



YOUTH WIKI
REPORT

Youth access to affordable and quality housing

A comparative analysis
of national policies

Youth

Erasmus+

Enriching lives, opening minds.

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2026

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Abbreviations

Statistical codes

: Data not available

Country codes

EU European Union

European Union Member States ⁽¹⁾

BE	Belgium	LV	Latvia
BG	Bulgaria	LT	Lithuania
CZ	Czechia	LU	Luxembourg
DK	Denmark	HU	Hungary
DE	Germany	MT	Malta
EE	Estonia	NL	Netherlands
IE	Ireland	AT	Austria
EL	Greece	PL	Poland
ES	Spain	PT	Portugal
FR	France	RO	Romania
HR	Croatia	SI	Slovenia
IT	Italy	SK	Slovakia
CY	Cyprus	FI	Finland
		SE	Sweden

Non-EU Member States ⁽²⁾

BA	Bosnia and Herzegovina	NO	Norway
IS	Iceland	RS	Serbia
ME	Montenegro	TR	Türkiye
MK	North Macedonia		

1 Alphabetical order according to country's name in national language.

2 Alphabetical order according to codes.

1. Introduction

Housing is a fundamental right. Enshrined in the European Pillar of Social Rights, access to affordable and good-quality housing is recognised as one of the fundamental principles of European Union (EU) social policy ⁽³⁾. A home is not just a physical place but also the foundation of one's life. Health – both physical and mental – is strictly related to the quality of housing: a salubrious environment allows for healthy living conditions that foster self-care. A home is also a precondition for a sense of belonging to a community and participation in social and civic activities. Where a home is located greatly influences one's working and studying opportunities. Proximity to the place of employment or education facilitates the full enjoyment of relevant rights. In general, adequate housing supports one's flourishing in all aspects of life.

Yet, many Europeans encounter significant difficulties in finding and securing quality housing. In her State of the Union speech on 10 September 2025, President of the European Commission Ursula von der Leyen identified housing as one of the EU's top priorities for the coming years. She described the situation as a 'social crisis', with housing prices having increased by over 20% since 2015 ⁽⁴⁾, while building parameters have declined by 20% over the same period ⁽⁵⁾. Indeed, during the past decade, supply has not kept up with housing demand mainly due to high construction costs, limitation to building land, shortages of skilled labour and excessive red

tape ⁽⁶⁾. This has pushed the prices of dwellings (either rented or purchased) to levels that are too high for many people to afford.

To address this serious challenge, the first-ever European affordable housing plan was launched in December 2025, to present concrete actions to help tackle the structural causes of this crisis ⁽⁷⁾. The plan rests on four pillars: boosting supply, mobilising investment, enabling immediate support while driving reforms and supporting the most affected. Within these four pillars, the plan identifies 10 key areas of action which include supporting the increase in housing supply (especially social housing), addressing short-term rentals, expanding the evidence-based groundwork for policymaking in the field of housing and combating homelessness.

One key action of the plan is dedicated to young people, considered as one of the most vulnerable groups to the threats of the housing crisis. Acknowledging the difficulties that many young Europeans face in accessing affordable housing, the plan proposes further investments in student housing, support to renting and ownership, the facilitation of innovative forms of accommodation like co-housing, and increased availability of affordable housing solutions for mobile students from disadvantaged backgrounds.

In line with this commitment, this paper focuses on the specific challenges encountered by young

3 [European Pillar of Social Rights](#), European Parliament, Council of the European Union and European Commission, 2017.

4 For an overview of trends in house prices, see: [Housing price statistics - house price index](#), Eurostat, 2026.

5 For an overview of trends in building permits index, see: [Building permit index overview](#), Eurostat, 2025.

6 [European Affordable Housing Plan](#), European Commission, 2025.

7 Ibid.

Europeans. Indeed, data point at a particularly critical situation affecting many young people, especially those with fewer opportunities ⁽⁸⁾. In 2024, 27% of people aged 15–29 living in the EU lived in overcrowded housing ⁽⁹⁾, versus 17% of the total population. The percentage for young people increases to 42% when individuals at risk of poverty are considered ⁽¹⁰⁾. In the same year, more than 1 in 10 young Europeans aged 20–29 lived in households where the total housing costs represented more than 40% of their income (housing cost overburden rate), while the conventional affordability benchmark is set at 30% ⁽¹¹⁾. Throughout 2024, 7% of young people (aged 15–29) were suffering from severe housing deprivation against 4% of the total population ⁽¹²⁾.

Young people constitute a particular group in society with specific characteristics and needs. Besides being affected by housing instability to a larger extent compared to the total population (as indicated by the data reported above), young people find themselves in a particularly vulnerable period in life. Younger generations are more likely to be exposed to unemployment and precarious employment than

older ones ⁽¹³⁾. Moreover, young people entering the labour market with irregular, atypical, unstable or precarious contracts often lack entitlement to unemployment benefits ⁽¹⁴⁾. The risk of poverty and social exclusion is higher among young people ⁽¹⁵⁾. High numbers of young people are in education and training, lacking stable sources of revenue that – if not compensated by parents – make independent housing hardly affordable. In addition, many young people are new to the housing market, and many do not know where to find accurate and reliable information on housing options that youth-tailored information could provide ⁽¹⁶⁾.

One major factor of this housing crisis is the rise in property prices ⁽¹⁷⁾ across many European countries ⁽¹⁸⁾. Such increases make renting and buying a home very difficult for many young people, who receive lower wages and have fewer financial resources to allocate to housing compared to older generations ⁽¹⁹⁾.

Increase in rental prices particularly impacts young people, who are typically more likely to rent than own a home ⁽²⁰⁾. The income-to-rent ratio has deteriorated substantially for young people, leading to an increase in housing insecurity and

-
- 8 Data are extracted from the [Eurostat database on income and living conditions](#).
- 9 An overcrowded dwelling is one that does not have enough rooms compared to the size of the household ([Eurostat, 2021](#)).
- 10 The at-risk-of-poverty rate is the share of people with an equivalised disposable income (after social transfer) below the at-risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income after social transfers ([Eurostat, 2021](#)).
- 11 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). Housing costs refer to the monthly expenses associated with the right to live in a dwelling ([Eurostat, 2024](#)).
- 12 Housing deprivation is a measure of poor amenities and is calculated by referring to those households with a leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark ([Eurostat, 2021](#)).
- 13 11.4% of young individuals aged 15–29 are unemployed, versus 5.9% of individuals aged 15–74 ([Eurostat, 2024](#)). 30.9% of young individuals aged 15–29 are in temporary employment, versus 11% of the general working population (15–64) ([Eurostat, 2024](#)).
- 14 [Social protection 2.0: Unemployment and minimum income benefits](#), Eurofound, 2024b.
- 15 24.1% of young individuals aged 15–29 are at risk of poverty and social exclusion, versus 21% of the total population ([Eurostat, 2024](#)).
- 16 [Improving Living Conditions: Housing](#), Council of Europe, 2024.
- 17 [Housing price statistics - house price index](#), Eurostat, 2026.
- 18 [Becoming adults: Young people in a post-pandemic world](#), Eurofound, 2024a.
- 19 Paz-Pardo, G. (2022) 'Younger generations and the lost dream of home ownership', European Central Bank Research Bulletin, No 91. Available at: https://www.ecb.europa.eu/press/research-publications/resbull/2022/html/ecb.rb220126~4542d3cea0_en.html.
- 20 Ibid.

homelessness⁽²¹⁾. At the same time, short-term rentals (linked, for example, to tourism), contribute to reducing the availability of housing and, consequently, its affordability. Many homeowners opt for short-term rentals as they guarantee a higher profitability than renting long-term to residents, especially in urban areas⁽²²⁾. Students encounter this challenge to a considerable extent as they often leave the parental home to move where education institutions are located. For students interested in learning experiences in other countries, unaffordable housing costs are one of the strongest factors in hampering their participation in cross-border mobility programmes⁽²³⁾.

In addition, many young people encounter difficulties in accessing credit to buy a house. A report from the Organisation for Economic Co-operation and Development (OECD) indicates that mortgage regulations have a larger impact on homeownership for young people than for other groups because they more often lack capital, credit history and stable employment⁽²⁴⁾. The same report shows that the more easily young people can access mortgages, the smaller the gap is between their homeownership rate and that of the general population⁽²⁵⁾. Moreover, even when they are able to access credit, young people between 25 and 34 years of age are at a higher risk of over-indebtedness compared to older age groups⁽²⁶⁾.

As a result, many young adults are forced to postpone important life events, such as leaving their parental homes, forming households or starting families. Indeed, a study by Eurofound reports that a significant proportion of those young people of working age who are likely to have completed their education (those aged 25–34) remain living with their parents, even when they are in employment⁽²⁷⁾. The transition to adulthood, already fraught with risks like social exclusion and unemployment, becomes even more challenging.

The consequences of housing instability are numerous.

For example, research suggests that entering homeownership is often connected to family formation⁽²⁸⁾. The decision to buy a dwelling and the decision to have children frequently coincide, as both are linked to long-term stability. Where housing supply is scarce, prices are high or lending criteria are limiting, young people may postpone having children until they are able to secure accommodation that meets family needs.

In addition, youth facing housing instability are more likely than their peers to experience anxiety and depression⁽²⁹⁾. Those who already experience mental health conditions and housing instability find it difficult to receive mental healthcare.

Addressing these challenges is crucial to ensure that young people have equitable opportunities to

21 Ibid.

22 García-López, M.À., Jofre-Monseny, J., Martínez-Mazza, R. and Segú, M. (2020) 'Do short-term rental platforms affect housing markets? Evidence from Airbnb in Barcelona', *Journal of Urban Economics*, 119, 103278. Available at: <https://doi.org/10.1016/j.jue.2020.103278>.

23 Dias, R., Buseyne, S., Haadad, Y., Topi, K., Dear, C., et. al. (2024) *ESNSurvey – 15th Edition: Making Quality Mobility a Reality for All*. Brussels: Erasmus Student Network AISBL. Available at: https://esn.org/sites/default/files/news/xv-esnsurvey_final-report.pdf.

24 Courmède, B. and Plouin, M. (2022) *No Home for the Young?: Stylised Facts and Policy Challenges*, OECD Publishing. Available at: <https://doi.org/10.1787/adbee321-en>.

25 Ibid.

26 [Addressing household over-indebtedness](#), Eurofound, 2020.

27 [Becoming adults: Young people in a post-pandemic world](#), Eurofound, 2024a.

28 Öst, C. and Wilhelmsson, M. (2019) 'The long-term consequences of youth housing for childbearing and higher education', *Journal of Policy Modeling*, 41(5), pp. 845–858. Available at: <https://doi.org/10.1016/j.jpolmod.2019.05.008>.

29 Zehring, R., Hu, D., Guo, Y., Zheng, K. and Chen, Y. (2024) 'Investigating the effects of housing instability on depression, anxiety, and mental health treatment in childhood and adolescence', *AMIA Annual Symposium Proceedings Archives*, 2024, pp. 1303–1312. Available at: <https://doi.org/10.48550/arXiv.2409.06011>.

thrive, thereby fostering a more just and balanced society. In this respect, access to quality and affordable housing is a critical factor in promoting intergenerational fairness, as it directly influences the socio-economic opportunities available to younger generations ⁽³⁰⁾.

Different policy measures covering the general population can be designed to support access to affordable and quality housing. Housing allowances and rent subsidies, social housing, tax relief for rental costs and mortgage support are examples of general initiatives for the benefit of the entire population ⁽³¹⁾.

Yet, youth-targeted measures are essential to counteract the factors at the root of the housing crisis affecting young people.

It is the intention of this paper to provide, through a comparative analysis, a mapping of the policy measures – and their target groups and objectives – supporting young people's access to affordable and quality housing in European countries.

Following an initial section delineating the concepts of housing quality and affordability, the paper reports on the housing situation of young people through the analysis of quantitative indicators. In this section, the main youth age group considered is between 15 and 29 years of age, with some variations depending on the age breakdowns of available datasets. The reference years for quantitative indicators are 2023/2024/2025 depending on Eurostat and Eurobarometer data release.

The second part of the paper describes and compares national measures supporting access to housing for young people. The analysis is based on qualitative data provided by the Youth Wiki network across 34 European countries. In this part, the age group 18–29 is mostly targeted, although the analysis also considers policies that reflect national definitions of youth, which may vary across countries. The data were collected using a dedicated survey. Data derived primarily from housing policies at the national level in force in 2025, even though, in many countries, housing policies are often implemented at the local level. Since many countries have general housing policies for the broader population, the analysis examines only those that explicitly identify young people as a target group, even when referring to one specific subgroup. However, the existence of such policies does not necessarily imply that all dimensions of youth housing are covered.

30 [Brick by Brick: Building Better Housing Policies](#), Organisation for Economic Co-operation and Development (OECD), 2021a.

31 [Unaffordable and inadequate housing in Europe](#), Eurofound, 2023b.

2. EU measures in the housing field

While housing policy remains the exclusive competence of EU Member States, a vast array of EU-level measures to support housing exists. Although not targeting youth specifically, these measures adopt a socially inclusive approach that contributes to also improving housing access for young people.

This is the case for the EU cohesion policy funds, the main source of support for reforms in the housing sector. The cohesion policy for 2021–2027 prioritises housing access for vulnerable groups, as well as tackling homelessness and enhancing energy efficiency⁽³²⁾. Through the cohesion policy, the European Commission (the Commission) promotes the creation of inclusive communities and the integration of housing within broader sustainable urban development efforts. EU funds to address housing-related issues implement a principle of additionality which provides supplementary resources alongside national funds⁽³³⁾. In parallel, the EU Social Climate Fund also provides resources to housing by funding energy efficiency improvements, supporting the use of renewable energy

sources for heating and offering income support to households at risk of energy poverty⁽³⁴⁾.

Programmes aimed at expanding the provision of adequate and affordable housing can also benefit from funding opportunities channelled through the European Investment Bank (EIB). Such provision aligns with the vision and aims of programmes, such as InvestEU⁽³⁵⁾ and the EU urban agenda⁽³⁶⁾. The latter, in particular, emphasises access to affordable and adequate housing solutions as a key challenge for contemporary cities, recalling the Leipzig Charter on Sustainable European Cities⁽³⁷⁾.

In addition, the Commission has launched a variety of initiatives aimed at addressing the housing crisis in the EU such as encouraging Member States to increase affordable housing availability and improve market access for lower-income and middle-income households while prioritising energy-efficient renovations. These initiatives add to the EU's environmental directives that directly concern residential buildings, including the Energy Performance of Buildings Directive⁽³⁸⁾ and the

32 [Regulation \(EU\) 2021/1058 of the European Parliament and of the Council of 24 June 2021 on the European Regional Development Fund and on the Cohesion Fund, OJ L 231, 30.6.2021](#) includes, under its specific objectives, to promote the socio-economic inclusion of marginalised communities, low-income households and disadvantaged groups, including people with special needs, through integrated actions, including housing and social services.

33 Stephens, M. (1999) 'The Fiscal Role of the European Union: The Case of Housing and the European Structural Funds', *Urban Studies*, 36(4), pp. 715–735. Available at: <https://doi.org/10.1080/0042098993420>.

34 [Social Climate Fund](#), European Commission: Directorate-General for Employment, Social Affairs and Inclusion.

35 [InvestEU](#), European Commission: Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs.

36 [Commission proposes EU Agenda for Cities to shape Europe's urban future](#), European Commission: Directorate-General for EU Regional and Urban Policy, 2025.

37 [New Leipzig Charter – The transformative power of cities for the common good](#), European Commission: Directorate-General for EU Regional and Urban Policy, 2020.

38 [Directive \(EU\) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings, OJ L, 2024/1275, 8.5.2024](#).

Energy Efficiency Directive ⁽³⁹⁾. Funding mechanisms to decarbonise the residential stock, such as the European Green Deal ⁽⁴⁰⁾ and the Recovery and Resilience Facility ⁽⁴¹⁾, also influence housing markets and national policies in Member States ⁽⁴²⁾.

In 2021, following up one of the principles of the European Pillar of Social Rights ⁽⁴³⁾, the Commission established the European Platform on Combating Homelessness through the adoption of the Lisbon Declaration ⁽⁴⁴⁾. Its primary objectives include fostering dialogue, promoting mutual learning, enhancing the evidence base and strengthening collaboration among stakeholders and EU Member States engaged in addressing homelessness. In this framework, the Commission supports the monitoring of homelessness, provides analytical work and data collection to promote evidence-based policies and initiatives and encourages mutual learning of good practices.

Launched by the Commission in the same year, the new European Bauhaus (NEB) ⁽⁴⁵⁾ is an EU policy and funding initiative with the general objective of supporting sustainable innovation in the built environment. NEB directly addresses the housing crisis by promoting inclusive solutions to tackle rising costs, shortages and social inequalities. One of the investment recommendations of NEB is that inclusive built environments shall be affordable, offer equal opportunities and address the needs of vulnerable individuals. To this end, NEB promotes the design of inclusive, safe and enjoyable built environments.

In synergy with NEB, the affordable housing initiative ⁽⁴⁶⁾, also established in 2021, works to make sure social and affordable housing facilities in social housing districts also benefit from the renovation wave ⁽⁴⁷⁾. While supporting the transition to energy-efficient solutions and digital technologies, the initiative ensures that renovated dwellings remain affordable.

In April 2024, the Commission released the Social Housing Toolkit ⁽⁴⁸⁾ aimed at helping Member States make optimal use of EU funding to enhance social housing. The toolkit provides funding guidance to support affordable housing solutions for vulnerable groups, such as homeless individuals, people with disabilities and refugees.

Following up President of the Commission Ursula von der Leyen's political guidelines for the work of the 2024–2029 Commission, a Housing Task Force was set up in January 2025 to bring together the expertise of all the Commission's departments involved in housing policies and programmes. The work of the task force led to the development of the European affordable housing plan, which was launched in December 2025 ⁽⁴⁹⁾. As indicated in the introduction, the plan aims to remedy to the housing crisis by establishing EU-level initiatives and creating the conditions for reforms and innovative approaches in EU Member States.

In parallel, the Commission and the EIB Group have joined forces to develop new financing opportunities for affordable and sustainable housing across Europe. The EIB also launched a housing portal,

39 [Directive \(EU\) 2023/1791 of the European Parliament and of the Council of 13 September 2023 on energy efficiency and amending Regulation \(EU\) 2023/955 \(recast\), OJ L 231, 20.9.2023.](#)

40 [The European Green Deal – Striving to be the first climate-neutral continent](#), European Commission: Directorate-General for Communication.

41 [Recovery and Resilience Facility](#), European Commission: Directorate-General for Communication.

42 Afonso, J. and Conceição, P. (2024) 'Europeanisation in the Field of Housing: Its Areas of Influence, Different Approaches, Mechanisms, and Missing Links', *Social Sciences*, 13(5), p. 268. Available at: <https://doi.org/10.3390/socsci13050268>.

43 [The European Pillar of Social Rights in 20 principles](#), European Commission: Directorate-General for Employment, Social Affairs and Inclusion.

44 [Lisbon Declaration on the European Platform on Combatting Homelessness, 21 June 2021.](#)

45 [New European Bauhaus: From vision to implementation](#), Joint Research Centre.

46 [Affordable housing initiative](#), European Commission: Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs.

47 [Renovation Wave](#), European Commission: Directorate-General for Energy.

48 [Social housing and beyond. Operational toolkit on the use of EU funds for investments in social housing and associated services](#), European Commission: Directorate-General for Employment, Social Affairs and Inclusion, 2024.

49 [European Affordable Housing Plan](#), European Commission, 2025.

a one-stop shop to support final beneficiaries to access advice and finance. The EIB Group's investment aims to deliver 1.5 million new or renovated housing units across Europe ⁽⁵⁰⁾.

The European Parliament has also mobilised resources to address the housing crisis affecting European citizens. In December 2024, the Special Committee on the Housing Crisis in the EU was established with the aim of proposing solutions for decent, sustainable and affordable housing ⁽⁵¹⁾.

As important as these initiatives are, their direct impact is limited by the exclusive competence held by Member States in the field of housing. Indeed, it is at the national level that concrete measures are established and implemented. Analysing country-level measures can thus provide valuable insight into concrete interventions that support access to quality housing. Furthermore, as previously noted, EU-level measures on housing do not specifically target young people. This makes it particularly relevant to examine whether and how national initiatives recognise young people as a social group requiring specific housing support. This paper aims to explore these aspects, as outlined in the following section.

50 [European Commission and EIB group lay foundations for a new pan-European investment platform for affordable and sustainable housing](#), EIB, 2025.

51 [European Parliament decision of 18 December 2024 on setting up a special committee on the Housing Crisis in the European Union, and defining its responsibilities, numerical strength and term of office, 2024/3000\(RSO\)](#).

3. Defining housing quality and affordability: a conceptual framework

The report focuses on the concepts of housing quality and affordability. These two notions have been extensively addressed by research.

Housing quality ⁽⁵²⁾ is conceived as a multi-dimensional concept which has cultural, social, economic and environmental implications. The definition of the quality of a dwelling includes an objective assessment and a subjective evaluation.

Objective factors include a dwelling's structural integrity, spatial adequacy, access to essential services such as water, sewerage, electricity and the security of tenure (owner's occupation/rent). The quality of the surrounding neighbourhood also plays a crucial role, with factors such as environmental safety, public transportation, administrative services and urban infrastructure contributing to overall housing quality.

Subjective evaluation, on the other hand, reflects tenants' or homeowners' personal satisfaction with their dwelling's characteristics, location and economic aspects. This assessment is influenced by individual needs, expectations and life circumstances. Generally, the factors that underpin a personal evaluation of the housing premises are linked to households' characteristics and life courses. Research highlights key household characteristics

such as income, education level, family size, cultural background and age, that shape how residents perceive their housing. Notably, as individuals age, their housing needs and expectations evolve, underscoring the need for housing policies that accommodate different age groups to ensure long-term satisfaction.

