

Youth Partnership

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Access to independence and housing exclusion: Why we shouldn't leave young people on the front line of Europe's dysfunctional housing markets

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Young people's transition to independence is significantly delayed by worsening housing exclusion. Despite falling into the same age category and being on the cusp of independent adulthood at the same time, young people across Europe are facing very different situations, realities and experiences. While rebellion, protest, idealism and counterculture were the bywords of the younger generation in the 1970s, today's young people are more likely to be associated with unemployment, poverty, pragmatism and survival.

In 2019, young people aged 15-29 represented 17% of the then EU28 population.¹ Already particularly affected by the 2008 crisis, they have been on the front line of the pandemic-related economic crisis. Since 2020, unemployment and inactivity have ballooned among young people in Europe.

1. Eurostat, 2019, pre-Brexit data [yth_demo_020], available at https://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=yth_demo_020&lang=fr.

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- **Young people, especially those living below the poverty line, are more affected by housing exclusion and by the structural dysfunction of housing markets than other groups**

Accessing independence requires leaving the family home – or a care institution – and moving into independent housing. The age of this move varies from country to country depending on cultural norms. It is also influenced by many socio-economic factors, including having adequate financial resources to pay housing costs. Yet the growing disconnect between housing costs and household resources is affecting everyone living in Europe, particularly those whose income is below the poverty threshold, who are unemployed or who have no job security due to the precarious nature of work contracts, new arrivals from foreign countries, and those under 30. Young people routinely struggle to **leave the family home** or end up returning to live there – if their parents’ resources and family relations allow it – because they cannot afford to live on their own. In **Denmark**, the number of young people “boomeranging” back to their parents’ home increased by 12% between 2009 and 2018.

Young people pay **especially high rents**. In some capital cities with particularly strained housing markets, the average rent for a two-room apartment can represent more than 100% of the median income of a person aged 18-24. This is the case in Amsterdam (€1 675 average rent compared to €1 605 median income), Helsinki (€1 398 average rent compared to €1 363 median income) and Lisbon (€1 105 average rent compared to €910 median income), not forgetting cities like London, Paris and Barcelona.² Poor young people aged 15-29 are facing very high rates of housing cost overburden across Europe: Greece (87%), Denmark (82%), Serbia (61%), Norway (60%) and Switzerland (59%).³

Young people live in **poor-quality housing**, i.e. substandard conditions, energy poverty and forced cohabitation. In the European Union, some 23.5% of 15-29 year olds were living in overcrowded conditions in 2019 compared to 15.6% of the general population. The situation is also very alarming in non-EU countries: in Montenegro, Serbia and Albania, for instance, more than two out of three young 15-29 year olds were living in overcrowded conditions in 2019.⁴

So far, European and national policies have mainly focused on employment and training, without taking into account the importance of dignified and affordable housing as a prerequisite to independence. Following the 2008 financial crisis and austerity policies, support for young people has been cut: in Denmark, for example, welfare payments for young people have been cut since 2014, resulting in a 104% increase in the number of young people among the country’s homeless population between 2009 and 2017, and demonstrating the key role that adequate financial support plays. Over the last decade, the number of young people among the homeless population increased considerably in most European countries. After the 2008 financial crisis, several governments implemented budget cuts to welfare benefits for young people, postponing their access to independence and transferring the responsibility and the role of social safety net to parents and family, leaving poor young people without access to decent independent housing.

2. In terms of centrality and proximity to employment and training hubs and in terms of habitable space – apartments with one separate bedroom. EUROSTAT & HOUSING ANYWHERE data – Average and median income by age and sex – EU-SILC and PCM surveys (ilc_di03), available at <https://ec.europa.eu/eurostat/web/income-and-living-conditions/data/database> and <https://housinganywhere.com/rent-index-by-city>.

