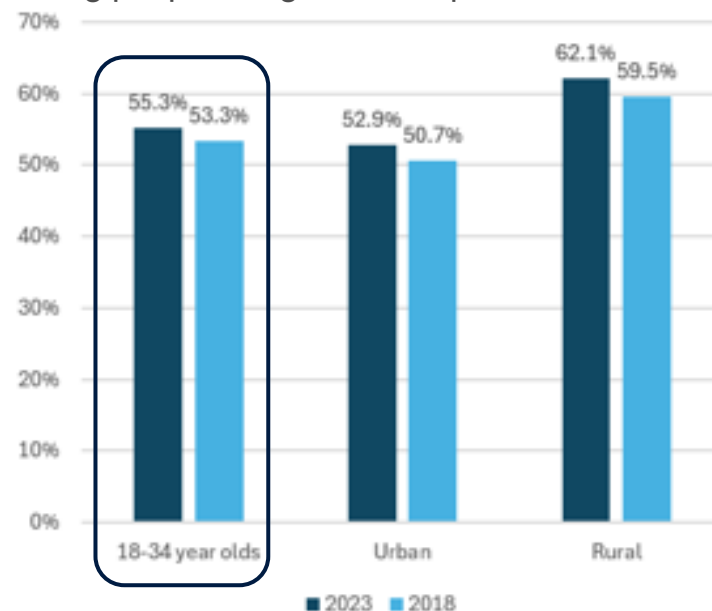


# Evidence of the additional burden placed on young people: exclusion and insecurity

## (1) Exclusion

- Increasing homelessness in some cities
- Increasing inability of young adults to afford to leave the parental home (even amongst those in employment).

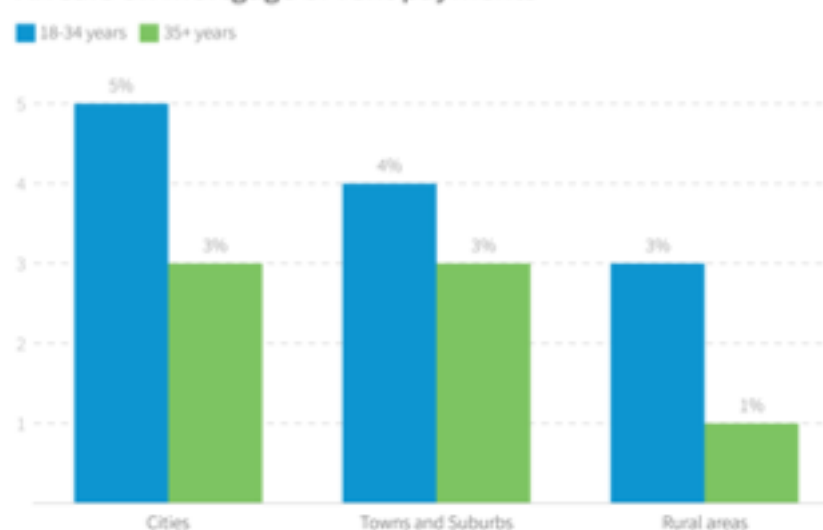
Young people living with their parents



## (2) Insecurity

- Young people, particularly those living in cities, are more likely to be in arrears on their housing payments.
- Across age groups and degrees of urbanisation, perceived housing insecurity is highest among young adults in cities (2024 data)

Arrears on mortgage or rent payments



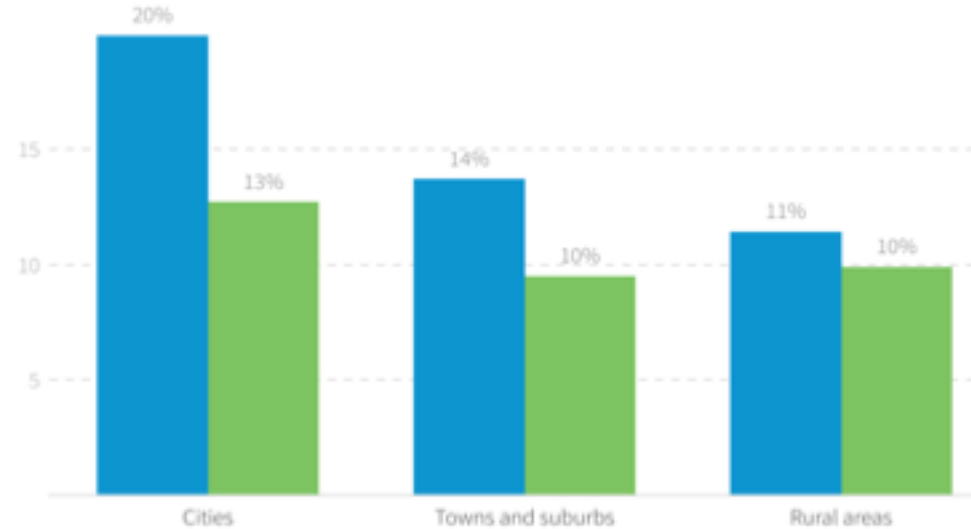
# Evidence of the additional burden continued: Costs and inadequacy

## (3) Costs

- Young people, particularly those living in cities are much more likely to be overburdened with housing costs
- For older cohorts, the differences across degrees of urbanisation are less
- Minimum wage earners, particularly renters in urban areas, are much more heavily burdened by housing costs (Eurofound Minimum Wage report, forthcoming August 2025)