Assessing housing quality includes subjective evaluation. User satisfaction is the most important measure of housing quality: the higher the perception of the quality of the dwelling, the higher the expected satisfaction of its user. Monitoring instruments (e.g. residents' surveys) can be employed to measure users' level of satisfaction with the dwelling they live in. These instruments can assess residents' satisfaction levels by collecting residents' evaluations of dwelling conditions, building quality and the surrounding environment. A limitation of this approach is that perceptions of what counts as good-quality, affordable housing can vary between individuals, countries and cultures, and are influenced by socio-demographic factors.

In addition, people's satisfaction with their housing is shaped by country-specific conditions, such as the broader economic context and the strength of social protection systems ⁽⁵³⁾.

52 The section on housing quality is based on the literature reviews by: Sinha, R.C., Sarkar, S. and Mandal, N.R. (2017) 'An overview of key indicators and evaluation tools for assessing housing quality: A literature review', *Journal of The Institution of Engineers (India): Series A*, 98, pp. 337–347 – available at: <https://doi.org/10.1007/s40030-017-0225-z>; Brkanić, I. (2017) 'Housing quality assessment criteria', *Electronic Journal of the Faculty of Civil Engineering Osijek-e-GFOS*, 8(14), pp. 37–47 – available at: <https://ojs.srce.hr/index.php/acaee/article/view/19962>; Waziri, A.G., Yusof, N.A. and Abd Rahim, N.M.S. (2014) 'Occupants housing satisfaction: does age really matter?', *Urban, Planning and Transport Research*, 2(1), pp. 341–353 – available at: <https://doi.org/10.1080/21650020.2014.935467>.

53 [Overview of Affordable Housing Indicators](#), OECD, 2021.

Housing affordability⁽⁵⁴⁾ refers to the economic efforts associated with rent or mortgage payment. Affordability is usually expressed in terms of the proportion of households' disposable income that is used to cover housing-related expenses. Several factors influence this relationship. One key factor is construction costs, including materials and labour, which directly contribute to housing prices. As construction costs rise, housing affordability declines. Another crucial factor is the availability of housing stock. A shortage of homes, whether for sale or rent, drives up prices and reduces access to affordable housing. Income inequality also plays a significant role. When income distribution becomes more unequal, lower-income households face greater financial strain, making it harder for them to afford housing. Government policies such as housing subsidies and tax incentives can significantly improve housing affordability, particularly for low-income households, by combining measures that address questions of both supply and demand.

The most common approach to measuring households' housing affordability is known as the ratio-to-income method. It considers the share of housing-related costs of households' total disposable

income, usually calculated on a monthly basis. The conventional affordability benchmark is set at 30%. When a household spends more than one third of its disposable income on housing, there is a potential for a situation of unaffordability. A ratio of 40% or above indicates an overburden of housing costs. An alternative method to study housing affordability is the residual income approach, which considers the amount of disposable income available to spend after housing costs⁽⁵⁵⁾. This approach is more sensitive to income inequalities because it considers the relative impact of housing costs rather than absolute values, such as the 30% threshold. While housing-related costs are usually associated with rent or mortgage, recent literature suggests adopting a wider perspective by including items such as energy and commuting costs, in order to better account for other critical factors that are associated with housing cost dynamics, particularly in the context of growing urbanisation, poverty and inequalities⁽⁵⁶⁾.

This conceptualisation of quality and affordable housing informs the choice of quantitative and qualitative indicators used in the analysis.

54 The overview of factors impacting housing affordability is based on the literature reviews by: Galster, G. and Lee, K.O. (2021) 'Housing affordability: A framing, synthesis of research and policy, and future directions'. *International Journal of Urban Sciences*, 25(S1), pp. 7–58 – available at: <https://doi.org/10.1080/12265934.2020.1713864>; Mulliner, E. and Maliene, V. (2011) 'Criteria for sustainable housing affordability', *8th International Conference on Environmental Engineering*, pp. 966–973 – available at: <https://researchonline.ljmu.ac.uk/id/eprint/469/1/CRITERIA%20FOR%20SUSTAINABLE%20HOUSING%20AFFORDABILITY.pdf>.

55 [Housing affordability: Approaches to measurement and key data insights](#), Eurofound, 2025b.

56 Haffner, M.E.A. and Hulse, K. (2021) 'A fresh look at contemporary perspectives on urban housing affordability', *International Journal of Urban Sciences*, 25(S1), pp. 59–79. Available at: <https://doi.org/10.1080/12265934.2019.1687320>.

4. Assessing housing quality and affordability: a quantitative overview

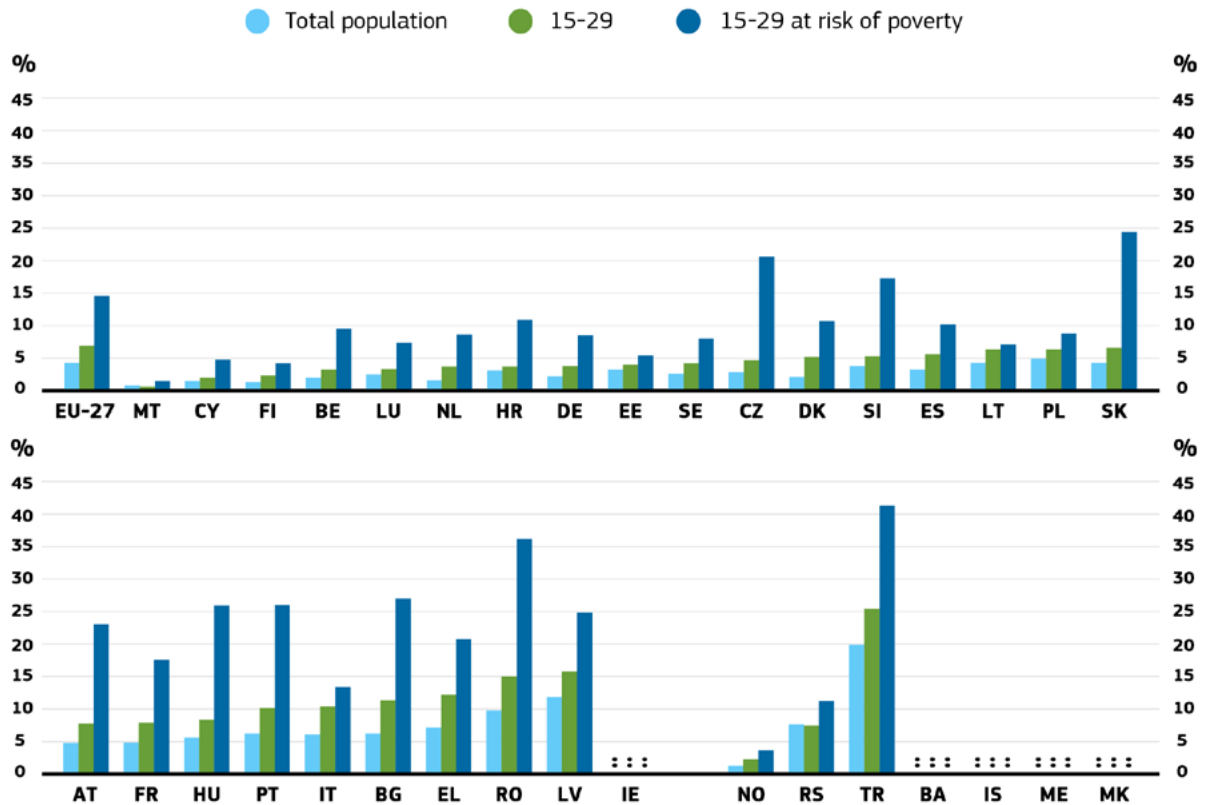
As a multifaceted challenge, housing insecurity encompasses issues related to the affordability, quality and adequacy of housing. This challenge manifests in several forms, such as living in deprived conditions, lack of space and excessive expenses in comparison to income.

These are the main aspects addressed in this section, which presents a brief overview of the housing situation of young people based on quantitative data from Eurostat and Eurobarometer.

One of the fundamental measurements of housing insecurity is the **severe housing deprivation rate**, defined by Eurostat as the percentage of the population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures: a leaking roof, no bath/shower and no indoor toilet or a dwelling considered too dark ⁽⁵⁷⁾.



57 [Statistics Explained – Glossary: Severe housing deprivation rate](#), Eurostat.

Figure 1: Severe housing deprivation rate by age group and risk of poverty, by country, 2023

Source: Eurostat, 2024 [ilc_mdho06a].

Note: Countries are listed in ascending order of the share of young people aged 15–29 suffering from severe housing deprivation. According to the definition provided by Eurostat, individuals are considered at risk of poverty if their equivalised disposable income (after social transfers) falls below 60% of the national median equivalised disposable income.

On average, in the EU, 7% of young people aged 15–29 suffer from severe housing deprivation. The lowest rates are found in Cyprus and Malta. Some central European countries (Belgium, Luxembourg, the Netherlands and Germany) and Nordic ones (Denmark, Finland and Sweden) also show rates below the EU average. On the other hand, Bulgaria and Romania, together with a few southern European countries (Greece, Italy and Portugal), show much higher shares of youth suffering from severe housing deprivation. When looking at young people at risk of poverty, the EU average is much higher: 14% of them experience severe housing deprivation (compared to 10% of the general population). In Czechia and Greece, the proportion reaches one in five young people, and even one in four in five countries (Bulgaria, Hungary, Latvia, Portugal and Slovakia). In Romania, more than one third of young

people at risk of poverty suffer from severe housing deprivation.

If we consider only the overcrowding element, the percentages of young people that are affected spike and differences between the total population and young people are more striking (Figure 2). The **housing overcrowding** rate is based on an assessment of the number of rooms compared to that of inhabitants ⁽⁵⁸⁾.

58 [Statistics Explained – Glossary: Overcrowding rate](#), Eurostat.

Figure 2: Overcrowding rate by age and poverty status, by country, 2024

Source: Eurostat, 2024 [[ilc_lvho05a](#)].

Note: Countries are listed in ascending order of the share of young people aged 15–29 living in an overcrowded dwelling.

In the EU, more than one in four young people (15–29) live in an overcrowded dwelling. Cyprus, Ireland, Luxembourg and Malta present the lowest share of housing overcrowding rates (<10%), while the rates of Bulgaria, Latvia and Romania exceed 50%. Young people at risk of poverty find themselves in a worse situation: more than 40% live in dwellings that do not offer enough space. The lowest shares are found in Cyprus and Malta, while the highest (around 70%) in Bulgaria, Latvia and Romania. As in the case of the previous indicator, young people tend to live in overcrowded dwellings more than the total population (+10 percentage points (pp)).

Another essential factor of housing insecurity is the **housing cost overburden rate**, 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) ⁽⁵⁹⁾.

59 Housing costs refer to the monthly expenses associated with the right to live in a dwelling. This includes the cost of utilities such as water, electricity, gas and heating and expenses such as structural insurance, mandatory services and charges, regular maintenance and repairs and taxes. For homeowners, the housing cost calculation includes mortgage interest payments net of any tax relief. For tenants, the calculation includes rental payments gross of housing benefits. [Statistics Explained – Glossary: Housing cost overburden rate](#), Eurostat.

Figure 3: Housing cost overburden rate by age group and poverty status, by country, 2024

Source: Eurostat, 2024 [[ilc_lvho07a](#)].

Note: Countries are listed in ascending order of the share of young people aged 20–29 experiencing housing cost overburden.

In the EU, more than 1 in 10 young people between the ages of 20 and 29 are affected by housing cost overburden. Some southern European countries (Cyprus, Malta and Italy) present shares much lower than the EU average (between 2% and 5%). Others – in particular Denmark (38%) and Greece (31%) – show rates notably higher than the average. It has to be noted that the age at which young people leave the parental home and start living independently affects the risk of housing cost overburden. The earlier young people start living autonomously, the higher the risk of incurring housing expenses too high in comparison with their income. This happens because at a young age (i.e. early twenties) individuals tend to be in education and to live on

grants and scholarships or the earnings of part-time jobs. This aspect contributes to explaining the high rates of housing cost overburden for young people in countries such as Denmark, Finland, Sweden and the Netherlands where the average age at which young people leave the parental home is particularly low (between 21 and 23 years old)⁽⁶⁰⁾. The opposite situation occurs in countries where young people start living independently in their late twenties or early thirties: they find themselves in a situation of housing cost overburden at a lesser rate as they usually dispose of a higher and more stable income⁽⁶¹⁾. As in the case of severe housing deprivation, the situation of young people at risk of poverty is more dramatic. Their share is almost four times higher

60 For an overview of the age of leaving the parental home, see: [The situation of young people in the European Union – EU youth report 2024](#), European Commission / EACEA / Youth Wiki, 2025.

61 Ibid.

than that of young people who are not at risk of poverty, with the notable case of Slovenia, where those at risk are 10 times more affected by housing cost overburden. Compared to the total population, the EU average share of young people experiencing housing cost overburden is higher (+2 pp).

The data illustrated so far indicate that young people at risk of poverty are faced with a particularly high risk of housing deprivation. Considering that they constitute around one quarter of the total youth population of the EU⁽⁶²⁾, the scale of the issue becomes exceptionally worrying. This is even more concerning in consideration of the vicious cycle that often occurs between the two conditions: poverty negatively affects the housing situation of young people, which in turn increases the risk of poverty at a later stage in life and so exacerbates social inequalities⁽⁶³⁾.

In addition, data show that young generations tend to experience higher levels of housing insecurity compared to older ones⁽⁶⁴⁾, a pattern that has persisted over the last decade⁽⁶⁵⁾. One of the reasons lies in the higher level of homeownership among older segments of the population compared to younger ones. Homeownership, especially when outright, reduces housing costs in respect to renting, which is the most common housing condition among

young people⁽⁶⁶⁾. Owning a home also makes it more possible to improve its material conditions compared to renting. Moreover, while, on average, older generations enjoy more stable employment and accumulated wealth over their working years, young people often lack these conditions as they tend to be in more precarious working arrangements and dispose of less resources⁽⁶⁷⁾.

The unstable housing situation affecting many young Europeans impacts their mental well-being and expectations. As mentioned in the introduction, difficult housing conditions can cause stress and anxiety. Indeed, data collected by a recent Eurobarometer survey show that housing insecurity, and particularly affordability, represents a great **worry** for young Europeans⁽⁶⁸⁾.

62 Ibid; on wealth inequality, see: [Unequal wealth: Exploring socio-economic disparities across the EU](#), Eurofound, 2025a.

63 Roberts, M.K., Bhat, A.C. and Fenelon, A. (2025) 'The long-term effects of housing insecurity in young adulthood on subsequent material hardship, physiological and mental health', *Social Science & Medicine*, 367, 117761. Available at: <https://doi.org/10.1016/j.socscimed.2025.117761>; [Ninth overview of housing exclusion in Europe](#), FEANTSA and Fondation Abbé Pierre, 2024.

64 [Unaffordable and inadequate housing in Europe](#), Eurofound, 2023b.

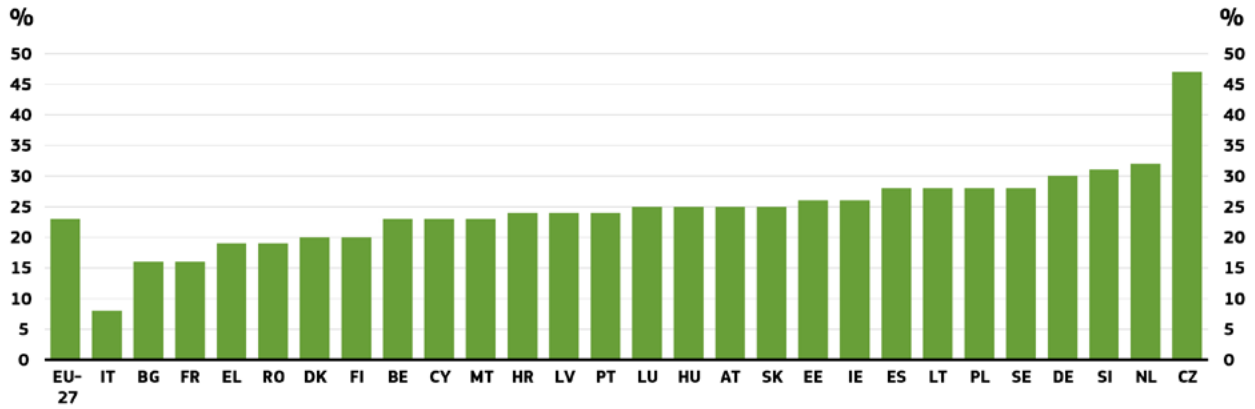
65 For time trends for the main indicators of housing precariousness across generations, see: Eurostat, 2025 [[ilc_mdho06a](#)]; [[ilc_lvho05a](#)]; [[ilc_lvho07a](#)].

66 Chiuri, M. and Jappelli, T. (2006) 'Do the elderly reduce housing equity? An international comparison', *Journal of Population Economics*, 23, pp. 643–663. Available at: <https://doi.org/10.1007/s00148-008-0217-4>.

67 Arundel, R. and Ronald, R. (2015) 'Parental co-residence, shared living and emerging adulthood in Europe: semi-dependent housing across welfare regime and housing system contexts', *Journal of Youth Studies*, 19, pp. 1–21. <https://doi.org/10.1080/13676261.2015.1112884>.

68 [Flash Eurobarometer 556 - EU challenges and priorities: young Europeans' views](#), European Commission, 2025.

Figure 4: Share of young people (16–30) for whom housing affordability is the biggest worry, by country, 2025



Source: [Flash Eurobarometer 556](#) – EU challenges and priorities: Young people’s views. Q8. ‘What worries you most thinking about your future? Please select up to three answers’. [MULTIPLE ANSWERS].

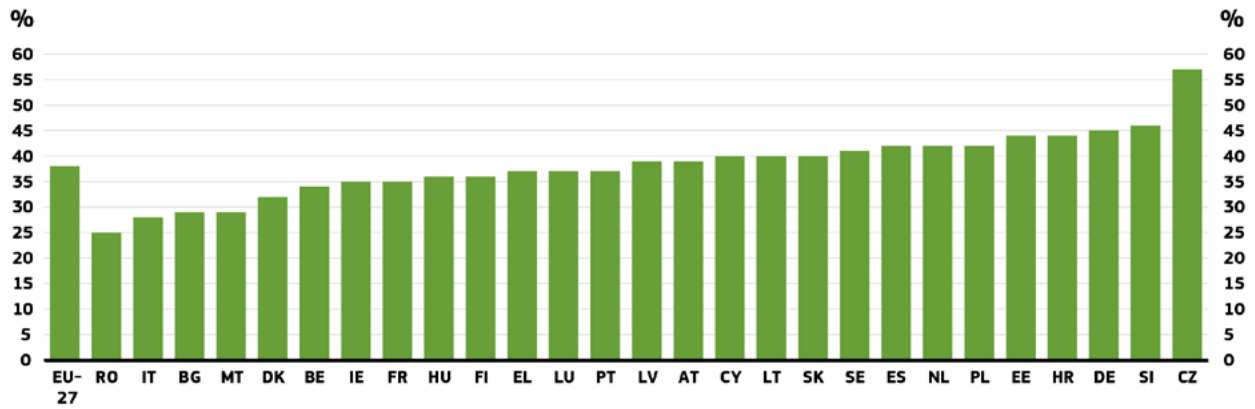
Note: Countries are listed in ascending order of the share of young people for whom housing affordability is the biggest worry.

In the EU, almost one quarter of young people perceive housing affordability as their biggest worry. Italy presents the lowest percentage (8%) followed by Bulgaria and France. At the opposite side of the spectrum, almost half of the youth population in Czechia appears to be concerned about the affordability of their dwelling (47%). In Germany, the Netherlands and Slovenia the share is around 30%.

Against this background, increasing the level of **EU investment** in the housing sector is one of the solutions advocated for by many young Europeans.



Figure 5: Share of young people (16-30) who think that housing affordability and cost of living are the areas in which the EU should invest more resources to support them, by country, 2025



Source: [Flash Eurobarometer 556](#) - EU challenges and priorities: Young people's views. Q15. 'In which of the following areas should the EU invest more resources to support young people? Please select up to three answers'. [MULTIPLE ANSWERS].

Note: Countries are listed in ascending order of the share of young people who think that housing affordability and cost of living are the areas in which the EU should invest more resources to support them.

On average, this opinion is supported by over one third of young people. While Bulgaria, Italy, Malta and Romania show shares between 25% and 30%, Germany, Estonia, Croatia and Slovenia stand at around 45%. Czechia is the country where the biggest share of surveyed young people supports additional investment by the EU (57%).

These data indicate that considerable shares of young Europeans are worried about their housing solutions and consider that the EU should do more in terms of investments to support them.

As much as the EU is considered an important source of support, housing policies are the direct competence of the Member States. It is therefore essential to observe whether and how national authorities address the challenges affecting young people and their expectations. The next section is dedicated to illustrating, from a comparative perspective, the policies and programmes implemented by European countries to support youth access to affordable and quality housing.



5. Policy analysis: national measures supporting housing quality and affordability for young people

In this analysis, the youth age group is not defined a priori. The ages at which individuals are considered young vary greatly from country to country and from policy to policy. Typically, the age range starts around 18 years of age, while the limit can reach the thirties and, sometimes, even the early forties. The analysis covers 34 European countries: the 27 EU Member States, five countries participating in the Erasmus+ programme (Iceland, North Macedonia, Norway, Serbia and Türkiye) and Bosnia and Herzegovina and Montenegro.