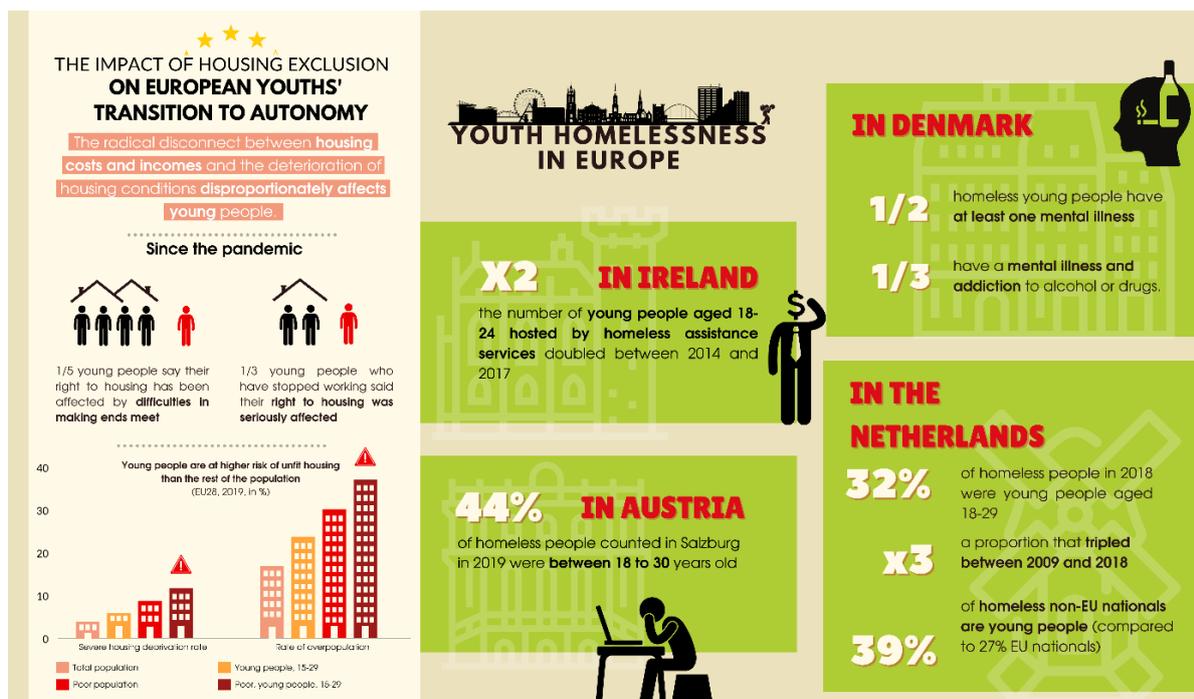
3. The housing cost overburden rate is the percentage of the population living in households where the total housing costs (“net” of housing allowances) represent more than 40% of disposable income (“net” of housing allowances). Eurostat 2019 – Housing cost overburden rate by age, sex and poverty status – EU-SILC survey [ilc_lvho07a].

4. Eurostat 2019 – Rate of overcrowding by age, sex and income group – general population – EU-SILC survey [ilc_lvho05a].

- **Moreover, recently, young people have been on the front line of the pandemic and are particularly affected by poverty**

Young people are most likely to experience housing exclusion as a result of the pandemic. The continued increase in rents in tense housing markets is of course a major factor. But the immediate and complete disappearance of industries young people work in, such as the hospitality, entertainment and retail sectors, has prevented young people from securing a decent income. As the pandemic continues, their situation has further deteriorated, with their housing situation becoming insecure. A rapidly increasing part of the young population is unable to afford rent anymore and some are even struggling to pay for food. Many young people have no other choice than to move back in with their parents. But some are not as lucky to have parents who can support them and therefore become vulnerable to homelessness.

FEANTSA and Abbé Pierre Foundation's [6th Overview of Housing Exclusion in Europe 2021](#) shows that the social safety nets and the emergency measures taken by governments during the pandemic are not sufficient to protect young people. According to Eurostat, almost 3 million young people under 25 years old were unemployed in February 2021, which is an increase of 230 000 since the start of the pandemic. **One out of three young people who lost their work and income during the pandemic are facing severe difficulties in maintaining or accessing a home.**



Source: Abbé Pierre Foundation and FEANTSA, Sixth Overview of Housing Exclusion in Europe 2021.

According to Caritas, the demand for food aid in Western Europe increased by approximately 25-30% between March and May 2020 alone.⁵ In France, since the beginning of the pandemic, 20% of young people aged 18-24 have had to resort to food aid, while 35% are worried that they will not be able to pay their housing costs in 2021.⁶

5. "Escala la pobreza – Coronavirus en Europa: largas filas para pedir bolsas de comida, otra postal de la pandemia" ["Scale of Poverty – Coronavirus in Europe: long queues for food aid, another sign of the pandemic"], *Clarín Mundo*, 16 May 2020, available at www.clarin.com/mundo/coronavirus-europa-largas-filas-pedir-bolsas-comida-postal-pandemia_0_p_8b2B4Sr.html.

6. Ipsos survey of 1 000 people exclusively carried out for the Abbé Pierre Foundation – 14 and 15 January 2021.

Regarding employment, one in three employees aged 18-24 in the **United Kingdom** lost their job or were dismissed due to the pandemic, compared to one in six adult employees aged over 24.⁷ In **Ireland**, 15-24 year olds experienced the highest rate of job loss and furloughing. In April 2020, some 46% were furloughed and more than a fifth – i.e. 22% – lost their jobs.⁸

- **Worsening housing conditions have a negative impact on young people's pathway to independence**

For anyone, regardless of their age, poor housing conditions have a negative impact on physical health, mental health, private and family life as well as social life. Housing exclusion and instability impact on young people's well-being, causing disruption (or even an end) to their education and their ability to concentrate and learn, by destroying their support and care networks, weakening their mental health and their levels of satisfaction and confidence in the future at key moments in their development. A British study shows the connection between housing exclusion on the private rental market and insecurity, vulnerability and marginalisation; the constant instability of short leases with few protections has become the norm for young people on low incomes. These difficulties lead to feelings of powerlessness, insecurity, stress, anxiety, loss of control and psychological imbalances that are a form of “residential alienation”:



“A lot of my things are in boxes. I just don’t unpack because I know that in a year’s time I’m going to have to move. And so, I guess it makes me feel unsettled. I’m always thinking about where I’m going to live next, how I’m going to earn money for my next deposit, who’s going to be my next guarantor, my credit rating and that kind of thing” (S., 21 years old, England).⁹

The negative psychosocial effects of housing exclusion among young people are made all the worse for people with other risk factors, i.e. those already suffering from poor physical or mental health.