Housing cost overburden rate

■ 18-34 years ■ 35+ years

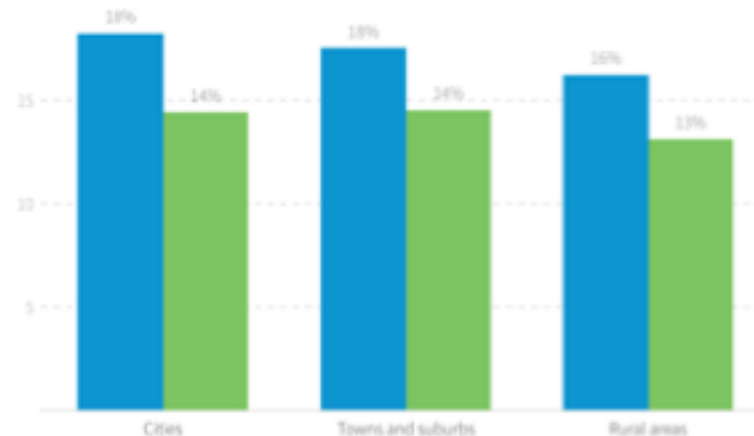


## (4) Inadequacy

- Young adults are more likely to live in poor quality dwellings
- Environmental problems differ by degree of urbanisation, but not age

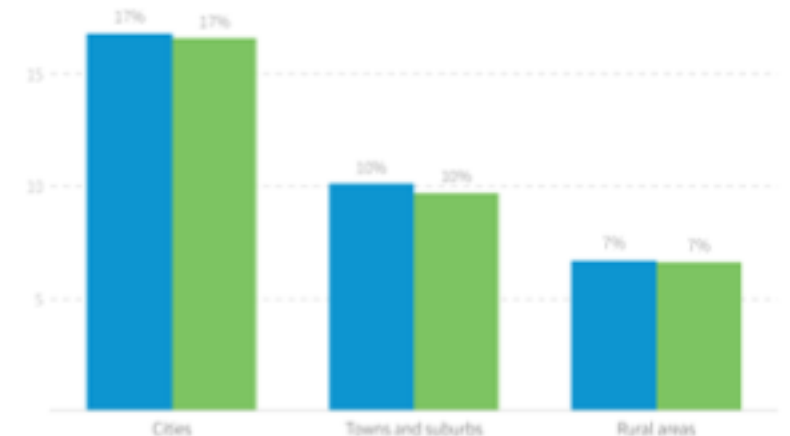
Problems with dwelling: leaking, damp and rot

■ 18-34 years ■ 35+ years



Environmental problems: pollution and grime

■ 18-34 years ■ 35+ years



# Examining actual vs. preferred housing situations for young adults

- Eurofound carried out a **survey** across **four countries** in **spring 2025** - CZ, ES, NL, SE
- Results show significant '**mismatches**' between young peoples current and preferred living arrangements.

Current (rows) and preferred (columns) living arrangements, across four MSs					
	Alone	Partner	Children	Friends/ Others	Parents/ Relatives
Alone	68%	20%	5%	5%	1%
Partner	3%	93%	2%	0%	1%
Children	2%	3%	91%	1%	2%
Friends/Others	27%	31%	2%	36%	2%
Parents/Relatives	26%	22%	5%	3%	40%

- Of those living with parents or relative, the **majority would chose other arrangements** if they could.

- Reported consequences of mismatches (%)

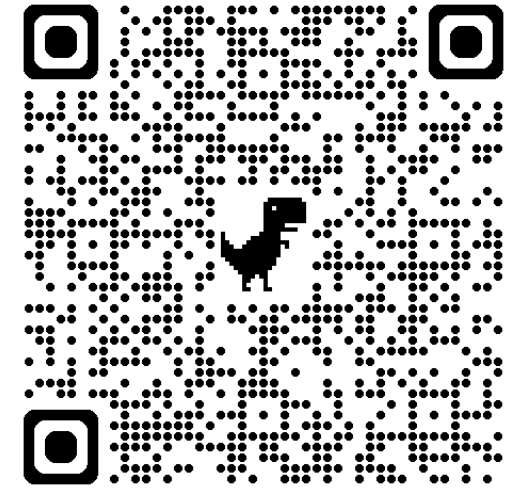
	CZ	NL	ES	SE
My choices about my job/career are limited	35	20	39	27
I am not able to move out of my parents' home	17	18	36	23
I have delayed having children	22	11	18	18
I am experiencing mental health issues (stress, anxiety, depression, sleep problems, etc.)	17	18	10	22
I am not able to live with my partner/get married	14	18	10	13
I am experiencing conflicts within my family	15	9	10	8
My choices about school/education are limited.	12	8	10	11
I/we have fewer children than wanted	9	10	11	7

# Policies: what can be done?

- **Broad spectrum of programmes, benefitting many recipients, but challenges:**
  - **Rent subsidies, ownership support** (e.g., tax deductions, government guarantees, 1<sup>st</sup> time buyer support, reinvigorating areas): can fuel price increases, over-indebtedness, and inequalities
  - **Social housing:** access problems (waiting lists)
  - **Utility subsidies:** can be at odds with green deal
- **What can be done?**
  - **Housing policies**
    - **Increase supply** by building and renovating homes, reducing vacant dwellings
    - **Measures reducing energy purchase needs**, important that they reach low-income groups
    - **Housing First** policies to tackle homelessness
    - **Preventive & early intervention measures** for people accumulating debt (rent, utility, mortgage)
  - **Look beyond housing**
    - **Local area:** e.g. better-connecting sub-urban areas by low-cost public transport/cycling infrastructure
    - **Financial situation:** better and more secure (employment and social protection)



Coming in December 2025: *Youth and housing in Europe: Challenges and policy responses*



**Thank you**

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