5.1. Existing measures on youth housing

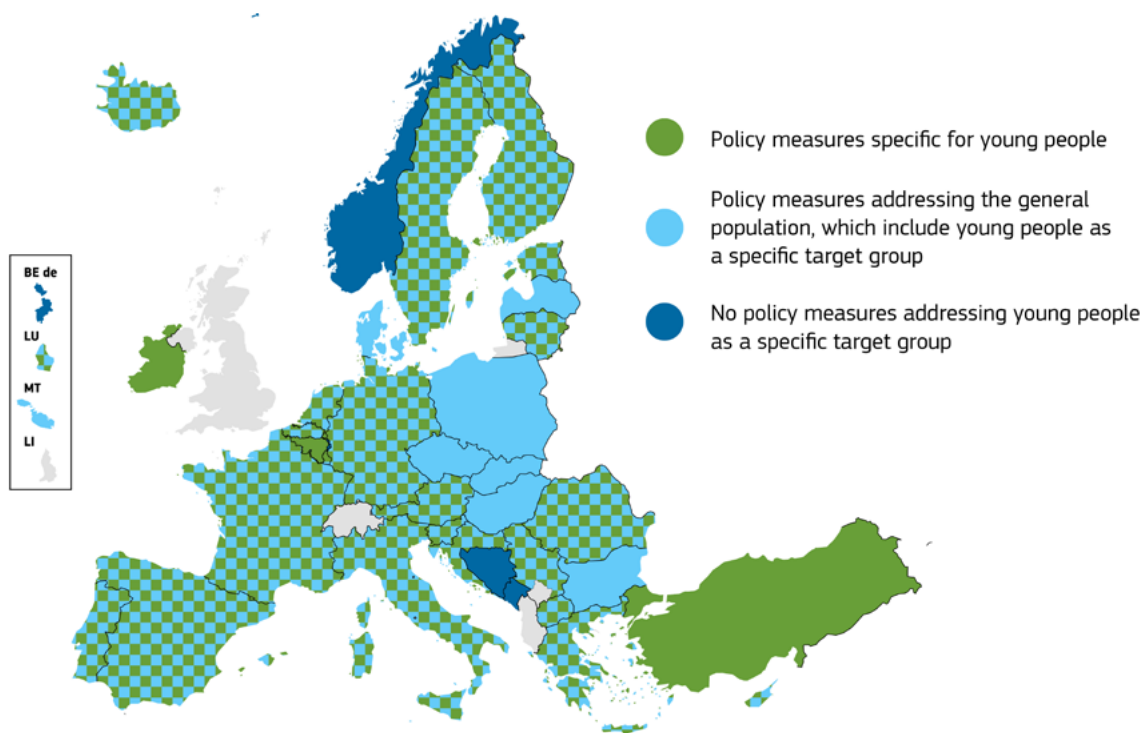
Housing policies play a crucial role within social protection systems, contributing to household well-being and shaping the economic and social regulation of the housing market. These policies encompass a wide range of government interventions focusing on the housing market, with the main goal of ensuring access to adequate, affordable and secure housing for the most fragile

social groups of the population⁽⁶⁹⁾. They include measures such as rent support, housing subsidies, access to social housing and tax reduction, which can help mitigate social inequalities, prevent homelessness and promote social inclusion.

This is particularly significant for young people, who often face unique challenges in accessing affordable, adequate and secure housing. As already discussed in the previous sections, these challenges are due to factors such as lower income levels, rising housing costs, decreasing availability of housing and reduced affordability.

This chapter presents some of the main national policy measures related to housing for young people. It examines whether European countries have housing policies specifically targeting young people, or general housing policies that identify young people as a distinct target group. While general policies covering the entire population may exist, this analysis focuses only on those that explicitly designate young people as a target group, even if they address only a single group, such as students.

69 Filandri, M., Pasqua, S. and Tucci, V. (2025) 'Housing tenure and subjective poverty among young European adults: The role of rent regulation', *Journal of European Social Policy*, 35(4), pp. 332–348. Available at: <https://doi.org/10.1177/09589287241313430>.

Figure 6: National policies dealing with housing for young people, 2025

Source: Youth Wiki.

Figure 6 presents the European countries that have national policy measures related to housing for young people. The data show that 21 countries have both dedicated housing policies targeting young people and broader housing policies that identify them as a distinct target group. The French Community of Belgium, Ireland and Türkiye report having housing policies specifically targeting young people. In contrast, eight countries (Bulgaria, Czechia, Denmark, Latvia, Hungary, Malta, Poland and Slovakia) have policy documents addressing the general population, which include young people as a specific target group.

The German-speaking Community of Belgium, Montenegro, Norway and Bosnia and Herzegovina do not have any policy documents that address young people as a specific target group. However, as indicated above, this does not imply the absence of national housing policies in these countries: all participating countries indeed report having such policies. Rather, it indicates that these documents do not explicitly identify young people as a distinct target group. Similarly, the existence of housing policies targeting young people in many countries

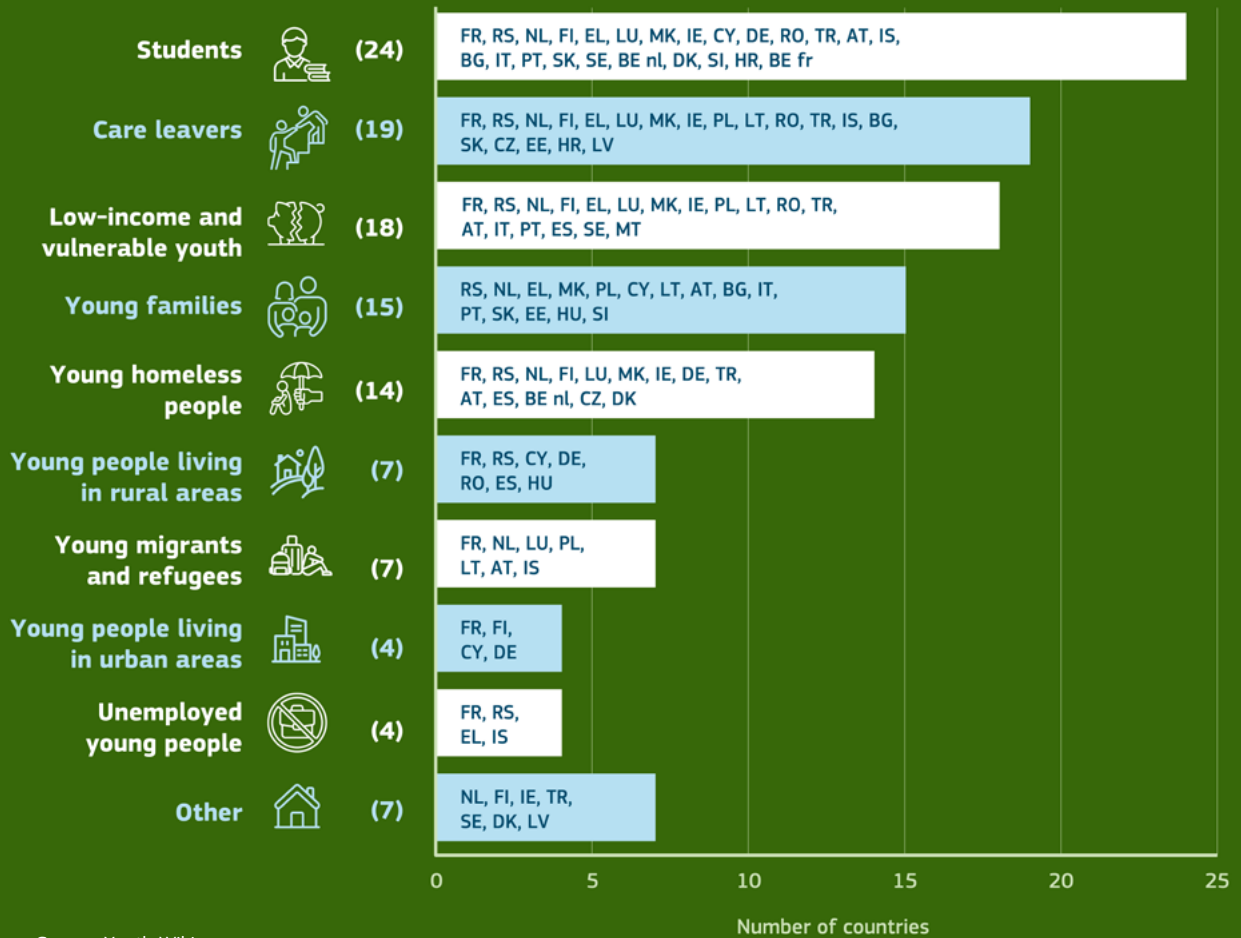
does not necessarily mean that all aspects of youth housing are covered.

These policies have varied target groups and objectives such as support measures for students, young families and first-time buyers, financial support and provision of social housing. These aspects are addressed in detail in the following sections of this paper.

5.2. Target groups

Young people do not represent a homogenous group. Quite the opposite, different social and economic conditions, occupations, family arrangements, geographical provenance and life trajectories contribute to making youth a multifaceted segment of the total population⁽⁷⁰⁾. It is therefore essential that national policies acknowledge this diversity and establish measures catering to different groups of young Europeans. In this analysis, several typologies of young people experiencing vulnerable conditions are considered, with the aim of grasping a more nuanced understanding of such heterogeneity.

70 Howard, A. (2024) 'Seven propositions about 'generation rent'', *Housing, Theory and Society*, 42(1), pp. 1–22. Available at: <https://doi.org/10.1080/14036096.2024.2319758>.

Figure 7: Target groups identified by national policies, by frequency, 2025

Source: Youth Wiki.

Note: Figure 7 illustrates the main target groups identified by national policies. Target groups are listed according to their frequency in countries' national legislation. Categories are not exclusive: countries can address several target groups in the same policy measure or in different ones. For details on the target groups identified by each country, please refer to Figure 7 in the Annex.

Students constitute the most frequent target group (24 countries) ⁽⁷¹⁾. Several reasons coincide to make this group particularly vulnerable to housing deprivation, such as departure from parents' homes at an early age, geographical mobility and limited financial resources. The negative effects of housing instability on students' lives and academic performances are considerable. While an extensive analysis of this target group is presented in the next section, here it is worth mentioning the example of Portugal where an allowance for students who have left the parental home exist.

As part of its Emergency Students Housing Plan, **Portugal** allocates half of the standard housing allowance to students who have moved out of the parental home and are from families with per capita income between levels 23 and 28 of the Social Support Index which correspond to EUR 11 713 – EUR 14 259 per year ⁽⁷²⁾.

71 Although one can be a student at any age, the analysis considers students as mostly belonging to the youngest cohorts in the population. Data indicate that the highest percentages of participation in tertiary education are found in the 20–24 age group and decrease in parallel to increases in age – Eurostat, 2025 [[educ_uae_enrt02](#)].

72 [Bem-vindo à Porta 65 Jovem](#) [Welcome to 'Porta 65 Jovem'] (Portugal's Emergency Plan for Student Accommodation), Portuguese Institute of Housing and Urban Rehabilitation.

Young **care leavers** – young people who are in the process of, or have recently transitioned out of home care provided by the state, and who are moving toward independent living and adulthood – can encounter serious challenges when they reach the age of majority and become independent. Without support from families, they often lack the material means to afford autonomous housing. This is why 19 countries devote specific measures to this group. Public support can take the form of housing allowances or access to social housing facilities until young people reach independence.

Bulgaria provides a monthly social assistance allowance to cover the initial needs of young people from 18 to 21 years of age, who before reaching this age had used a social or integrated health and social service for residential care. The amount of this assistance is the poverty line for the relevant year, which, in 2025, corresponds to EUR 390.63 (73).

A third group that is targeted by national policies in 18 countries is that of young people living on **low income** and suffering from various vulnerabilities such as not being in education, employment and training and at risk of social exclusion. Indeed, eligibility criteria to benefit from housing assistance for renting or for buying a dwelling often include the level of income, either as a unique requirement or in addition to others (e.g. household composition and status in the labour market).

In Italy, the Bonus Affitto Giovani introduced in 2022 is a national fiscal incentive which targets young people between 20 and 31 years of age with a total annual income not exceeding EUR 15 493.71 in 2025, who rent a property or a portion of it as their primary residence. Eligible individuals can benefit from a 20% tax deduction on the annual rent, up

to a maximum of EUR 2 000 per year, for the first four years of the lease agreement (74).

Establishing a **family** at a young age can be challenging from a financial point of view. Low incomes (which often apply to young people) (75) limit the affordability of appropriate housing with enough space for all family members, especially when children are born. Fifteen European countries provide support to young families, sometimes including young single parents. Support mainly takes the form of financial contributions to rent or buy a dwelling and preferential access to social housing.

Lithuania defines a young family as a couple who has entered into a registered partnership agreement and whose members are both under 36 years of age, as well as a single adult (always below the age of 36) who raises one or more children alone. Young families benefit from a grant covering part of the loan used to buy or build a home, which increases with the number of children (76).

In extreme circumstances, housing difficulties can result in the loss of one's home. Unemployment, lack of family support, health issues and social exclusion can combine to push young people into **homelessness**. These young people are the most in need of social interventions providing shelter and a safe path toward housing stability. While the most typical form of support among the 14 countries which provide it is the supply of shelters and temporary accommodation, France has included direct financial funding in its actions against homelessness.

73 [ПРАВИЛНИК ЗА ПРИЛАГАНЕ НА ЗАКОНА ЗА СОЦИАЛНО ПОДПОМАГАНЕ](#) [Social Assistance Act Implementing Regulation], effective from 1 November 1998, last amendment of 19 May 2023 (Article 16c).

74 [Legge 30 dicembre 2021, n. 234](#) [Law of 30 December 2021, No 234].

75 [Preventing Ageing Unequally](#), OECD, 2017.

76 [Lietuvos Respublikos Paramos Būstui Įsigyti ar Išsinuomoti Įstatymas, 2014 m. spalio 9 d., Nr. XII-1215](#) [Law of the Republic of Lithuania on Support for the Purchase or Rental of Housing, dated 9 October 2014, No XII-1215].

In France the Fonds Coup de pouce was launched in late 2019 by the Union Nationale pour l'Habitat des Jeunes and constitutes a EUR 300 000 annual fund aimed at supporting vulnerable young individuals aged 18–25 in accessing and maintaining housing. It offers short-term financial assistance, such as covering rent gaps or advancing housing benefits to prevent homelessness and promote stability (77).

use and financial assistance for establishing viable agricultural enterprises.

On the other hand, young people living in **urban** areas often face a scarcity of housing and related high rental and purchase costs (82). This is one of the reasons behind the higher levels of housing cost overburden rate for young people living in cities compared to those living in rural provinces (83). While various measures exist to support student housing (as discussed in Section 5.2.1) a specific programme to foster their relocation to urban areas has been introduced in Cyprus.

The information collected shows that a rural/urban divide is addressed by the national housing policies of a limited number of European countries. Rural and urban areas present opposite trends in terms of housing (78). **Rural** areas are often characterised by depopulation trends, where young people leave their towns and villages to live in cities, mainly for the availability of jobs (79). While property prices are usually lower than in urban contexts, the quality of housing in rural areas can be worse, for example in terms of energy efficiency (80) and proximity to services and infrastructures. To counter this trend, seven countries have introduced measures to make living in rural areas more attractive.

In Cyprus, the objective of the programme 'Regeneration and Revitalization of Nicosia Inner City' is to revitalise the city by attracting young residents to its urban environment. The reform consists of the purchase and renovation of buildings in the inner city to be transformed through public procurements into student accommodation, and the introduction of private sector incentives to provide student accommodation in the area. Specifically, buildings in Nicosia's inner city will be renovated and converted to deliver at least 310 student dormitories, through a grant scheme of EUR 15 million and through public procurement for the purchased buildings (84).

Romania encourages young people to stay in or return to rural areas by awarding ownership, free of charge, of plots of land up to 1 000 square metres for the construction of homes (81). The law seeks to stimulate agricultural and non-agricultural activities, preserve local crafts and enhance the rural economy. Indeed, the law also grants access to up to 10 hectares of agricultural land for

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- 77 [Fonds coup de pouce – Evaluation d'impact](#) [Fonds coup de pouce – Impact assessment], France's Ministry of Social Affairs and Health, Habitat Jeunes, UNHAJ, DIPLP and DIHAL, 2022.
- 78 Urban areas are characterised by high population density, built-up infrastructure like buildings and businesses and a faster pace of life. Rural areas are the opposite, with low population density, lower population numbers and large amounts of open space, farms and natural landscapes.
- 79 [Bridging the rural–urban divide: Addressing inequalities and empowering communities](#), Eurofound, 2023a.
- 80 Hormigos Feliu, C., Florio, P., Dijkstra, L., Auteri, D. and Bertozzi, C. (2025) *Exploring rural energy poverty and needs – Rural households spend more on energy but lead in renovations*. Luxembourg: Publications Office of the European Union. Available at: <https://data.europa.eu/doi/10.2760/9160880>.
- 81 [Lege nr. 646 din 7 decembrie 2002 \(actualizate până la data de 27 octombrie 2004\)](#) [Law No 646 of 7 December 2022 (updated as of 27 October 2004)] on state support granted to young people in rural areas.
- 82 [Unaffordable and inadequate housing in Europe](#), Eurofound, 2023b.
- 83 [Bridging the rural–urban divide: Addressing inequalities and empowering communities](#), Eurofound 2023a.
- 84 [Σχέδιο Χορηγιών για Φοιτητικές Εστίες](#) [Grant Scheme for Student Dormitories], Cyprus's Ministry of the Interior: Department of Town Planning and Housing. See also: https://reforms-investments.ec.europa.eu/projects/regeneration-and-revitalization-nicosia-inner-city_en.

Young migrants and refugees represent another group of young people particularly vulnerable to housing deprivation. Lack of resources, linguistic competence, family ties and administrative prerequisites often result in insurmountable difficulties in accessing adequate housing. Against this backdrop, seven countries address this situation through policy measures.

In Luxembourg, specific housing standards are applied to young migrants and refugees, particularly unaccompanied minors, who must be accommodated in reception facilities that comply with children's rights and national housing standards. Managed by organisations such as the Luxembourg Red Cross, the Fondation Maison de la Porte Ouverte and Elisabeth, these facilities provide safe housing along with comprehensive support, including access to education, healthcare, daily social guidance and administrative assistance for asylum procedures ⁽⁸⁵⁾.

The last group of young people targeted by housing policies is represented by **young unemployed people**. Policies devoted to young people with low income also cater to jobless youth; however, it is only in four European countries that national measures explicitly link housing deprivation with unemployment and provide solutions.

As a support measure for purchasing a first property, the Guarantee Scheme and Interest Subsidy for Young People (20-35) was introduced in Serbia. Applicants may have various employment statuses, including being unemployed, provided they have a

guarantor. The scheme is applicable for the loans of up to EUR 100 000 and offers a 1% down payment, a repayment period of up to 40 years, and a subsidised interest rate during the first six years of repayment ⁽⁸⁶⁾.

A few countries have identified other target groups that do not fall in any of the categories above. For example, in Sweden, young people with disabilities who are granted activity compensation for reduced work capacity may also be eligible for housing supplements ⁽⁸⁷⁾. Türkiye grants priority to the children of fallen soldiers and veterans for free student dormitory accommodation under the public dormitory scheme ⁽⁸⁸⁾. In Ireland, members of the Traveller or Roma community are eligible for reduced student housing costs ⁽⁸⁹⁾.

The next two sections analyse in detail two groups of young people facing housing exclusion: students and young homeless people. As illustrated above, students represent the group most targeted by national policies. In addition, since they are amongst the youngest in the youth population ⁽⁹⁰⁾, their experience of housing hardship risks scarring their future education and professional trajectories. It is therefore interesting to observe what national authorities do to support them and in doing so counter risks of exclusion later in life.

The second group, young homeless individuals, experience the most extreme form of housing exclusion, including lack of shelter, unstable living conditions and limited access to social support, highlighting structural gaps in housing and social protection systems. National measures aiming at preventing or alleviating those extreme conditions deserve closer attention.

85 [Loi du 7 août 2023 relative au logement abordable](#) [Affordable Housing Act of 7 August 2023]. [Loi du 18 décembre 2015 relative à l'accueil des demandeurs de protection internationale et de protection temporaire, et modifiant la loi modifiée du 10 août 1991 sur la profession d'avocat](#).

86 [Youth housing loan programme a measure for Serbia's future](#), Government of the Republic of Serbia, 2024.

87 Housing supplements are regulated by the Social Insurance Act, Socialförsäkringsbalk (2010:110). [Housing supplement](#), Swedish Social Insurance Agency website, 2025.

88 [Gençlik ve Spor Bakanlığı Yurt Hizmetleri Yönetmeliği \(09.04.2021 tarihli ve 31449 sayılı Resmî Gazete\)](#) [Ministry of Youth and Sports Regulation on Dormitory Services (Official Gazette of the Republic of Türkiye dated 09/04/2021, No 31449)].

89 [Financial Support in Aftercare](#), Tusla – Child and Family Agency, 2017; [Student Accommodation Assistance](#), Government of Ireland: Department of Further and Higher Education, Research, Innovation and Science, 2024 (last updated on 16 December 2025).

90 Please see footnote 60.

5.2.1 Students' housing insecurity

That students represent the most frequent target group of national policies is no surprise considering that they are among the groups of young people most at risk of housing deprivation and insecurity. Firstly, the majority of young people up until 22 years of age are engaged full-time in learning activities and are not on the labour market ⁽⁹¹⁾. If not sustained by support from their parents, students encounter serious difficulties in affording housing. In addition, moving to another town, region or country for studying increases living costs. This situation can discourage prospective students who cannot afford such costs and is a potential barrier to continuing education ⁽⁹²⁾. Students who move away from their place of origin can be more vulnerable to housing deprivation than those who remain in the parental home ⁽⁹³⁾.