7. Resolution Foundation Study 2020, in Joseph Rowntree Foundation (2021), UK Poverty 2020/21, available at www.jrf.org.uk/report/uk-poverty-2020-21.

8. Central Statistics Office (2020), Employment and Life Effects of Covid-19, available at www.cso.ie/en/releasesandpublications/er/elec19/employmentandlifeeffectsofcovid-19/.

9. McKee K., Soaita A. M. and Hoolachan J. (2019), “‘Generation rent’ and the emotions of private renting: self-worth, status and insecurity amongst low-income renters”, *Housing Studies*, available at www.researchgate.net/publication/337050687_Housing_Studies_%27Generation_rent%27_and_the_emotions_of_private_renting_self-worth_status_and_insecurity_amongst_low-income_renters.

Within the family home, overcrowding and the lack of a private and safe space can be particularly problematic for young people living with relatives or other people in unsafe conditions, where problems such as addiction, mental health and/or violence and domestic abuse may arise under the same roof.

- **Inspiring solutions and practical measures**

The full guarantee of the right to housing is not compatible with a deregulated system in which the state delegates its responsibility to private markets without the necessary safeguards. Therefore, rent control – even if widely debated still – is gaining momentum all around Europe; conditions and restrictions on the right to property are needed if we want to fulfil the social function of housing.

Recently, the British Government estimated that 30 years from now, 630 000 young people will not be able to pay rent on the private housing market when they retire, and is predicting a future crisis in homeless retirees if this issue is not addressed immediately.¹⁰ If prevention policies specifically targeting the mass exclusion of young people are not rapidly introduced in Europe, a new destitute cohort of this generation will soon swell the ranks of the homeless. With accommodation systems already overcrowded in a vast majority of European countries, people will not be able to live with dignity and will be drawn into a spiral of extreme poverty, becoming the chronically homeless adults of tomorrow's "other – excluded – Europe".

The failures of certain measures should not undermine the successes of public policies and practices implemented at national or local level across Europe. Young people have specific needs that require developing a housing supply that is appropriate for them and can accommodate the most vulnerable youth. Furthermore, as they are particularly affected by poverty, job insecurity and sometimes even an inability to access minimum welfare benefits, taking action to meet basic needs and to implement social safety nets is vital.

Customised housing offers and innovative solutions are required, i.e. developing student housing, small affordable housing units, assisted housing for young jobseekers and workers as well as increasing intergenerational or multicultural housing. Inspiring solutions exist all over Europe. The "Porto 15" public housing co-operative for people under 35 years in Bologna, Italy, is a good example: 18 apartments were renovated in an apartment building belonging to the municipality with shared services and communal spaces, where the young tenants, who pay below-average rent, sign up to a "values charter" in which they commit to serving the community, for example by organising activities, homework support, park maintenance, etc. Municipal co-living programmes shared between young unaccompanied refugees and young local people, in Amsterdam and Antwerp for instance, are proving that intercultural shared living spaces provide living conditions in which a variety of informal forms of social support and mutual learning can emerge. For young homeless people, Housing First for Youth programmes should be scaled up all over Europe: the causes and conditions of youth homelessness are different from those of adult homelessness. As a result, the solutions must be based on the needs of young people. Housing First for Youth is based on the principle that all young people have the right to be housed, and that those who have experienced

10. Report by the British all-parliamentary group on housing and care for older people (2019), cited in *The Guardian*, "UK's renting millennials face homelessness crisis when they retire", 17 July 2019, available at www.theguardian.com/society/2019/jul/17/renting-millennials-homelessness-crisis-retire.

homelessness will fare better and get back on track more quickly if they first have a roof over their heads.¹¹

Governments must **make this pathway more secure** in terms of both housing and employment, with **a minimum income, access to a universal rent guarantee and better housing benefits** all acting as tools that offer a safety net for young people who are entering the world of work.

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11. For sources, further description of the projects and more inspiring solutions, see FEANTSA and Fondation Abbé Pierre (2021), "Investing in young people's future by facilitating access to housing and repairing safety nets", *6th Overview of Housing Exclusion in Europe*, available at www.feantsa.org/public/user/Resources/reports/2021/CH2_Youth_EN.pdf.