Housing instability among students can result in lower educational outcomes ⁽⁹⁴⁾. On one hand, devoting time and energies to securing housing distracts students from their learning activities. On the other, the toll of housing deprivation on mental and emotional well-being prevents many from focusing on their studying and training paths.

To counter these risks, about two thirds of European countries have devised forms of support to students to access affordable housing (Figure 8). In the remaining one third, policy documents that specifically address students do not exist.



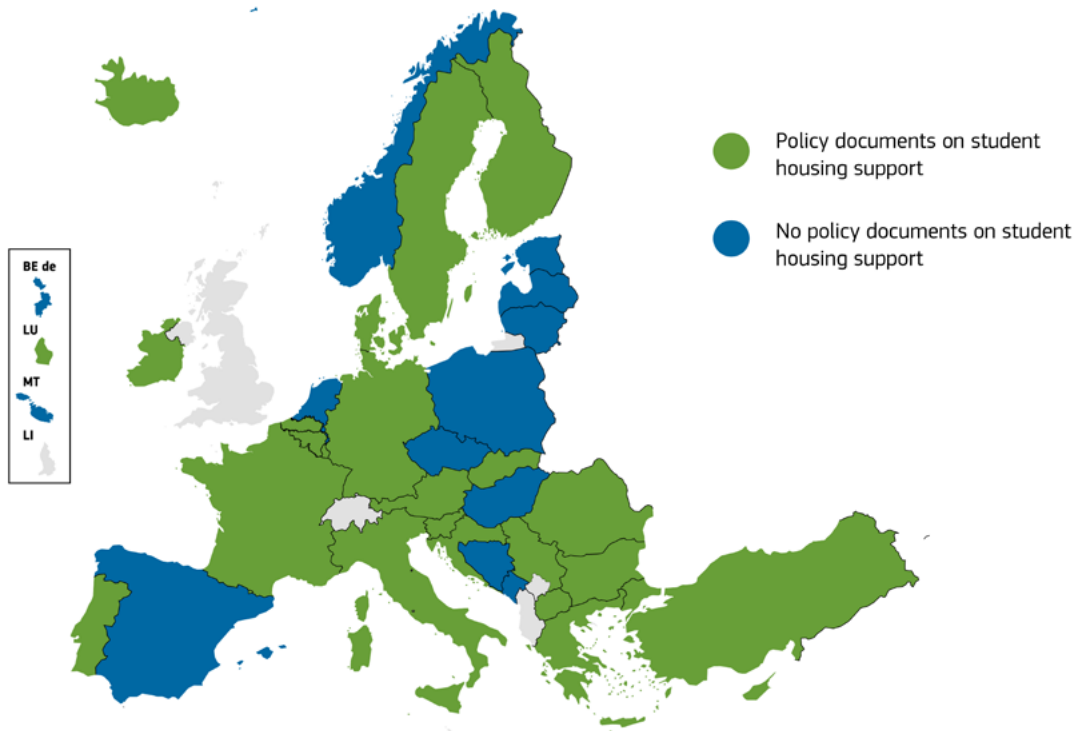
91 [Statistics Explained – Participation of young people in education and the labour market](#), Eurostat, 2024.

92 [Education and Training Monitor 2024 – Vocational education and training](#), European Commission: Directorate-General for Education, Youth, Sport and Culture.

93 [International student housing: How are exchange students in Europe navigating the housing crisis?](#), Erasmus Student Network and European Students' Union, 2023.

94 Kornbluh, M., Wilking, J., Roll, S. and Donatello, R. (2022) 'Exploring housing insecurity in relation to student success', *Journal of American College Health*, 72(3), pp. 680–684. Available at: <https://doi.org/10.1080/07448481.2022.2068016>; Kahlmeter, A. (2020) 'Does housing instability matter for youths' educational attainment? Findings from Swedish longitudinal register data', *Acta Sociologica*, 64(2), pp. 215–229. Available at: <https://doi.org/10.1177/0001699320939629>.

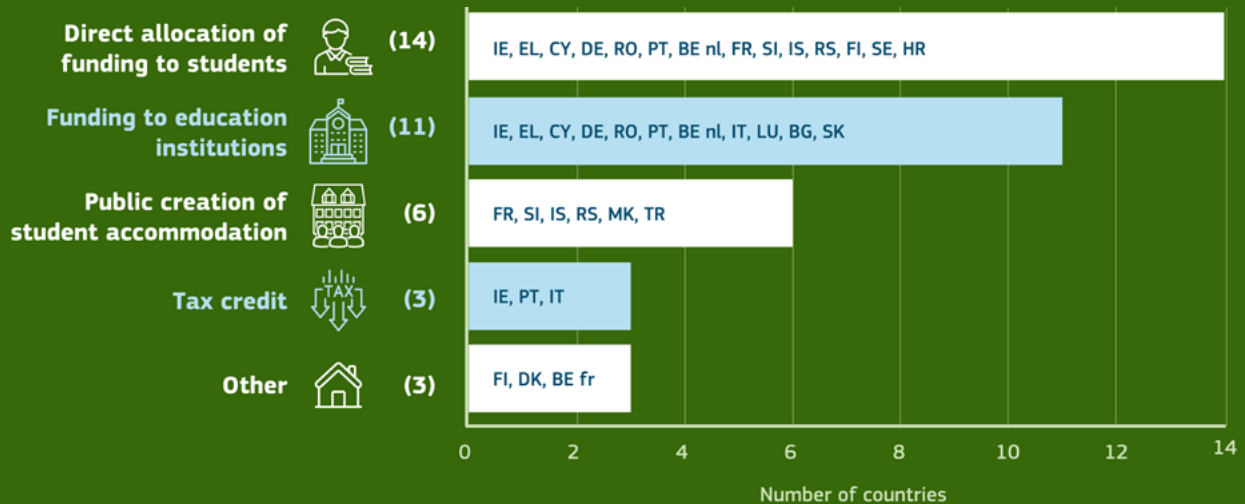
Figure 8: National policies supporting student housing, 2025



Source: Youth Wiki.

The types of measures implemented across European countries are varied, as illustrated by Figure 9.

Figure 9: Measures supporting student housing by type and frequency, 2025



Source: Youth Wiki.

Note: Figure 9 illustrates the main measures set by national policies. Measures are listed according to their frequency in countries' national legislation. Categories are not exclusive: countries can provide several types of measures either in the same policy or in different ones. For details about the measures each country has adopted, please see Figure 9 in the Annex.

One of the most common forms of support is the **direct allocation of funding** specifically for housing, existing in 14 countries. Funding can take the form of regular housing allowances (e.g. once a month) or grants that are paid in one instalment. Housing allowances and grants can be used by students to rent accommodation on the private market or places in university dormitories and residences. The allocation of these forms of funding for housing is conditional upon meeting certain requirements that usually concern the level of students' resources, that of their families and their mobility status (i.e. the distance between the original place of residency and where the student lives).

In Germany, the Federal Education and Training Assistance Act (Bundesausbildungsförderungsgesetz) regulates individual financial assistance for students and young people in training. The total amount includes a housing allowance paid to students and trainees younger than 45 when commencing study and training. Eligibility for the allowances depends on the income of the student that, in 2025, may not exceed EUR 6 672, their financial assets and the income of the parents or spouse (95).

An equally common form of housing support for students is the devolution of **public funding to education institutions** (mainly universities) to build and maintain student accommodation, as is the case in 11 countries. This approach ensures the availability of dwellings for students and their affordability, since their rent is kept below the market level. It also guarantees a standard level of quality as the dormitories' facilities are managed by the education institutions.

The Flemish Community of Belgium allocates public funds to support the creation of student accommodation (*basiskoten* – simple student rooms without a private kitchen or bathroom) by higher education institutions. Two funding mechanisms exist. The first consists of interest-free loans to universities to acquire land or renovate existing buildings to create new student accommodation. A second mechanism sees direct land purchase by Vlaamse Maatschappij voor Sociaal Wonen (Flemish Social Housing Company) which is then leased to universities or housing associations (96).

In six countries, student dormitories and residences can also be created and maintained **directly by public institutions**. In this case, it is the direct responsibility of the government administration to set the eligibility criteria, the fees and the targeted groups in the student population.

In Türkiye, the national dormitory system for university students is fully financed by the central government (97). The Ministry of Youth and Sports receives an annual allocation from the national budget to operate and expand dormitory services. Students apply online, and placement is decided based on academic enrolment and social criteria. Fees are subsidised, and vulnerable groups such as orphans, students with disabilities and earthquake survivors are accommodated free of charge. In 2024, 398 527 students applied and 97.28% were placed in national dormitories, with 37 267 benefiting from free accommodation.

Three countries have introduced specific **tax credits** for rent as part of measures to help students

95 [BAföG – mehr führ dich](#) [Federal Education and Training Assistance Act – more for you] (official website).

96 [Besluit van de Vlaamse Regering tot wijziging van het Besluit Vlaamse Codex Wonen van 2021, wat betreft de uitbreiding van de opdrachten van de VMSW om basiskoten te realiseren](#) [Decision of the Flemish Government amending the Flemish Codex Wonen Decree of 2021 with regard to the extension of the duties of the Flemish Social Housing Company to develop basic student accommodation].

97 [Gençlik ve Spor Bakanlığı Yurt Hizmetleri Yönetmeliği \(09.04.2021 tarihli ve 31449 sayılı Resmî Gazete\)](#) [Ministry of Youth and Sports Regulation on Dormitory Services (Official Gazette of the Republic of Türkiye dated 09/04/2021, No 31449)].

afford housing. In such cases, housing expenses are deducted from their annual taxation or that of their parents, thus making renting less onerous.

The Rent Tax Credit in Ireland offers financial support to students and their families who pay rent, including private rentals, purpose-built student accommodation, and 'digs' (private room in someone's home) arrangements⁽⁹⁸⁾. Students paying rent on purpose-built student accommodation, private rentals or digs are eligible, provided they pay a certain amount of rent and pay income tax. Parents supporting students in digs can claim the credit for their child's rent, as long as tenants are not related to the landlord.

Denmark, Finland and the French Community of Belgium have specific policies in place. In Denmark, it is social housing organisations – relying on partial state funding – that provide youth housing for students enrolled in a secondary or higher education programme at a public education institution or in secondary vocational education. Housing is also provided to young people with socially based housing needs, such as those who are unable to pursue regular studies due to social and economic circumstances⁽⁹⁹⁾. In Finland, the investment grant under the Act on Subsidies for Improving the Housing Conditions of Special Groups (1281/2004) helps non-profit student housing providers build or renovate affordable rental housing for students⁽¹⁰⁰⁾. It covers a portion of project costs – typically up to 15% for student housing – when combined with an interest-subsidy loan. The grant ensures that new

or improved student dwellings remain reasonably priced and reserved for students for at least 20 years, supporting long-term access to affordable, good-quality student accommodation. A decree in the French Community of Belgium sets out ad hoc rules for students' leases (*bail étudiants*)⁽¹⁰¹⁾, which differ from those governing standard leases. Indeed, the decree establishes more advantageous arrangements in terms of duration (one year instead of nine), subletting (permitted if the landlord is informed) and security deposit (maximum two months). Students' leases can only be granted to students upon presentation of proof of enrolment in an education programme.

5.2.2 Young people experiencing homelessness and those at risk

Young people are more exposed to the risk of poverty and social exclusion than older age groups, making them particularly vulnerable to homelessness⁽¹⁰²⁾. This condition is often exacerbated by a combination of factors such as unemployment, lack of family support, poverty and age-specific challenges like mental health issues and barriers to accessing stable housing. As a result, many young individuals find themselves in precarious living situations, with some ultimately losing their homes.

These young people are among those most in need of targeted social interventions that provide not only immediate shelter but also housing stability. Although several studies⁽¹⁰³⁾ indicate a rising number of young people experiencing homelessness across Europe, collecting data on the true numbers of homeless young people remains difficult due to the prevalence of hidden homelessness and the absence of coherent data collection methodologies⁽¹⁰⁴⁾.

98 [Housing for All – a New Housing Plan for Ireland](#), Government of Ireland: Department of Housing, Local Government and Heritage, 2021.

99 [Vejlledning om udlejning af almene boliger](#) [Guidance on the rental of public housing], Government of Denmark: Ministry of Social Affairs and Housing, 2024.

100 [Act on Subsidies for Improving the Housing Conditions of Special Groups – December 30, 2004/1281](#).

101 [Décret du 15 mars 2018 relatif au bail d'habitation](#) [Decree of 15 March 2018 concerning residential tenancy agreements].

102 [The situation of young people in the European Union – EU youth report 2024](#), European Commission / EACEA / Youth Wiki, 2025.

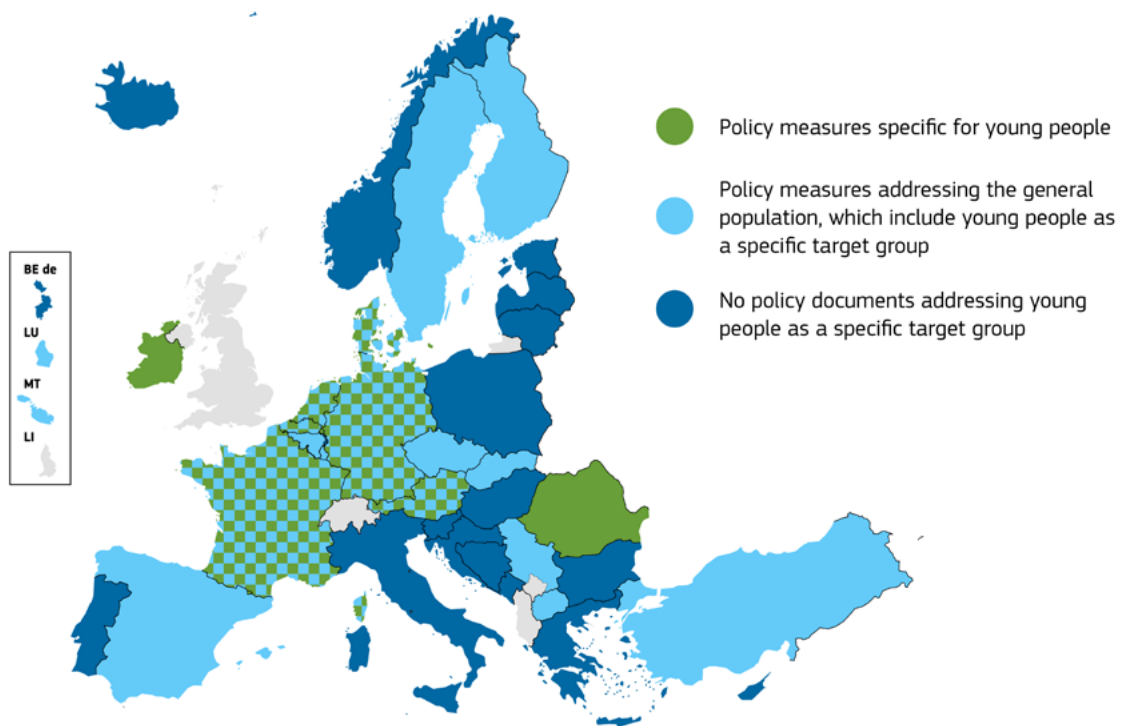
103 [Ending youth homelessness in cities](#), Eurocities, 2023; Busch-Geertsema, V., Benjaminsen, L., Filipovic Hrast, M. and Pleace, N. (2014) *Extent and Profile of Homelessness in European Member States: A Statistical Update*. Brussels: FEANTSA. Available at: <https://www.feantsa.org/files/Observatory/Comparative-Studies/4/Comparative-Studies-4-Full-Report.pdf>.

104 [Data Collection Systems and Homelessness in the EU – An Overview](#), European Commission: Directorate-General for Employment, Social Affairs and Inclusion: Develtere, P., 2022.

To reduce the number of young people living on the streets and ensure they have access to safe housing, it is essential for national policies to prioritise both the prevention and resolution of youth homelessness. Moreover, recognising youth homelessness as a distinct category can also enable more targeted and effective policy responses, better addressing the specific challenges young people face when experiencing housing instability.

This section presents key national policy measures focused on preventing and addressing youth homelessness. It begins by assessing whether participating countries have dedicated policies targeting young people or broader strategies that recognise youth as a distinct group. It then outlines the main measures in place to prevent and tackle youth homelessness, providing examples from selected countries.

Figure 10: National policies aimed at preventing and combating youth homelessness, 2025



Source: Youth Wiki.

Figure 10 illustrates the European countries that report having national policy documents aimed at preventing and/or addressing youth homelessness. According to the data, 11 countries have general policy frameworks that address the entire population, within which young people are identified as a specific target group. In contrast, Ireland and Romania are the only countries which have policies that explicitly focus on young people as a distinct group (in the second country, the focus is on young people leaving institutional care). Five countries (Denmark, Germany, France, the Netherlands and Austria) and the Flemish Community of Belgium report having both types of policy documents: those specifically targeting youth and those addressing the broader population while including youth as a subgroup. Seventeen countries report having national homelessness policies, but these do not specifically identify young people as a distinct target group for preventing youth homelessness.

Among the countries that have developed targeted policies, Ireland offers one example of how youth homelessness can be addressed through specific national measures.

The Youth Homelessness Strategy 2023–2025⁽¹⁰⁵⁾ in Ireland is a national, whole-of-government initiative led by the Department of Housing, Local Government and Heritage, aimed at addressing and ultimately ending homelessness among young people aged 18 to 24. The strategy is built around three core objectives: prevention, improved experience and exits from homelessness.

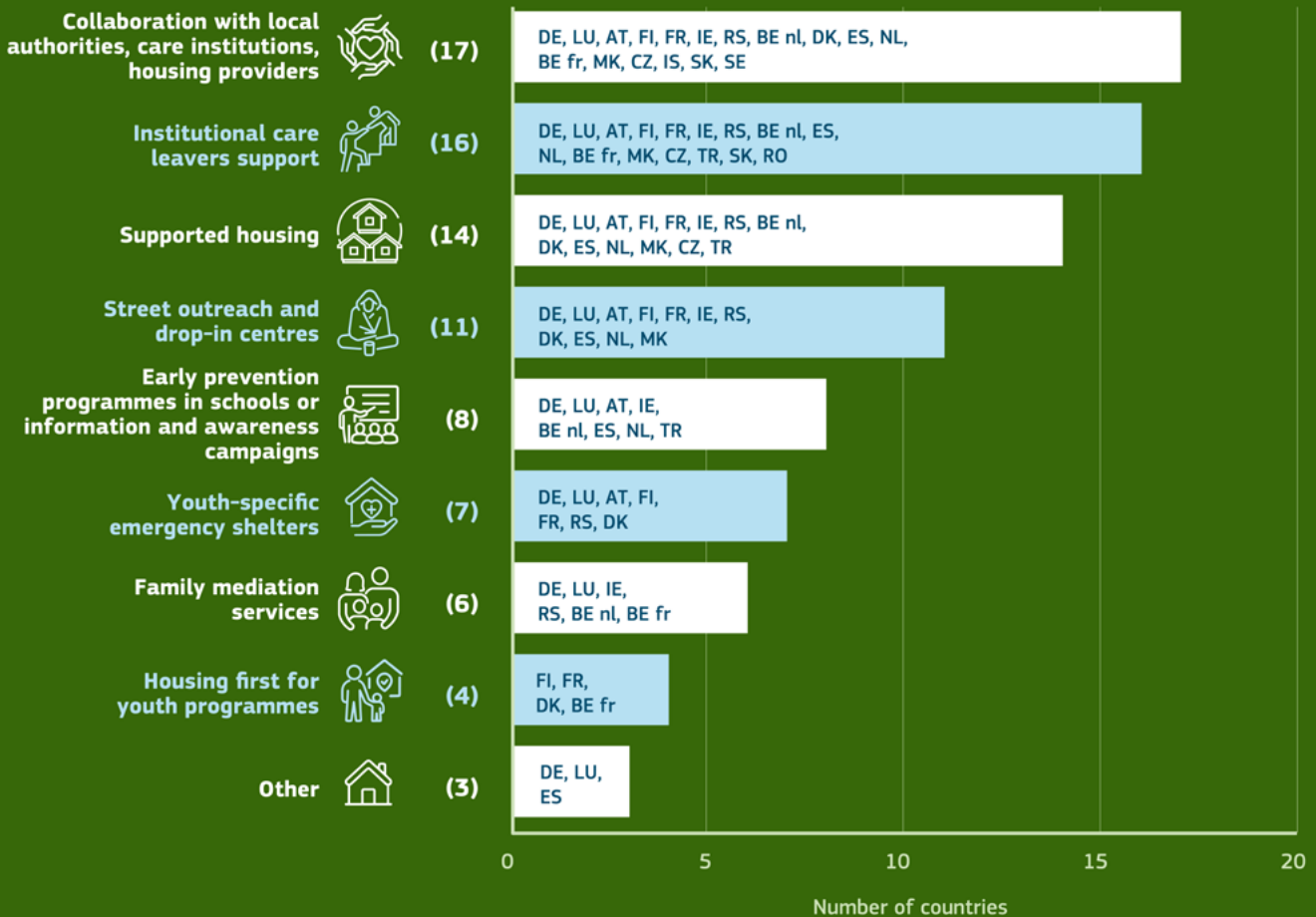
The strategy outlines 27 targeted actions, many of which focus on vulnerable subgroups such as care leavers, LGBTIQ+ youth and those with complex needs. It emphasises interagency collaboration, recognising that young people experiencing homelessness often face overlapping challenges in areas such as health, education and employment.

To complement the strategy, a Youth Supports Guide was developed to provide young people with clear, accessible information on available services⁽¹⁰⁶⁾. This guide includes resources on social welfare and financial support, housing options, employment and education support, along with health and childcare support.

105 [Youth Homelessness Strategy](#), Government of Ireland: Department of Housing, Local Government and Heritage, 2022 (last updated on 25 April 2025).

106 [Supports Guide for Young People – Information on supports and services in Ireland](#), Government of Ireland: Housing Agency, 2025.

Figure 11: Measures to prevent and/or combat youth homelessness, 2025



Source: Youth Wiki.

Note: Figure 11 illustrates the main measures set by national policies. Measures are listed according to their frequency in countries' national legislation. Categories are not exclusive: countries can provide several types of measures either in the same policy or in different ones. For details about which measures each country has adopted, please see Figure 11 in the Annex.

The type of measures implemented by countries can be divided into those aimed at preventing youth homelessness and those which directly address the issue.

The most common measure to prevent youth homelessness is **collaboration with local authorities, care institutions and housing providers**, as reported by 17 countries. Effective prevention and response rely on strong collaboration among these actors, enabling them to deliver coordinated support that addresses the diverse needs of young people at risk of homelessness.

A Way Home – Opgroeien is the **Flemish** adaptation of the global A Way Home

movement, designed to prevent and end youth homelessness through coordinated local action and systemic reform. Coordinated by the Flemish agency Opgroeien, the initiative fosters local coalitions that include municipalities, care providers, housing services and young people themselves. These coalitions work collaboratively to co-create sustainable, youth-centred solutions.

The programme emphasises early intervention, aiming to identify and support vulnerable youth before they fall into homelessness. By focusing on stable housing and integrated support, the initiative ensures that housing is not treated in isolation

but is combined with access to education, employment, mental health services and community connections.

Through this model, A Way Home – Opgroeien seeks to transform local systems, making them more responsive, inclusive and effective in supporting youth at risk of homelessness ⁽¹⁰⁷⁾.

Sixteen countries have in place specific measures for **young people leaving institutional care** as another common measure to prevent youth homelessness. This transition typically occurs around the age of 18, a time marked by numerous significant life changes. Passing through this period can be especially challenging when done alone, as young people often lose the guidance and support of their care workers. This transition places young people leaving alternative care systems at risk of homelessness, as they often lack both family support and the financial means to live independently.

In Romania Law No 272/2004 on the Protection and Promotion of the Rights of the Child includes provisions to support young people aged 16 to 26 who are in foster care or transitioning out of it. By recognising the challenges these youths face, especially in securing stable housing without family support, the law aims to facilitate their transition to independent living through:

- access to housing, particularly via support in renting on the private market;
- financial assistance to help cover rent and housing-related costs;
- counselling and guidance to support independent living and navigating the housing market.

These measures reflect the state's responsibility to ensure an adequate standard of living for all children and young people under its care ⁽¹⁰⁸⁾.

Another preventive measure is **supported housing**, which refers to a housing model that provides young people at risk of homelessness with safe, stable accommodation together with personalised support services. These services are designed to foster independent living skills, promote emotional and psychological recovery and facilitate a successful transition into adulthood. In 14 European countries, measures are in place to implement this model as a way to prevent youth homelessness and promote social inclusion.

The European Social Fund Plus programme **JUGEND STÄRKEN: Brücken in die Eigenständigkeit (2022–2028) in Germany** targets vulnerable youth aged 14 to 26, including those experiencing or at risk of homelessness. Funded by the European Social Fund Plus and coordinated by the Federal Ministry for Education, Family Affairs, Senior Citizens, Women and Youth, the programme supports 75 municipalities in providing long-term socio-pedagogical assistance. A central focus of the programme is stabilising housing situations amid a tight rental market. To address this, 24 municipalities are piloting innovative housing models, including Housing First, which prioritises rapid access to permanent housing combined with tailored support services. The programme also integrates housing support within its core modules, offering street outreach, low-threshold counselling and case management to help young people secure and maintain stable housing. As of February 2025, 103 projects have engaged with over 12 000 young people, nearly 4 000 of whom have reported homelessness or housing exclusion ⁽¹⁰⁹⁾.

Early prevention programmes in schools, along with information and awareness campaigns, play a crucial role in preventing youth homelessness. These initiatives, reported by eight countries, educate

107 [Dak- en thuisloosheid aanpakken bij jongvolwassenen – A Way Home](#) [Tackling homelessness among young adults – A way Home], Government of Flanders, Belgium: Opgroeien (Growing Up).

108 [Legea nr. 272/2004 privind protecția și promovarea drepturilor copilului](#) [Law No 272/2004 on the protection and promotion of children's rights].

109 [JUGEND STÄRKEN: Brücken in die Eigenständigkeit](#) [Youth Strengthening: Bridges to Independence], Government of Germany: Federal Ministry for Education, Family Affairs, Senior Citizens, Women and Youth.

students and young people about the factors that can lead to homelessness and empower them with knowledge about available resources and support services. By raising awareness, these programmes help to identify young people at risk and to intervene in a timely manner.

In 2023, the **Dutch Minister of Education** launched an action plan to prevent early school leaving, particularly in vocational secondary education (*middelbaar beroepsopleiding*), as a strategy to reduce youth homelessness. The plan targets young people at risk of dropping out, especially those turning 18 and transitioning into adulthood, which affects their care and financial responsibilities. Key measures include:

- early identification of at-risk students by schools and municipalities;
- personal mentorship to support students with minor or emerging issues;
- collaboration between schools and care organisations for complex cases;
- flexible learning pathways tailored to students with practical preferences or caregiving duties.

Implementation is carried out regionally through partnerships among municipalities, schools and care providers, with training provided for professionals ⁽¹¹⁰⁾.

Family mediation services are reported by six countries as a tool for reducing the risk of youth homelessness. These services support young people and their families in improving communication, resolving conflicts and reaching solutions. The primary aim is to strengthen family relationships and reduce tensions that might otherwise lead to a young person leaving home without the capacity to afford a dwelling alone.

The Youth Assistance Service (*Service d'Aide à la Jeunesse (SAJ)*) in the **French community of Belgium** provides support to children, young people and families facing difficulties. It plays a key role in preventing youth homelessness through the following measures.

- **Personalised support.** SAJ offers tailored assistance to young people in danger or in difficult situations, helping them remain safely within their family or find stable alternatives.
- **Protective interventions.** The service intervenes when a minor's well-being is at risk, aiming to resolve situations that could lead to a young person being forced to leave home.
- **Available services.** These include adoption support, open environment assistance, family accompaniment and judicial follow-up.
- **User rights.** Individuals seeking help from SAJ have the right to access their personal records, with the exception of confidential information, ensuring transparency and trust ⁽¹¹¹⁾.

In addition to measures aimed at preventing youth homelessness, European countries have also implemented initiatives that directly address the issue of young people living on the streets. For example, 11 countries report measures aimed at strengthening **street outreach and drop-in centres**, which provide direct support to young people experiencing homelessness. Outreach teams engage with youth in public spaces, offering immediate assistance, building trust and connecting them to services like shelter, healthcare and housing. Drop-in centres offer safe environments where young people can access basic needs without formal appointments or conditions. These services play an important role in combating homelessness because they reach youth who may not seek help on their own, offering early intervention and creating pathways toward stability and independence.

110 [Werkagenda mbo 2023-2027](#) [Vocational Secondary Education (MBO) Work Agenda 2023-2027], Government of the Netherlands.

111 [Le Service d'Aide à la Jeunesse \(S.A.J.\)](#) [Youth Assistance Service (S.A.J.)], Wallonie-Bruxelles Enseignement.

In **Finland**, the Programme to Eradicate Long-Term Homelessness by 2027, which recognises young people as a special target group, aims to create synergies and collaboration between homelessness work and various outreach services, including the following:

- **Street work.** Trained professionals engage directly with young people in public spaces, such as parks, train stations or urban centres, where they may be sleeping rough or spending time. The goal is to build trust, offer immediate support and connect them with relevant services before their situation worsens.
- **Mobile social work.** Social workers operate from mobile units that travel to areas where vulnerable youth are known to be, providing on-the-spot assistance. These units reduce barriers to access by bringing services directly to the individual, especially those who may be reluctant or unable to visit traditional service centres.
- **Targeted interventions.** Finland also implements specialised initiatives aimed at specific subgroups, such as care leavers, youth with mental health challenges or those involved in the justice system, and in environments where the risk of homelessness is particularly high. These efforts are designed to be responsive and tailored, ensuring that support is both relevant and effective ⁽¹¹²⁾.

In addition, seven countries report measures offering **youth-specific emergency shelters**. These shelters are safe, temporary housing facilities designed exclusively for young people experiencing homelessness or housing crises. They provide not only a secure place to stay but also support services

tailored to young people's needs. These services often include counselling, assistance with accessing education or employment, life skills training and recommendations for longer-term housing options. The goal is to offer an immediate and safe shelter while helping young people stabilise their situation and move toward independent, permanent housing.

In **Luxembourg**, a range of targeted measures form part of the national strategy to prevent and address youth homelessness. These include the provision of emergency accommodation and tailored support services for young people in crisis.

- **Office national de l'enfance (ONE).** As part of the national child protection framework, ONE provides support and protection for children and young people in distress, helping to prevent homelessness through early intervention and family support including temporary placement in specific housing services (Service Logement En Milieu Ouvert) or foster care when needed ⁽¹¹³⁾.
- **Péitrusshaus Shelter.** This centre offers short-term emergency accommodation (5–10 days) for individuals under 21 who are experiencing crisis situations. Trained staff provide immediate care, guidance and help to stabilise the young person's situation ⁽¹¹⁴⁾.
- **Pupils aged 18 to 30 who are in distress** may receive a school retention grant (*subvention de maintien scolaire*) through the SePAS (Service psycho-social et d'accompagnement scolaires) of their school. This financial support helps cover housing and rent costs for pupils experiencing psycho-social difficulties and needing to live independently ⁽¹¹⁵⁾.

112 [Homelessness reduced with long-term cooperation](#), Government of Finland: Ministry of the Environment.

113 [Office national de l'enfance \(ONE\)](#) [National Office for Children] (official website).

114 [Péitrusshaus](#), Fondation SOLINA.

115 [Subvention du maintien scolaire](#), Centre psycho-social et d'accompagnement scolaires.

- **Emergency accommodation vouchers (*bon d'hébergement d'urgence*)** provide young adults in crisis with a safe temporary place to stay in any youth hostel across the country. They are distributed by the SePAS, social offices, the ONE, and youth housing services accredited by the Ministry of Family Affairs, Solidarity, Living Together and Reception of Refugees ⁽¹¹⁶⁾.

Finally, the **housing first for youth (HF4Y) programmes** ⁽¹¹⁷⁾ have the joint goal of preventing and combating youth homelessness. HF4Y is a rights-based intervention targeting young people aged 13 to 24 who are experiencing homelessness or are at risk of becoming homeless. One of its primary goals is to prevent youth homelessness or support young people in exiting homelessness quickly. HF4Y is specifically designed to meet the developmental needs of adolescents and young adults by providing immediate access to safe, affordable and appropriate housing, along with age-appropriate supports. These supports focus on health and well-being, life skills, education and employment engagement and social inclusion. HF4Y programmes offer rapid access to housing without preconditions, such as securing employment, enrolling in job agencies, abstaining from substance use or re-entering education. This approach recognises housing as a fundamental human right and a foundation for stability and growth.

In Denmark, the HF4Y model has been specifically adapted to better address the unique needs of young people, with a particular emphasis on early identification and

outreach. The model has been implemented in four municipalities, yielding promising results. Over a 15-month period, 113 young people received HF4Y support. Approximately half of them were at risk of homelessness, while the other half were already experiencing it. The HF4Y approach provided these young individuals with immediate access to housing and tailored social support. By the end of the project, most participants had successfully maintained their housing, demonstrating the model's effectiveness in promoting stability and inclusion ⁽¹¹⁸⁾.

Three countries (Germany, Spain and Luxembourg) have identified **other measures** to prevent and combat youth homelessness that fall outside the previously mentioned categories. These include targeted interventions for young homeless people facing gender-based discrimination (e.g. Luxembourg ⁽¹¹⁹⁾ and Spain) and support for unaccompanied minors with refugee status (Germany ⁽¹²⁰⁾).

In Spain, efforts to support homeless youth include targeted protection against violence and discrimination, with particular attention to those affected by gender-based violence, trafficking or exploitation. The approach emphasises comprehensive care, combining housing support with guidance, training and employment services. These measures aim to foster the social and professional inclusion of young people experiencing homelessness, ensuring they receive the necessary tools and support to rebuild their lives in safety and dignity ⁽¹²¹⁾.

116 [Guide des offres pour les jeunes](#) [Guide to offers for young people], Government of Luxembourg: Ministry of National Education, Childhood and Youth, 2021.

117 [What is housing first for youth](#), Housing First Europe Hub.

118 [Housing First for Unge: Evaluering af et modningsprojekt i fire kommuner](#) [Housing First for Young People: Evaluation of a Pilot Project in Four Municipalities], VIVE – The Danish Center for Social Science Research and PricewaterhouseCoopers (PwC) Denmark, 2022.

119 [Night shelter for women](#), Hëllef um Terrain.

120 [Sozialpädagogisch betreutes Jugendwohnen für unbegleitete, minderjährige Geflüchtete](#) [Socio-pedagogically supported youth housing for unaccompanied underage refugees], Internationaler Bund.

121 [National Strategy to Combat Homelessness in Spain 2023-2030](#), Government of Spain: General Directorate for Family Diversity and Social Services, 2023.

5.3. Policies' objectives

The objectives of the measures on youth housing in place across European countries are varied. The type of challenges encountered by young people in securing housing, the characteristics of the housing markets and the amount of resources available for public interventions are among the factors that influence the degree and content of national policies. However, common traits and objectives across different national policies can be identified, which allow for developing a mapping of the main approaches followed by countries.

The section starts with an overview of the policies that financially support young people in accessing housing, by describing measures that facilitate renting and buying, as well as social housing allocation. It then proceeds to discuss the main quality standards set by national policies to ensure the adequacy of youth accommodation.

5.3.1 Financial support and social housing

Across Europe, especially in urban areas, housing prices have increased faster than incomes in recent years ⁽¹²²⁾. This has resulted in a barrier to accessing the housing market for many young people. In this context, public interventions can compensate for market inequalities by ensuring that young people are not excluded from decent housing due to skyrocketing prices and housing shortages. In this light, financial support from the state to acquire housing can contribute to the social and economic inclusion of young people by providing them with the foundations to fully participate in society.

The next three sections look into the public support available to young people in accessing accommodation, either by renting, buying or accessing social housing. National policies are analysed from a comparative perspective that allows for identifying patterns in how governments address the housing challenges affecting young Europeans ⁽¹²³⁾.

Support for private renting

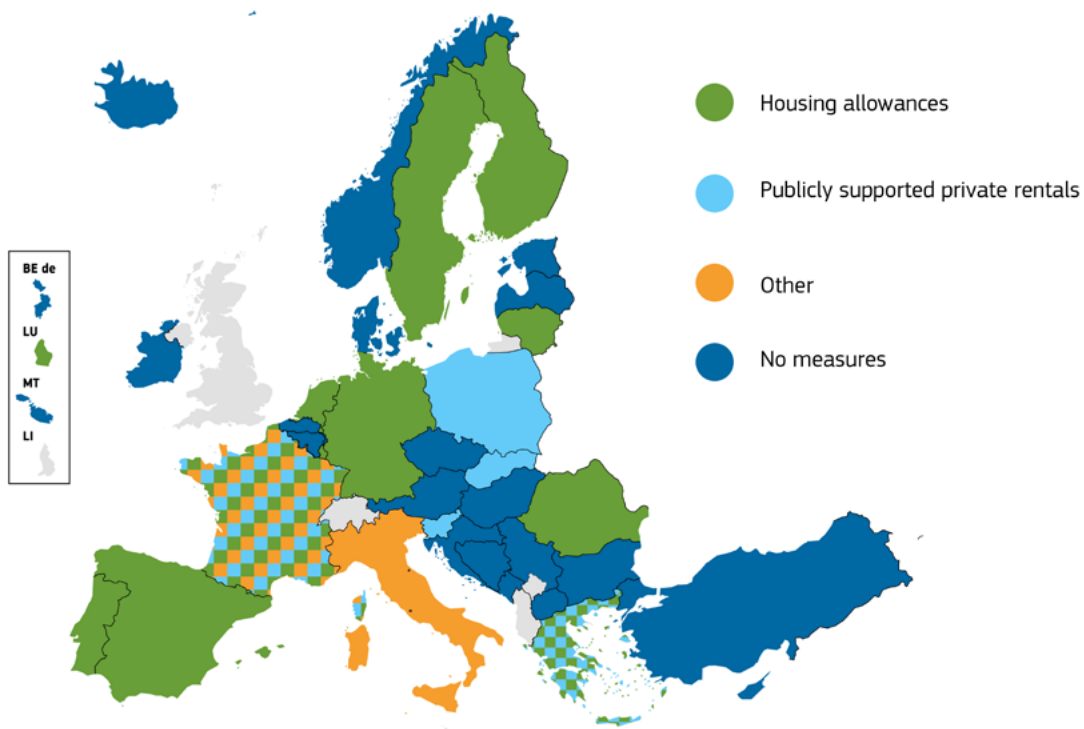
Leaving the parental home is an important stepping stone in the transition to independence. A more flexible housing solution than buying, renting appeals to those who experience geographical mobility, either for studying or for working, along with other circumstances that may require flexible arrangements. Moreover, being a lighter financial commitment than buying, renting is common among young people since they often lack enough capital to afford a down payment to take out a mortgage.

However, renting can also pose challenges to young tenants. High rents, especially where housing supply is limited such as in urban areas, can cause an imbalance between one's earnings and living costs (i.e. a situation of housing cost overburden, discussed in Section 4). This might negatively impact the living conditions of young people or force them to choose cheaper accommodation of inadequate quality. In extreme cases, the inability to afford rent can lead to eviction.

To counter these threats, 15 European countries have policy measures supporting young people in renting, while in 21 countries policy measures are not present (Figure 12).

122 [Brick by Brick: Building Better Housing Policies](#), OECD, 2021a.

123 As indicated earlier, it is important to note that, while public housing policies for the general population exist in all countries, the analysis focuses only on those that identify young people as a specific target group.

Figure 12: Measures to support young people renting property, 2025

Source: Youth Wiki.

Eleven countries implement **housing allowances**. They consist of financial benefits provided by public authorities to help individuals or households cover the cost of renting in the private market. Allowances aim to reduce housing costs and ensure access to adequate housing, particularly for low-income or vulnerable groups. They are typically paid directly to the tenants and are calculated based on various factors such as income, rent level and local housing costs.

Sweden administers a means-tested housing allowance, designed to support young individuals under 29 who have low income and struggle to pay rent. The programme sets a housing cost threshold that amounts at a monthly rent of EUR 170. The maximum monthly subsidy is capped at EUR 123 ⁽¹²⁴⁾.

124 [Housing allowance for young people \(younger than 29\)](#), Swedish Social Insurance Agency, 2025.

Publicly supported private rental (in place in five countries) involves public authorities facilitating access to private rental dwellings, often vacant ones, and offering them at sub-market rents, usually in combination with arrangements involving rent guarantees ⁽¹²⁵⁾, property management ⁽¹²⁶⁾ support or renovation subsidies ⁽¹²⁷⁾.

In Greece, the Kalypsi programme (Πρόγραμμα Κάλυψη) ⁽¹²⁸⁾ converts private homes that were previously allocated to individuals applying for international protection (asylum seekers) into affordable housing for vulnerable young adults aged 25–39, who are beneficiaries of the minimum guaranteed income. Tenants live rent-free for a maximum of three years and also receive coverage for relocation and household transport costs. Landlords benefit from guaranteed rent payments and compensation for property damages during tenancy.

France and Italy have set up measures that do not fall in any of these two categories (housing allowances and support to access private renting). France administers the Loca-Pass scheme which provides zero-interest loans to cover security deposits to young people under 30 years of age undergoing vocational training and working students ⁽¹²⁹⁾. The Italian Bonus Affitto Giovani, described in Section 5.2, enables individuals between 20 and 31 years of age whose total annual income does not exceed EUR 15 493.71 to benefit from a 20% tax reduction on the annual rent, up to a maximum of EUR 2 000 per year, for the first four years of the lease agreement ⁽¹³⁰⁾.



125 A rent guarantee (also called security deposit) is a financial deposit held by a landlord to cover potential damages or unpaid rent by the tenant.

126 Property management consists of a range of services provided to owners and tenants, including administrative tasks like lease drafting, maintenance coordination, tenant screening, rent collection and ensuring legal compliance.

127 Renovation subsidies are financial aids from governments and institutions to help cover the costs of building renovations and energy-saving projects.

128 [Πρόγραμμα Κάλυψη](#) [Kalypsi programme], Government of Greece, 2023.

129 [Loca-pass](#), Action Logement.

130 [Legge 30 dicembre 2021, n. 234](#) [Law of 30 December 2021, No 234].

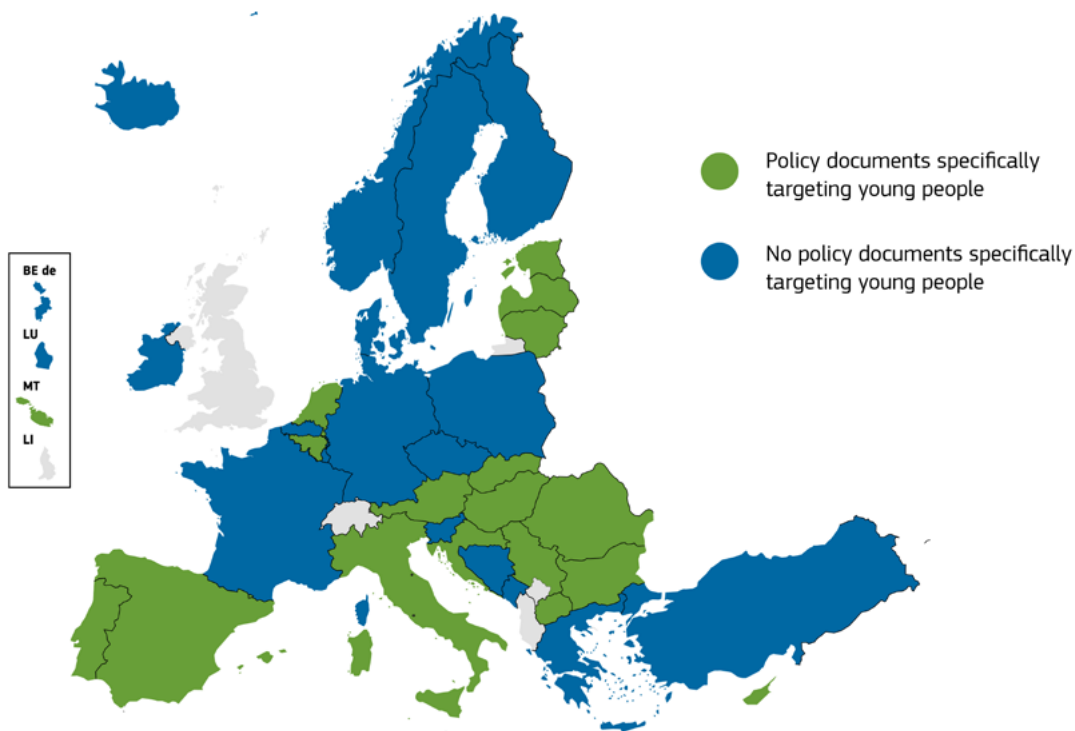
Support to buy

Buying a property represents an important step in the life of a young person. Compared to renting, buying provides a more stable living environment, avoiding the insecurity of rent increases and limiting the possibility of eviction, while building personal capital. However, buying does not come without risks. This is particularly true in the vast majority of cases when financial credit is necessary to purchase a

dwelling, often a necessary choice for many young people who cannot afford to buy outright. For them, debt can represent a bigger challenge than for the overall population, because of the instability they often experience in the labour market and the low wages they tend to earn ⁽¹³¹⁾.

To counter these risks, about half of European countries have introduced measures to help young people afford the purchase of their home (Figure 13).

Figure 13: Policy measures supporting young people buying a property, 2025

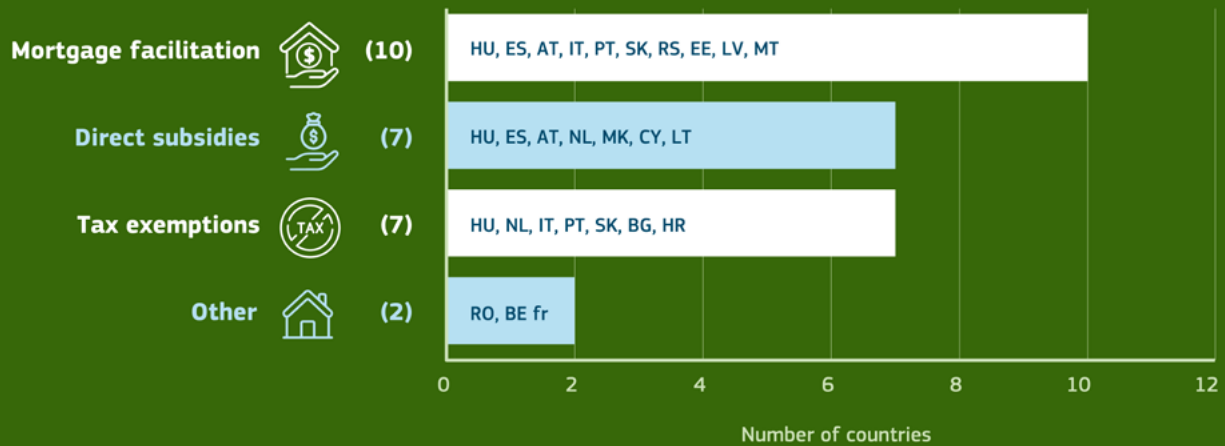


Source: Youth Wiki.

Note: Poland and Slovenia: official documents exist but the measures envisaged are not implemented.

Figure 14 illustrates the main measures set by national policies.

131 Filandri, M., Pasqua, S. and Tucci, V. (2025) 'Housing tenure and subjective poverty among young European adults: The role of rent regulation', *Journal of European Social Policy*, 35(4), pp. 332-348. Available at: <https://doi.org/10.1177/09589287241313430>.

Figure 14: Measures supporting young people in buying a property by frequency, 2025

Source: Youth Wiki.

Note: Measures are listed according to their frequency in countries' national legislation. Categories are not exclusive: countries can provide several types of measures either in the same policy or in different ones. For details on the measures established by each country, please refer to Figure 14 in the Annex.

Mortgage facilitation is the most frequent type of financial support for the acquisition of a property (10 countries). This can take two main forms. The first is providing a state guarantee for the opening of a mortgage with a financial institution (six countries). Since many young people do not have financial solidity to obtain a credit line, state guarantees cover the risk of potential insolvency.

The KredEx housing loan guarantee is **Estonia's** main state-backed financial instrument to help people access homeownership in the private market ⁽¹³²⁾. The guarantee enables access to private market housing by transferring risk from individual buyers to the state, encouraging banks to lend to youth target groups who might otherwise be rejected or face higher down payment requirements. The first target group is young families where at least one parent is not older than 35 years of age raising a child up to 16 years of age, or where a parent is not older than 40 years of age raising at least two children up to 16 years of age. The second target group are

young specialists with a maximum age of 35: individuals holding a higher education degree, a secondary specialised qualification or vocational education and with a valid employment contract.

A second form of mortgage facilitation, established in five countries, consists of ensuring advantageous conditions of the loan to make it more affordable.

The 10% deposit scheme introduced in **Malta** in 2020 assists young individuals (21-39) eligible for a home loan but who do not have the liquidity to pay the 10% down payment required when signing the promise of sale ⁽¹³³⁾. The Housing Authority finances the interest incurred on this loan during the whole term while the applicant has 25 years to pay back the deposit. To benefit from this measure, the property value cannot exceed EUR 225 000, and it must be used as the applicant's primary residence only.

132 [Eluasemelaenu käendus](#) [Housing loan guarantee], Estonian Business and Innovation Agency.

133 [The 10% deposit scheme](#), the Housing Authority.

Providing **direct subsidies** is a second modality for facilitating the acquisition of a property (seven countries). In this case, public authorities assign an amount of money – calculated depending on several criteria such as the value of the property and the household situation of the young applicant – that does not have to be repaid.

Cyprus' Housing Subsidy Scheme ⁽¹³⁴⁾ involves providing financial assistance to young couples with or without children, young single-parent families and young individuals up to 41 years of age, for the acquisition of housing with a maximum area of 150 m², in specific areas as defined in the scheme's announcement. The financial assistance amounts to 50% of the total eligible expenditure, subject to a minimum of EUR 20 000. The assistance is granted for the acquisition of a legally owned dwelling for permanent homeownership for at least five years. The maximum amount of assistance depends on certain criteria: a young individual is entitled up to EUR 20 000, a young couple EUR 45 000 and a young family with children up to EUR 50 000.

A last form of state support (in seven countries) is granting **tax exemptions** to young buyers relative to the purchase of a property. This category of measures includes various schemes such as tax credits deductible from income tax declarations, reduced tax rates and full or partial exemption from property transfer tax.

The waiver for transfer tax (*startersvrijstelling overdrachtsbelasting*) came into effect in the **Netherlands** on 1 January 2021⁽¹³⁵⁾. According to the tax relief scheme, a first-time buyer aged 18–34 can qualify for a 0% property transfer tax rate on the purchase of a home they intend to live in as their main

residence, provided the property value does not exceed EUR 225 000 in 2025.

Romania and the French Community of Belgium offer forms of support that do not pertain to any of the modalities described above. In Romania, two laws (Law No 15/2003 and Law No 646/2002), described in Section 5.2, regulate the possibility for young people aged between 18 and 35 to receive plots of land to build their own home ⁽¹³⁶⁾.

The French Community of Belgium provides a loan (le Prêt Jeunes) to help young first-time buyers under 35 years of age to afford a dwelling ⁽¹³⁷⁾. However, the loan does not go towards the mortgage payments but covers the up-front costs of buying a first home (registration duties, notary fees, agency commission charged to buyer, VAT on new build, etc.). The loan has a 0% interest rate and can reach a maximum of EUR 60 000.

Facilitating access to social housing

Social housing is a general term that refers to rental housing owned and managed by the state or by non-profit organisations. In general, its aim is to provide access to affordable housing to those who cannot obtain it in the marketplace. The rents in social housing are usually subsidised or below the market price and eligibility and allocation criteria determine who has access.

As young people often face unaffordable rents in unstable housing markets, social housing provides a convenient option to avoid threats such as overcrowding and homelessness. It offers more stable tenure conditions compared to those in the private market, especially where rent increases are not regulated. Social housing is also typically built in the proximity to services such as transport and schools or universities, thereby facilitating the socio-economic integration of young people at risk of exclusion.

In Europe, 18 countries explicitly target young people in their social housing policies by establishing

134 [Housing Subsidy Scheme for Young Couples and/or Individuals up to 41 Years Old](#), Cyprus's Ministry of Interior, 2024.

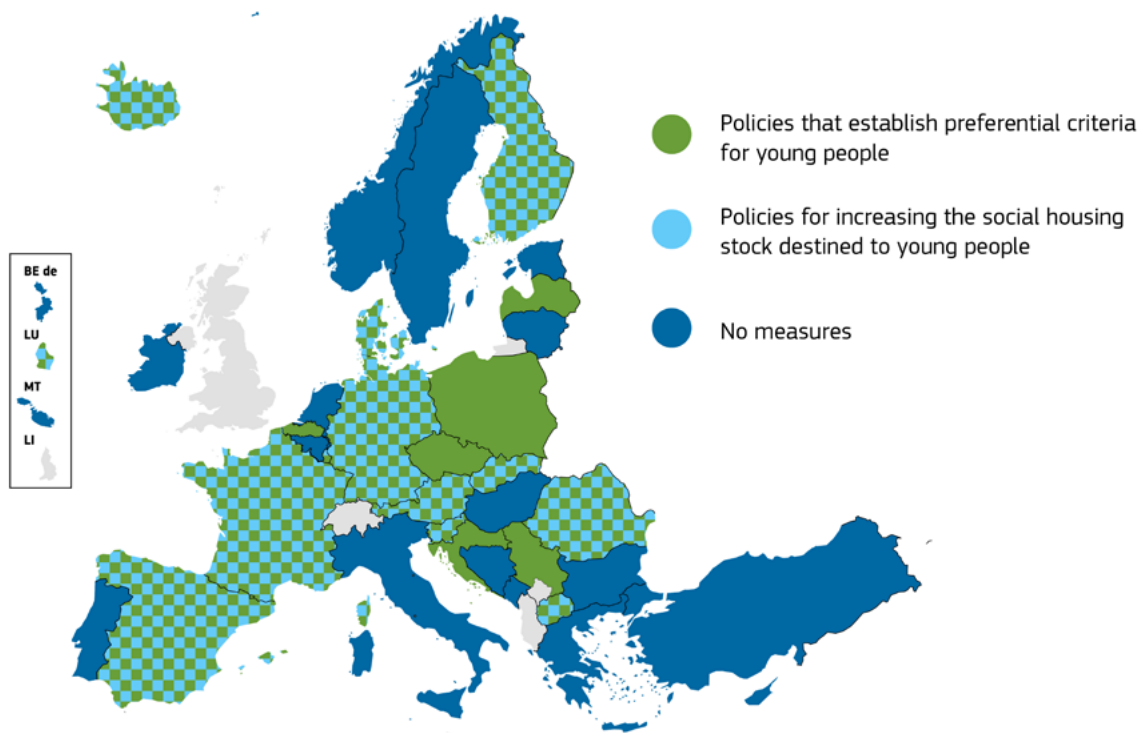
135 [Wanneer kunt u de startersvrijstelling krijgen \(overdrachtsbelasting\)?](#) [When can you get the first-time buyer's exemption (transfer tax)?], Dutch Tax and Customs Administration.

136 [Lege nr. 15 din 9 ianuarie 2003 \(republicată\)](#) [Law No 15 of 9 January 2003 (reissued)] and [Lege nr. 646 din 7 decembrie 2002 \(actualizate până la data de 27 octombrie 2004\)](#) [Law No 646 of 7 December 2002 (updated as of 27 October 2004)].

137 [Un coup de pouce pour les moins de 35 ans!](#) [A helping hand for those under 35!], Fonds du Logement de Wallonie.

preferential criteria to assign accommodation (Figure 15). Among these, 12 have also invested in increasing the social housing stock destined for young applicants.

Figure 15: Existence of policy measures for young people in support to accessing social housing, 2025



Source: Youth Wiki.

All countries where measures exist have established **preferential criteria** for the allocation of social housing that favour young people. Quotas are set for young people in need (e.g. those with low salaries, leaving state care facilities or at risk of homelessness), who are prioritised in the assignment of social housing. Usually, apart from age, prerequisites are based on criteria such as income level, family status and employment situation. Social housing is allocated either directly by the state (central or local institutions) or by organisations that receive public funding for managing social housing facilities. Housing units are typically offered at reduced rents, which can include utility costs. Leases are often concluded when young tenants reach a certain age.

F/P-1674 of North Macedonia is a large state-led social housing programme (whose value is reported at EUR 50.7 million) that provides for the construction of over 1 000 apartments across the country. The programme identifies care leavers, orphans and other young people in vulnerable situations (up to the age of 26) as an explicit eligible category for social housing or housing assistance. Apartments built under the programme are allocated through public calls ⁽¹³⁸⁾.

138 [ГОДИШНА ПРОГРАМА ЗА ИЗГРАДБА, ПРОДАЖБА И ОДРЖУВАЊЕ НА СТАНБЕНИОТ ПРОСТОР ВО СОПСТВЕНОСТ НА РЕПУБЛИКА СЕВЕРНА МАКЕДОНИЈА ЗА 2025 ГОДИНА \(Службен В. на Р.М. бр: 28/2025 од 10.02.2025\)](#) [Annual Program for the Construction, Sale and Maintenance of Residential Property Owned by the Republic of North Macedonia for 2025 (Official Gazette of the Republic of North Macedonia No 28/2025 of 10 February 2025)].

In addition, 12 countries have policies to invest in **expanding the social housing stock** destined for young people, either building new infrastructure or renovating existing ones, to meet the needs of young people to find affordable housing solutions.

literacy training, job-seeking support and social mentoring ⁽¹⁴⁰⁾.

In its 2025–2034 Housing Plan, the Icelandic government, together with municipalities like Reykjavík, has committed to expanding social housing for young people by allocating 35% of new housing developments for social or non-profit use, with priority for youth aged 18–40 and low-income groups. These developments, overseen by national housing authorities, are strategically positioned near transportation and amenities to provide accessibility and quality of life ⁽¹³⁹⁾.

It is interesting to note that in some cases – for example the French Community of Belgium, France, Luxembourg and Poland – the allocation of social housing to young people is accompanied by **socio-educational guidance**. This approach looks at youth housing from a holistic perspective that promotes the empowerment of young people via educational, professional and social support.

Poland has established the ‘Housing, Work, Community’ programme, with the aim of bridging the ‘rent gap’ for young adults. The programme targets young individuals who earn too much to qualify for municipal or social housing, but too little to afford market rents or mortgages. It is based on the concept of ‘training tenancy’, the provision of social housing paired with an activation service that includes financial

5.3.2 Quality standards

Housing quality standards are concerned with aspects like the existence of basic amenities (water, heating, electricity, sanitation), appropriate size to prevent overcrowding, health and safety from structural issues and structural soundness. Poor housing quality can have serious consequences on young people’s lives. For example, an inadequate studying environment can lead to poor academic performance ⁽¹⁴¹⁾; unsanitary living conditions might compromise physical health ⁽¹⁴²⁾; insufficient means of commuting can limit mobility, which may reduce access to education and employment ⁽¹⁴³⁾. Research also suggests restricted social and political participation among the outcomes of unstable or unsafe housing ⁽¹⁴⁴⁾.

Ensuring quality in youth housing is therefore fundamental, as the living environment clearly influences young people’s well-being, opportunities and prospects. Safe and well-located housing allows students, young workers and vulnerable youth to access education, jobs and healthcare, and fosters social inclusion. Adequate space, accessibility and a safe neighbourhood support independence, civic engagement and personal growth.

While all European countries have established measures that set general quality standards applying to all types of residential buildings, 17 have criteria ensuring the adequacy of housing for the needs of young people (Figure 16).

139 [Húsnæðisáætlun Reykjavíkur \(2025 – 2034\)](#) [Reykjavík’s Housing Plan (2025 – 2034)], Reykjavík City Executive Council, 2025.

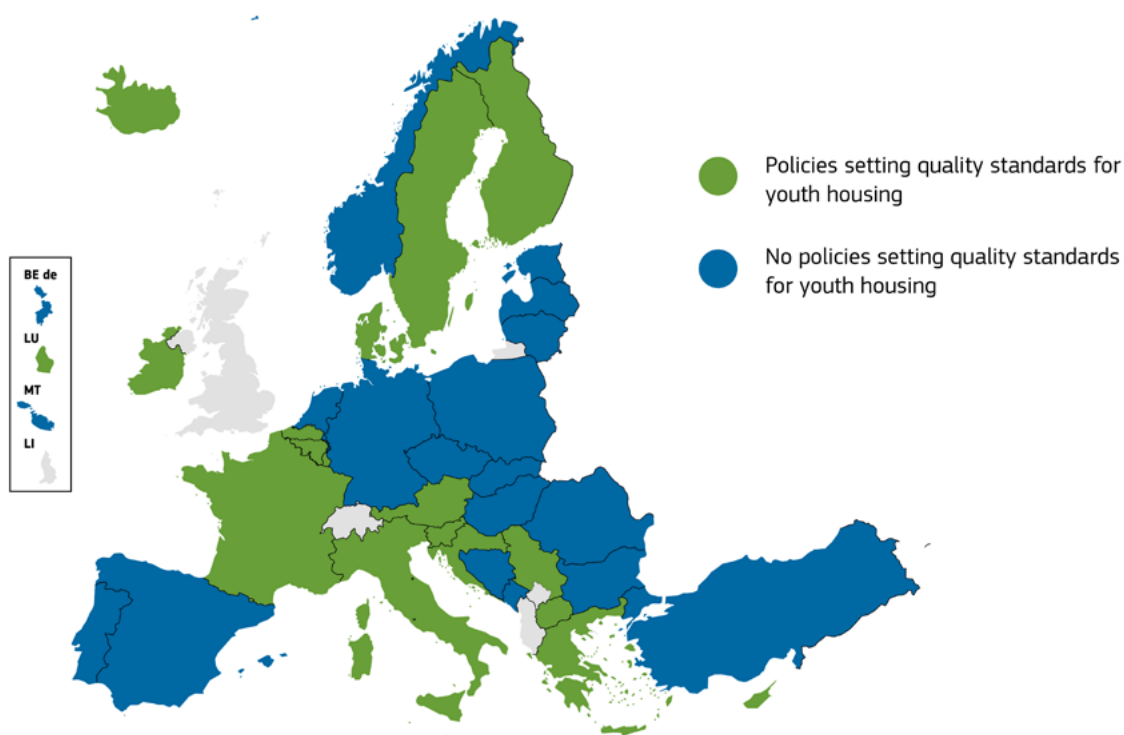
140 [Uchwała nr 209 Rady Ministrów z dnia 7 listopada 2023 r.](#) [Resolution No 209 of the Council of Ministers of 7 November 2023] on the adoption of the government programme ‘Home, Work, Community’ for 2024–2030.

141 Kornbluh, M., Wilking, J., Roll, S. and Donatello, R. (2022) ‘Exploring housing insecurity in relation to student success’, *Journal of American College Health*, 72(3), pp. 680–684 – available at: <https://doi.org/10.1080/07448481.2022.2068016>; Kahlmeter, A. (2020) ‘Does housing instability matter for youths’ educational attainment? Findings from Swedish longitudinal register data’, *Acta Sociologica*, 64(2), pp. 215–229 – available at: <https://doi.org/10.1177/0001699320939629>.

142 [Living conditions and quality of life – Unaffordable and inadequate housing in Europe](#), Eurofound, 2023b.

143 Burzacchi, A., Rossi, L., Agasisti, T., Paganoni, A. M. and Vantini, S. (2024) ‘Urban mobility and learning: analyzing the influence of commuting time on students’ GPA at Politecnico di Milano’, *Studies in Higher Education*, 50(7), pp. 1339–1364. Available at: <https://doi.org/10.1080/03075079.2024.2374005>.

144 Bonomi Bezzo, F. and Jeannet, A.M. (2023) ‘Civic involvement in deprived communities: A longitudinal study of England’, *The British Journal of Sociology*, 74(5), pp. 837–857. Available at: <https://doi.org/10.1111/1468-4446.13024>.

Figure 16: Existence of policy measures setting quality standards for youth housing, 2025

Source: Youth Wiki.

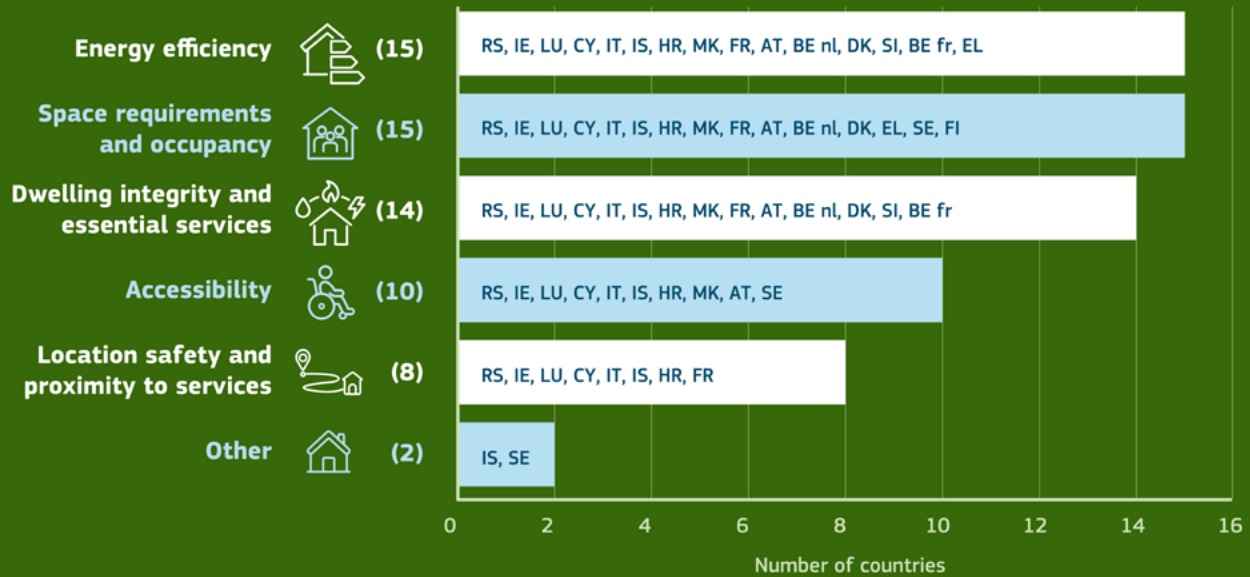
Note: BE fr: The arrêté du Gouvernement de la Région de Bruxelles-Capitale which sets quality standards for youth housing in BE fr is implemented only in the French-speaking portion of the Brussels Capital Region.

In most of the countries (13) where quality standards for youth housing are established, student accommodation is addressed by specific policy measures. Youth social housing is less common: six countries have established norms regulating quality standards to be met. In three countries (Iceland, North Macedonia and Serbia) youth homeless shelters are also covered by the legislation. These data indicate that quality criteria exist for youth housing under the responsibility of public institutions.

This can be particularly problematic for low-income students and young people who might be compelled to accept low quality housing in the private market due to the unavailability of state-supported housing or the unaffordability of better accommodation⁽¹⁴⁵⁾. Only in Greece are private rentals for young people covered by specific quality regulations, in the framework of the programme 'Kalipsy' (Section 5.3.1).

Figure 17 illustrates the types of quality standards addressed by national regulations.

145 Lynch, Z., Page, R.K., Dhesi, S., Bevington, H. and Stewart, J. (2023) 'Studentification: shining a light on students' experiences of living among the private rented sector: impacts on wellbeing and study', *Perspectives in Public Health*, 143(5), pp. 257-258. Available at: <https://doi.org/10.1177/17579139231180808>.

Figure 17: Quality issues addressed by policy documents regulating youth housing, 2025

Source: Youth Wiki.

Note: Measures are listed according to their frequency in countries' national legislation. Categories are not exclusive: countries can provide several types of measures either in the same policy or in different ones. For details on the quality issues addressed by each country, please refer to Figure 17 in the Annex.

Energy efficiency is the aspect of quality housing that is most addressed by policies supporting young people's access to affordable and quality accommodation (15 countries). Energy efficiency not only relates to housing quality but also directly affects how much households spend on utilities such as heating, cooling, hot water and electricity, therefore impacting housing affordability.

In 2025, **Greece** introduced the Energy Renovation Loan Programme that supports renovation in dwellings owned by young people aged 19 to 39. The programme, following the basic principles of energy saving, funds the installation of smart energy management systems and energy-efficient household appliances. The supported actions include replacing windows and doors, installing and upgrading thermal insulation, upgrading heating and cooling systems, installing a hot water system based on the use of renewable energy sources and other energy-saving interventions ⁽¹⁴⁶⁾.

146 [Εξοικονομώ 2025: Πρόσκληση αιτήσεων χρηματοδότησης για την ενεργειακή αναβάθμιση κατοικιών](#) [‘Exoikonomo 2025’: Call for funding applications for the energy upgrading of residential buildings], Government of Greece, 2025.

Fifteen countries have established measures that regulate the **space requirements and occupancy** of housing dedicated to young people. Related standards are key to avoiding challenges like overcrowding, which, as illustrated in Section 4, Figure 3, affects about one quarter of young people aged between 15 and 29. Criteria refer to, among others, minimum room size and maximum number of occupants per room.

In Serbia, the Rulebook on Detailed Conditions and Standards for the Provision of Social Protection Services prescribes different standards depending on the target group in youth homeless shelters. For example, rooms may house up to four children who are homeless or in a crisis situation and up to six foreign minors. Small 'family-style' units for children and young people have a maximum capacity of 10 children in the unit and up to three users per room. The minimum living area is set at no less than 12 m² of residential space per user⁽¹⁴⁷⁾.

Dwelling integrity and essential services are among the priorities of 14 European countries. These central criteria refer to the overall soundness of a building in terms of structure (e.g. foundations, roofing, walls) and the availability of necessary provisions such as water, sewerage and electricity.

Croatia has set basic standards regarding the facilities and equipment of youth social housing. The housing unit must have a connection to the electrical grid, internal installations within the building, installations for the supply of drinking water and wastewater drainage, along with access to a fixed or mobile telephone network and the internet. In addition, staircases must have

railings and handrails along their entire length and housing units where services are provided for users with reduced mobility and users who use mobility aids must ensure unobstructed access, movement and stay on-site⁽¹⁴⁸⁾.

Ten countries include **accessibility** among the quality criteria for youth accommodation such as student housing. Accessibility refers to the structural features of a building ensuring that people with disabilities and those with temporary or permanent mobility limitations can have access. Key features include ramps, wider doorways, handrails and elevators.

In Italy, Law 338/2000 mandates compliance with the minimum dimensional and qualitative standards for student housing, while Decree 936/2016 establishes the qualitative criteria for urban and building functionality. Accessible design for users with disabilities is among the key principles for the development of the residences. They must also have accessible parking for individuals with reduced mobility and be located in areas that allows access to the necessary complementary services, including public transport⁽¹⁴⁹⁾.

The **proximity to basic services** (e.g. public transport, sport and leisure areas, education facilities) and the level of safety of the neighbourhood are criteria taken into consideration in eight countries. These aspects are essential in creating an environment that meets young people's needs in terms of social inclusion, civic participation, access to quality jobs and education.

147 [Pravilnik o bližim uslovima i standardima za pružanje usluga socijalne zaštite \("Sl. glasnik RS", br. 42/2013, 89/2018 i 73/2019\)](#) [Rulebook on Detailed Conditions and Standards for the Provision of Social Protection Services (Official Gazette of the Republic of Serbia, No 42/2013, 89/2018 and 73/2019)].

148 [Ordinance on Standards for the Provision of Social Services. Official Gazette No. 110/22](#). Government of Croatia: Ministry of Labour, Pension System, Families and Social Policies.

149 [Legge 14 novembre 2000, n. 338](#) [Law of 14 November 2000, No 338]; [Decreto 28 novembre 2016, n. 936 del Ministero dell'Istruzione, dell'Università e della Ricerca](#) [Decree No 936/2016 of the Italian Ministry of Education, University and Research of 28 November 2016].

In France, the 'dispositifs des Centres Régionaux des Œuvres Universitaires et Scolaires' oversee the establishment and management of student residences. University residences are expected to be located on or near campuses and in proximity to higher education establishments and local services like sport and culture facilities ⁽¹⁵⁰⁾. Similar provisions apply to the Foyers de Jeunes Travailleurs, residential facilities designed to primarily accommodate young people aged 16 to 25 who are employed or entering the workforce. They provide housing combined with the support of dedicated teams that carry out a socio-educational programme aimed at fostering youth autonomy and facilitating access to independent housing ⁽¹⁵¹⁾.

Sweden and Iceland have an approach that differs from the main directions described above. In these two countries, quality frameworks for youth housing allow for a certain level of flexibility in the implementation of general regulations applying to all constructions.

In Sweden, regulations for student accommodation allow deviations from national norms on size and maximum occupancy and on the accessibility of dwellings ⁽¹⁵²⁾. Students' apartments can therefore have a smaller size relative to the number of inhabitants, while a maximum of 80% of student apartments in a building can be exempt from general accessibility rules. The measure is intended to lower the rent for a category of tenants expected to have low resources for accommodation (i.e. student benefits and student loans).

Similarly, the Icelandic housing system permits some degree of divergence from standard norms for apartments rented to students. These dwellings can have less strict space requirements provided that shared facilities are maintained to a high standard, each tenant has access to necessary amenities and housing management ensures regular cleaning, maintenance and oversight.

5.4. Monitoring

To draw attention to the housing situation of young people, monitoring systems, such as dedicated bodies and data collection mechanisms, can be valuable tools. They help provide a comprehensive picture of the diverse situations young people face when searching for housing and support the identification of potential measures that countries can adopt to address these issues.

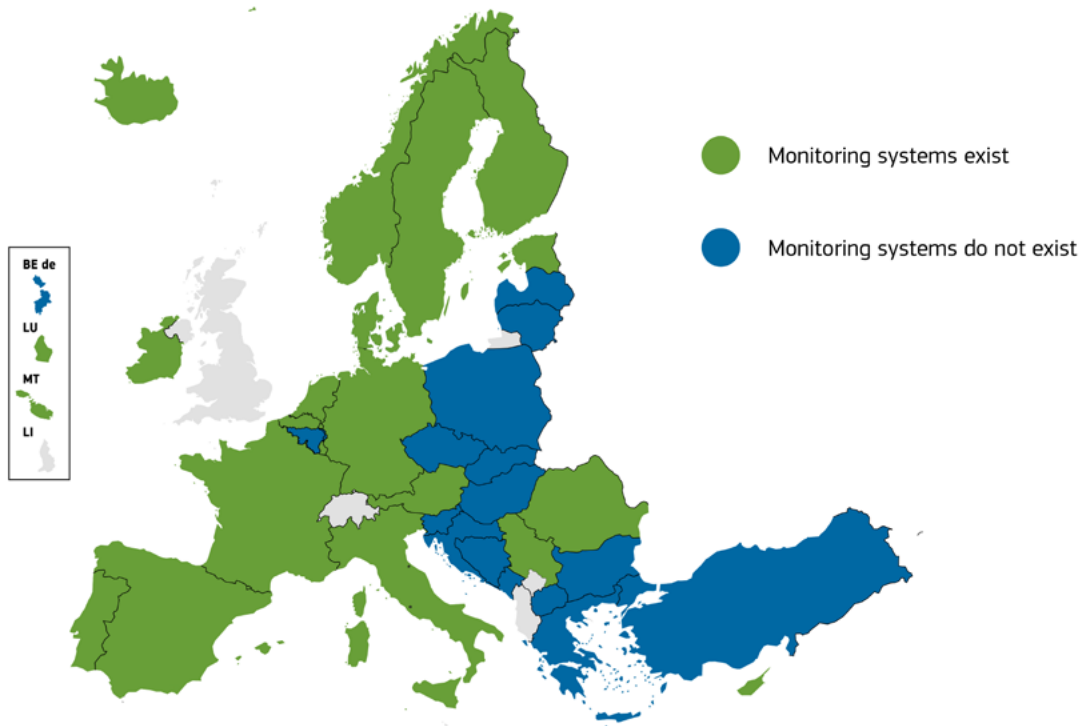
This section analyses the mechanisms in place across European countries to monitor the housing situation of young people. It provides an overview of which countries collect data on youth housing conditions, whether reports are produced, and the extent to which policies and programmes are implemented.

150 [Guide de l'étudiant 2023-2024](#) [Student Guide (2023-2024)], Government of the Republic of France and Centres Régionaux des Œuvres Universitaires et Scolaires, 2023.

151 [Foyer de jeunes travailleurs \(FTJ\) ou « Habitat jeunes »](#), [Young Workers' Housing, or 'Habitat jeunes'], Government of the Republic of France, 2025.

152 [Plan- och bygglag \(2010:900\)](#) [Planning and Building Act (2010:900)] (introduced in 2011); [Studentbostäder](#) [Simplified building requirements for student housing] (revisions to the Planning and Building Act, performed in July 2025), Government of Sweden.

Figure 18: Existence of national systems monitoring the housing situation of young people, 2025

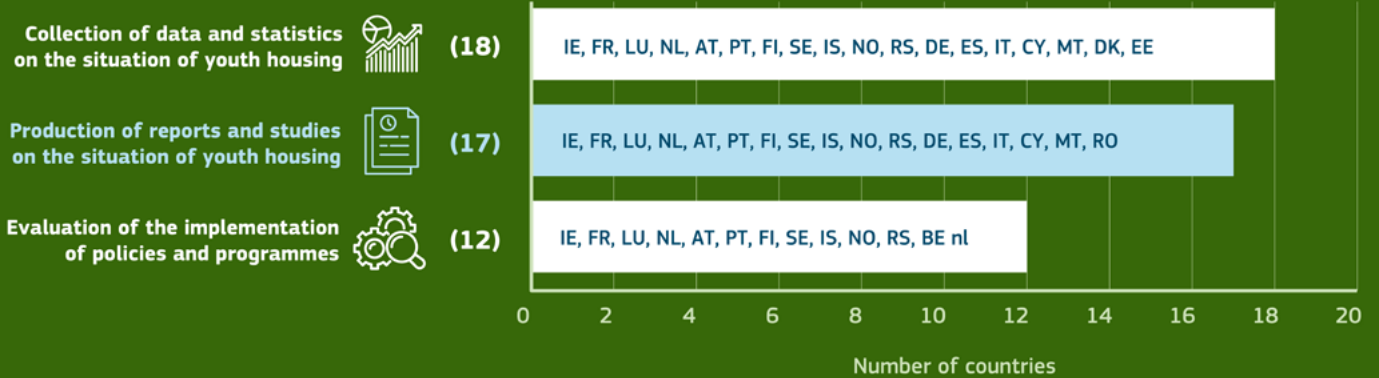


Source: Youth Wiki.

Across Europe, 20 countries have systems in place to monitor the situation of youth housing, while 16 countries report not having such mechanisms (see Figure 18). Monitoring systems can take various forms. Countries have opted for different approaches

based on the extent to which they investigate the housing situation of young people and the impact of the policies implemented.

Figure 19: Types of monitoring systems, 2025



Source: Youth Wiki.

Note: Measures are listed according to their frequency in national legislation. Categories are not exclusive: countries can provide several types of measures either in the same policy or in different ones. For details about the type of monitoring adopted by each country, please refer to Figure 19 in the Annex.

Among the countries with monitoring bodies, **18 report collecting data and statistics on youth housing conditions** (see Figure 19). Most of these monitoring bodies are national institutes of statistics which collect data on several topics, including youth housing, disaggregated by age, such as Statistics Denmark ⁽¹⁵³⁾, CYPSTAT in Cyprus ⁽¹⁵⁴⁾, Statistics Finland ⁽¹⁵⁵⁾, and the National Institute of Statistics in Italy ⁽¹⁵⁶⁾. Fewer countries report having institutions that focus specifically on young people and provide statistical data on youth housing, such as the Observatorio de Emancipación of the Spanish Youth Council in Spain ⁽¹⁵⁷⁾, the Institut National de la Jeunesse et de l'Éducation Populaire in France ⁽¹⁵⁸⁾ or the Agency for Youth and Civil Society (Myndigheten för ungdoms- och civilsamhällesfrågor) in Sweden ⁽¹⁵⁹⁾.

The **Swedish Agency for Youth and Civil Society** is commissioned by the government, through its current agency mandate, to monitor the living conditions of young people aged 13–25 ⁽¹⁶⁰⁾. Youth living conditions are monitored via the website www.ungidag.se (Youth Today), which provides statistical data on various topics, including housing. In addition, the National Board of Housing, Building and Planning monitors the housing market through an annual survey of municipalities: *Bostadsmarknadsenkäten*. The results are analysed in the yearly report *Läget på bostadsmarknaden i riket*, which includes specific references to the housing situation of young adults ⁽¹⁶¹⁾.

153 [Statistics Denmark](#) (official website).

154 [About CYPSTAT](#), Statistical Service of Cyprus.

155 [Knowledge for the future — for the common good](#), Statistics Finland.

156 [Gruppo di lavoro sulle politiche per la casa e l'emergenza abitativa – Audizione dell'Istituto Nazionale di Statistica](#) [Working Group on Housing Policies and the Housing Emergency – Hearing of the National Institute of Statistics], Government of Italy: Ministry of Labour and Social Policies, 2022.

157 [Emancipation Observatory](#), Spanish Youth Council.

158 [Les chiffres clés de la jeunesse](#) [Key figures about youth], Institut National de la Jeunesse et de l'Éducation Populaire, 2024.

159 [Welcome to MUCF](#), Swedish Agency for Youth and Civil Society.

160 [Förordning \(2018:1425\) med instruktion för Myndigheten för ungdoms- och civilsamhällesfrågor](#) [Ordinance (2018:1425) with instructions for the Swedish Agency for Youth and Civil Society].

161 [Läget på bostadsmarknaden i riket](#) [The state of the housing market], Boverket – the Swedish National Board of Housing, Building and Planning, 2025.

A slightly smaller group of countries (17) report that these monitoring bodies **produce reports and studies on the situation of youth housing**. These publications typically include analyses of housing affordability, accessibility, and quality (e.g. the Task Force ‘Recuperar Portugal’⁽¹⁶²⁾), assessments of the living conditions of young people experiencing homelessness (e.g. Germany⁽¹⁶³⁾ and Ireland⁽¹⁶⁴⁾), and recommendations aimed at improving youth housing policies and addressing identified gaps (e.g. France⁽¹⁶⁵⁾).

In **Spain**, the Emancipation Observatory of the Spanish Youth Council regularly monitors key aspects of housing and employment that shape young people’s living conditions and their transition to adulthood. It provides a snapshot of their situation using selected indicators, without drawing broad conclusions or causal explanations⁽¹⁶⁶⁾.

Finally, 12 countries report that their monitoring systems **evaluate the implementation of youth housing policies and programmes**. This often includes assessing the effectiveness and impact of existing measures. For example, in the Netherlands, ministers report to Parliament on the monitoring of the National Housing and Building Agenda and the Action Agenda for Preventing Youth Homelessness⁽¹⁶⁷⁾.

In **Luxembourg**, the Observatoire de l’Habitat, established in 2003 within the Ministry of Housing, supports housing policy and informs the public by collecting, analysing and publishing data. It regularly produces analytical reports on the housing conditions of young adults, monitoring indicators such as real estate prices, rental costs, land availability and housing production. Additionally, it conducts studies on housing affordability and the social impacts of housing. One example is the Mid-term Evaluation of the Implementation of the National Strategy Against Homelessness in Luxembourg (2013–2020), which assesses progress made and identifies areas for improvement in addressing homelessness, including among young people⁽¹⁶⁸⁾.

162 [Documentation – Documents, legislation and community decisions](#), Recuperar Portugal.

163 [Zu Lebenslagen wohnungsloser und von Wohnungslosigkeit bedrohter Menschen in Deutschland – Lebenslagenbericht](#) [On the living conditions of homeless people and people threatened by homelessness in Germany – Living Conditions Report], German Federal Association for Homeless Assistance, 2022.

164 [Youth Homelessness Strategy 2023-2025: 18-month Progress Report](#), Government of Ireland: Department of Housing, Local Government and Heritage, 2024.

165 [Logement des jeunes : une urgence sociale !](#) [Young People’s Accommodation: A Social Emergency!], Conseil d’orientation des politiques de jeunesse and Conseil national de l’habitat, 2025; [Entités et politiques publiques : le soutien public au logement des étudiants](#) [Public Bodies and Policies: Public Support for Student Housing], French Court of Audit: Regional and Territorial Chambers of Audit, 2025; [Rapport d’information n° 29 \(2025-2026\), fait au nom de la commission des affaires économiques sur le logement des jeunes](#) [Information Report No 29 (2025-2026) on Student Housing by the Committee on Economic Affairs], French Senate, 2025.

166 [Emancipation Observatory](#), Spanish Youth Council.

167 [Kamerbrief Voortgangsrapportage Een thuis voor iedereen 2024](#) [Letter to the Parliament – Progress Report A Home for Everyone 2024], Government of the Netherlands: Ministry of the Interior and Kingdom Relations, 2024.

168 [Évaluation intermédiaire de l’application de la stratégie nationale contre le sans-abrisme au Luxembourg 2013-2020](#) [Mid-term Evaluation of the implementation of the National Strategy Against Homelessness in Luxembourg (2013-2020)], Government of Luxembourg: Ministry of Family Affairs, Solidarity, Living Together and Reception of Refugees, 2017.

6. Conclusions: advancing youth housing policies

As the information in this paper has illustrated, young Europeans are facing a critical situation in terms of securing affordable and quality housing. Rising housing prices, insufficient supply of accommodation and more limited financial means compared to older generations combine to push many young people into unaffordable, overcrowded, precarious and inadequate housing conditions. In extreme circumstances, young people are exposed to the risk of homelessness.

European countries have different kinds of policy measures to address these challenges and relieve the housing pressure afflicting so many young individuals. Financial support, access to social housing and good-quality buildings are among the solutions that countries have adopted.

Some measures constitute **'quick fix' solutions** to address emergency situations. Especially in the area of youth homelessness, drop-in centres and emergency shelters constitute a first response to young people suffering from housing deprivation. On the other hand, policy measures can envisage more **structural interventions**. Financial measures that support young people in renting or purchasing a property can enhance their housing stability, provided they are designed to prevent the risk of over-indebtedness. Student accommodation also guarantees durable housing during the period of studies. Expanding the social housing stock represents a long-term investment for increasing housing supply.

The existence of housing policies targeting young people in a majority of countries does not necessarily mean that they cover all aspects concerning youth housing. While in Section 5.1 countries were considered to have dedicated youth housing policies even when they only address a single target group, **countries' level of engagement** in sustaining young people's access to affordable and quality housing is not homogeneous. Only three countries have introduced policies addressing all issues covered by the analysis. Others tackle most of the challenges encountered by young people. On the other hand, a few do not have any policy documents that address young people as a specific target group. This does not imply the absence of general housing policies dedicated to the entire population: all countries indeed report having such policies. Rather, it indicates that they do not have policy documents at the national level that explicitly identify young people as a distinct target group.

The analysis conducted in the previous sections sheds light on some **aspects of the housing crisis which deserve to be in the focus of national policies and future EU actions**. Based on this, the paper puts forward several policy pointers that either directly match the priorities and actions set by the European affordable housing plan or fully align with its overarching objectives.

In the first group, several policy measures could be considered at the **national level**.

Further investments in social housing. Increasing the social housing stock is a measure that can bring major improvements but has not been widely used. In general, the current availability of social housing is considered inadequate across many European countries⁽¹⁶⁹⁾. This is due to the decrease in the construction of new social housing supply across the EU in recent decades, with some countries having privatised large parts of their stock⁽¹⁷⁰⁾. As a result, long waiting lists are common in European countries, which reduces the effectiveness of social housing in improving housing affordability for the most vulnerable households⁽¹⁷¹⁾. What could be a solution to the lack of adequate housing for many young people, especially those belonging to the most vulnerable groups, appears to be of limited impact. To relieve this situation, collaboration between public actors and private investors such as including social housing in new development projects to allocate to young people can represent a way to increase the supply of affordable accommodation to disadvantaged youth and students.

Support to the renting capacity of young people. Support for renting is the policy approach followed the least by national authorities. Less than half of the countries participating in the study report having established this kind of housing measure for young people. In general, the limited spread of rent support measures is partly due to an historical preference to encourage

homeownership through tax subsidies and favourable loans⁽¹⁷²⁾. However, as mentioned in Section 5.3.1, renting is an increasingly common choice among young people, who tend to lack enough capital to buy a property or start a mortgage. Students are a specific group in the youth population that are often at a disadvantage in the rental market. Many young Europeans remain therefore vulnerable to the threats posed by a housing market where prices are rising considerably⁽¹⁷³⁾. In such a context, supporting the renting capacity of young people (including students) through targeted policies is essential to ensure their access to the housing market. Establishing means-tested housing allowances would enable young people with fewer resources and students to afford housing. As also proposed by the European affordable housing plan, facilitating the creation of alternative housing solutions such as affordable co-living and co-housing is an approach that can reduce costs for young people and, concomitantly, enhance their inclusion in local communities⁽¹⁷⁴⁾.

Enabling mobile students to navigate the housing market. Although they represent the group most targeted by national housing policies, students – and especially students in mobility – encounter serious challenges that need attention. A survey conducted in 2022 points at the existence of several difficulties in accessing housing⁽¹⁷⁵⁾. A quarter of respondents report having experienced housing scams during their mobilities. The occurrence of fewer scams appears to be significantly correlated with the level of satisfaction with the support provided by education institutions. In addition, the lack of information about local housing conditions

169 [Employment and Social Developments in Europe \(ESDE\) 2024 – annual review](#), European Commission, 2024.

170 Ibid.

171 Ibid.

172 [OECD Tax Policy Studies, No. 29: Housing Taxation in OECD Countries](#), OECD, 2022.

173 [House prices and rents continue to rise in early 2025](#), Eurostat, 4 July 2025.

174 [Cohousing handbook – Building communities](#), Cohousilience project, 2023.

175 Information illustrated in the paragraph is sourced by [International student housing: How are exchange students in Europe navigating the housing crisis?](#), European Students Union and Erasmus Student Network, 2023.

is highlighted as an issue by many students. Enabling students in mobility to navigate the housing market by providing guidance and information appears to be essential to protect them from falling into traps and ensure that they can access adequate housing, as called for by the European affordable housing plan.

In addition, and in close connection with the recommendations expressed by the European affordable housing plan, the following actions could be considered at **EU level**:

Creating a permanent housing network of representatives of national authorities in the field of youth. Housing difficulties are encountered by young people across countries and regions. However, due to Member States' exclusive competence in housing, national policy interventions risk taking place in isolation. Peer learning among Member States can create conditions for coordinated efforts, encourage synergies and share solutions among national approaches. Creating a permanent network of representatives of national authorities in the context of the European Housing Alliance established by the European affordable housing plan, responsible for youth housing policies can be a way to exchange good practices and stimulate peer learning among countries. Such a network could be instrumental in steering consultations with youth representatives and channel their needs into housing policies.

Developing common indicators. Knowledge about young people's common difficulties in finding adequate accommodation can inform coordinated policy responses. This requires the collection of evidence that crosses countries' boundaries, as also proposed by the European affordable housing plan. However, data on youth housing – where existing – are scattered across various sources and countries and collected with different methodologies and definitions.

Information therefore tends to be difficult to compare and be used to support harmonised policy measures. Developing common indicators across European countries based on comparable data on youth housing – both qualitative data on policies and quantitative data on the housing situation of young people – is essential to gauge the challenges young Europeans face in accessing housing and to monitor the progress of national policies. This could be achieved by bringing together national statistical offices, non-governmental organisations in the field of housing and youth organisations.

Support for research and analysis. The scarcity of cross-country comparable data hampers the possibility of conducting Europe-wide research on the factors, nature and consequences of the youth housing crisis. The lack of comparative analysis on these issues not only limits the visibility of the topic, but also constrains policymaking effectiveness. Support to research and analysis could be ensured by commissioning targeted research initiatives (e.g. studies and reports) and devoting funding to research projects conducted by think-tanks and academic institutions. Research could be focused on assessing policy impact and national funding of youth housing measures – topics that are currently little investigated. A participative and inclusive approach open to young people's contribution would enrich the exercise.

Innovative solutions in the area of youth housing proposed by young people. EU flagship initiatives could be extended to cover the topic of youth housing. This would have a twofold advantage. On one hand, it would broaden their outreach and strengthen their relevance for younger generations. On the other, youth housing would find additional platforms for visibility. In the context of the NEB 'affordable housing' competitions and similar to the 'rising stars' ⁽¹⁷⁶⁾ strand, a prize for innovative solutions in the area of youth housing proposed by

176 The NEB competition Strand B: 'New European Bauhaus Rising Stars' is dedicated to concepts submitted by young talents aged 30 years old or under, in the fields of reconnecting with nature, regaining a sense of belonging, prioritising the places and people that need it the most and shaping a circular industrial ecosystem and supporting life-cycle thinking. For more information, see [The New European Bauhaus Prizes 2025](#).

young participants could be launched. As recipients of housing policies, young people should be involved in their design. Their ideas and solutions for future measures should be valued and encouraged. Such a new strand would stimulate EU-wide interest in new approaches, reward novel projects and motivate young people to shape their own vision.

A European Youth Housing Observatory.

Data, evidence and new ideas need to be visible and accessible to build a consolidated body of knowledge apt at supporting policy making. A reference point for the information, research and innovative solutions proposed by young people in cooperation with existing data providers on youth and housing policies would serve this purpose. A European Youth Housing Observatory could then be envisaged as a hub gathering knowledge on youth housing policies across countries. This would allow to identify patterns and emerging issues and disseminate comparable information. Similarly, the existing European Platform on Combatting Homelessness, in its role as evidence provider, could develop youth-specific indicators and conduct targeted data collection on the situation of young people experiencing or risking homelessness.

Always descending from the findings of the analysis, additional proposals can be advanced that, while echoing the priorities of the European Affordable Housing Plan, are targeted to meet young people's specific needs.

European countries could consider:

Decoupling income level from housing support. Another issue that is less addressed by national policies compared to others is the position of unemployed young people in the housing market. One of the reasons is that, generally, housing support programmes such

as social housing and rental subsidies, are means-tested, usually requiring beneficiaries to demonstrate a minimum level of income to receive benefits. Indeed, housing schemes rarely target unemployed young people, focusing instead on employed or student populations⁽¹⁷⁷⁾. Decoupling income level from housing support and accompanying housing programmes with employment ones would be an important form of support for young people out of work. A potential solution would be integrating housing with the provision of services for work activation such as in the case of unemployed youths.

Targeting the needs of young people living in rural and urban areas.

Another aspect seldom addressed by national housing policies is the place where young people live (rural or urban). Nevertheless, spatial differentiation can greatly influence young people's housing experience. Living in rural areas can limit the possibility to access social services such as social housing, which are concentrated in urban districts⁽¹⁷⁸⁾. The decline in population, the high costs for delivering services to scarcely populated regions and the limited appeal among social professionals are aspects that hinder public interventions⁽¹⁷⁹⁾. On the other hand, young people residing in urban areas are confronted with equally critical challenges. There, scarcity of adequate accommodation contributes to making housing costs unaffordable. The low housing supply affecting urban centres is exacerbated by ever-increasing building costs (also due to a shortage of land where new constructions can be built)⁽¹⁸⁰⁾. In addition, regulatory and administrative constraints combine to limit the expansion of the building stock⁽¹⁸¹⁾. Against this background, policy measures specifically targeting the needs of young people living in rural and urban areas could reduce the divide in housing

177 [Brick by Brick: Building Better Housing Policies](#), OECD, 2021a.

178 [Bridging the rural-urban divide: Addressing inequalities and empowering communities](#), Eurofound, 2023a.

179 [Rural service delivery](#), OECD.

180 [A coordinated EU approach to housing](#), European Parliamentary Research Service, 2025.

181 Ibid.

opportunities that exist between the two groups ⁽¹⁸²⁾. Measures could include subsidies to renovate abandoned housing stock in rural regions, and rental incentives to make unoccupied dwellings in urban areas available on the market.

Facilitating long-term housing for young migrants and refugees. Migrants and refugees are also one of the least targeted groups by national housing policies. However, structural and administrative hindrances limit their access to public housing support ⁽¹⁸³⁾. In most countries, eligibility for assistance (for example, temporary provision of accommodation with preferential conditions, including social housing) is bound to requirements such as several years of residence or local registration, which exclude many migrants and refugees, particularly recent arrivals ⁽¹⁸⁴⁾. In addition, housing programmes for migrants and refugees often focus on temporary shelters, reception centres or emergency accommodation, rather than long-term housing ⁽¹⁸⁵⁾. Notably, discrimination in the private housing market limits migrants' and refugees' options, increasing the risk of inadequate housing and homelessness compared to the general population ⁽¹⁸⁶⁾. To alleviate these difficulties and foster integration, national measures could focus on facilitating long-term housing for young migrants and refugees by reducing the administrative burden and combating housing discrimination. In this light, it would be important to establish the same eligibility criteria for refugees as for nationals for the allocation of public housing, and to monitor housing discrimination to protect young migrants and refugees vis-à-vis unfair practices.

Establishing solid monitoring processes.

Monitoring the implementation of youth housing policies and programmes on the housing situation of young people is still limited (as indicated in Section 5.4, one third of European countries have put in place such systems). Without monitoring systems, it is difficult to assess whether the intended target groups in the youth population are reached by initiatives, and to identify further measures to attain the expected goals. Establishing solid monitoring processes by setting benchmarks against which progress is measured, and by developing indicators on the housing situation of young people to collect data at the national level can be a useful way to support evidence-based policy making and assess policies' impact ⁽¹⁸⁷⁾.

Several supportive actions can also be envisaged at the **EU level**.

Integrating youth perspectives into relevant policies, including housing.

Youth housing lies at the crossroads of different policy fields: social, housing, education and youth policies – to name a few – which all share responsibilities from different angles. These policy sectors might lack coordination, with the result that essential issues slip through separated initiatives or duplicating efforts. Integrating youth perspectives into relevant policies, including housing, can pull the different policy strands together, ensure targeted interventions and increase the visibility and relevance of youth housing issues. In this perspective, linking the area of housing to youth employment schemes, students' mobility actions or social inclusion initiatives would be crucial.

182 [Synthesis report: socioeconomic inequalities in different urban contexts](#), UPLIFT – Urban PoLicy Innovation to address inequality with and for Future generaTions, 2022.

183 Ibid.

184 [European Website for Integration \(EWSI\)](#), European Commission, 2024.

185 [Introduction to Social and Affordable Housing Solutions](#), International Organization for Migration, 2024.

186 [European Website for Integration \(EWSI\)](#), European Commission, 2024; [A right-based approach to affordable housing: FRA input to the first EU affordable housing plan](#), Fundamental Rights Agency of the European Union, 2025.

187 [Brick by Brick: Building Better Housing Policies](#), OECD, 2021a.

Earmarking EU funds. While various EU funds (for example, the European Social Fund Plus, the European Regional Development Fund, the Recovery and Resilience Facility) already provide support to housing programmes and reforms, youth housing as a specific priority is generally not singled-out. Earmarking EU funds for actions in the field of youth housing would draw political attention and financial resources to tackling the challenges encountered by young Europeans. Countries and stakeholders would be incentivised to develop policies and projects specifically dedicated to youth housing (for instance, the increase of social housing stock destined for young people).

A European Youth Housing Label.

As discussed in Section 5.3.2, specific quality standards and quality assurance mechanisms mainly apply to the housing facilities managed or funded by public institutions (e.g. student dormitories and homeless shelters). Accommodation on the private rental market is subject to general quality regulations, which, especially in the case of student housing, are sometimes neglected⁽¹⁸⁸⁾. Defined quality guidelines that also cover the private rental sector could be established to also harmonise standards across European countries. In this context, the creation of a European Youth Housing Label could serve as a certification scheme identifying housing that meets these standards, helping young people find reliable, high-quality rental options.

Preventive measures. Addressing the threats to which young Europeans are exposed before they become crises is essential to prevent situations of housing precariousness and exclusion. By providing early support, young people can secure stable and adequate housing conditions, which in turn support their social inclusion, employment, education and overall well-being. Preventive measures – such as supported housing for young care leavers, university housing support services and youth homelessness prevention programmes – can be encouraged in order to prevent young people from falling into homelessness or experiencing precarious housing conditions. As an important element of prevention, awareness campaigns, involving youth information services, can be organised to inform young people about their rights, available support services and housing options, while also making the public aware of the challenges faced by youth.



188 [Houseerasmus+ Research Report](#), European University Foundation and Erasmus Student Network, 2017.

The evidence presented in this paper highlights the extent of the housing challenges faced by young Europeans. The qualitative analysis focuses on the content of national policy measures designed to support young people in securing affordable and adequate housing. In so doing, the paper provides a comparative mapping of public interventions across European countries. On this basis, several policy pointers are put forward to advance the policy responses by national and EU actors to the youth housing crisis. Certainly, this is a first attempt to provide evidence on the topic. Further investigation is needed to identify additional actions supporting young Europeans in their quest for affordable and quality housing.



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8. Annex

Figure 7: Target groups identified by national policies, by frequency, 2025

COUNTRY	FR	RS	NL	FI	EL	LU	MK	IE	PL	CY	DE	LT	RO	TR	AT	IS	BG	IT	PT	SK	ES	SE	BE nl	CZ	DK	EE	HU	SI	HR	LV	MT	BE fr	BA	BE de	ME	NO	Number of Countries		
Students	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	24	
Care leavers	●	●	●	●	●	●	●	●	●		●	●	●	●		●	●			●				●		●		●	●									19	
Low income/vulnerable	●	●	●	●	●	●	●	●	●		●	●	●	●					●	●		●	●								●							18	
Families/parents		●	●		●		●		●	●		●				●	●	●	●	●							●	●	●										15
Homeless	●	●	●	●		●	●	●			●			●	●							●		●	●	●												14	
Rural	●	●								●	●		●									●						●										7	
Migrant/refugees	●		●			●			●			●				●	●																					7	
Urban	●			●					●	●																													4
Unemployed	●	●			●											●																							4
Other			●	●				●						●									●			●				●									7

Source: Youth Wiki.

Figure 7 illustrates the main target groups identified by national policies. Target groups are listed according to their frequency in countries’ national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of target groups they address in their national policies. Categories are not exclusive: countries can identify several target groups either in the same policy documents or in different ones.

Figure 9: Measures supporting student housing by type and frequency, 2025

COUNTRY	IE	EL	CY	DE	RO	PT	BE nl	FR	SI	IS	RS	IT	FI	SE	HR	NL	LU	AT	BG	SK	MK	TR	DK	BE fr	CZ	BA	BE de	EE	ES	HU	LT	LV	ME	MT	NO	PL	Number of Countries
Direct allocation of funding to students	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●																						14
Funding to education institutions	●	●	●	●	●	●	●					●					●		●	●																	11
Public creation of student accommodation								●	●	●	●										●	●															6
Tax credit	●					●						●																									3
Other													●											●	●												3

Source: Youth Wiki.

Figure 9 illustrates the main measures supporting students as established by national policies. Measures are listed according to their frequency in countries' national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of measures they have established in their national policies. Categories are not exclusive: countries can include several measures either in the same policy documents or in different ones.

Figure 11: Measures to prevent and/or combat youth homelessness, 2025

COUNTRY	DE	LU	AT	FI	FR	IE	RS	BE nl	DK	ES	NL	BE fr	MK	CZ	TR	IS	SK	SE	RO	BA	BE de	BG	CY	EE	EL	HR	HU	IT	LT	LV	ME	MT	NO	PL	PT	SI	Number of Countries	
Collaboration with local authorities, ... (1)	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●																			17
Institutional care leavers support	●	●	●	●	●	●	●	●		●	●	●	●	●	●	●	●		●		●																	16
Supported housing	●	●	●	●	●	●	●	●	●	●	●		●	●	●																							14
Street outreach and drop-in centres	●	●	●	●	●	●	●		●	●	●		●																									11
Early prevention programmes ... (2)	●	●	●			●		●		●	●					●																						8
Youth-specific emergency shelters	●	●	●	●	●		●		●																													7
Family mediation services	●	●				●	●	●				●																										6
Housing first for youth programmes				●	●				●			●																										4
Other	●	●									●																										3	

(1) Collaboration with local authorities, care institutions, housing providers and other relevant stakeholders.

(2) Early prevention programmes in schools or information and awareness campaigns.

Source: Youth Wiki.

Figure 11 illustrates the main measures tackling homelessness established by national policies. Measures are listed according to their frequency in countries' national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of measures they have established in their national policies. Categories are not exclusive: countries can include several measures either in the same policy documents or in different ones.

Figure 14: Measures supporting young people in buying a property by frequency, 2025

COUNTRY	HU	ES	AT	NL	IT	PT	SK	RS	EE	LV	MK	CY	LT	MT	BG	HR	RO	BE _{fr}	BA	BE _{de}	BE _{nl}	CZ	DE	DK	EL	FI	FR	IE	IS	LU	ME	NO	PL	SE	SI	TR	Number of Countries		
Mortgage facilitation	●	●	●		●	●	●	●	●	●				●																								10	
Direct subsidies	●	●	●	●							●	●	●																										7
Tax exemptions	●			●	●	●	●								●	●																							7
Other																	●	●																					2

Source: Youth Wiki.

Figure 14 illustrates the measures established by national policies supporting young people in buying a property. Measures are listed according to their frequency in countries' national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of measures they address in their national policies. Categories are not exclusive: countries can include several measures either in the same policy documents or in different ones.

Figure 17: Quality issues addressed by policy documents regulating youth housing, 2025

COUNTRY	RS	IE	LU	CY	IT	IS	HR	MK	FR	AT	BE _{nl}	DK	SI	BE _{fr}	EL	SE	FI	BA	BE _{de}	BG	CZ	DE	EE	ES	HU	LT	LV	ME	MT	NL	NO	PL	PT	RO	SK	TR	Number of Countries		
Energy efficiency	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●																								15
Space requirements and occupancy	●	●	●	●	●	●	●	●	●	●	●	●			●	●	●																						15
Dwelling integrity and essential services	●	●	●	●	●	●	●	●	●	●	●	●	●	●																									14
Accessibility	●	●	●	●	●	●	●	●		●						●																							10
Location safety and proximity to services	●	●	●	●	●	●	●		●																														8
Other					●											●																							2

Source: Youth Wiki.

Figure 17 illustrates the quality issues addressed by national policies. Quality issues are listed according to their frequency in countries' national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of quality issues they address in their national policies. Categories are not exclusive: countries can address several issues either in the same policy documents or in different ones.

Figure 19: Types of monitoring systems, 2025

COUNTRY	IE	FR	LU	NL	AT	PT	FI	SE	IS	NO	RS	DE	ES	IT	CY	MT	DK	EE	RO	BE nl	BA	BE de	BE fr	BG	CZ	EL	HR	HU	LT	LV	ME	MK	PL	SI	SK	TR	Number of Countries	
Collection of data and statistics ... (1)	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●																			18
Production of reports and studies ... (2)	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●			●																			17
Evaluation of the implementation ... (3)	●	●	●	●	●	●	●	●	●	●										●																	12	

(1) Collection of data and statistics on the situation of youth housing.

(2) Production of reports and studies on the situation of youth housing.

(3) Evaluation of the implementation of policies and programmes.

Source: Youth Wiki.

Figure 19 illustrates the main types of monitoring established by national policies. Types of monitoring are listed according to their frequency in countries' national legislation and specified for each European country covered by the analysis. Countries are listed according to the number of types of monitoring they have established in their national policies. Categories are not exclusive: countries can include several types of monitoring either in the same policy documents or in different ones.

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Youth access to affordable and quality housing: A comparative analysis of national policies.

As the foundation for their future, having a home not only enables young people to live independently from their parents, but it also supports them to flourish in all areas of their life. Yet, young Europeans face powerful challenges. High property prices and rents, an insufficient supply of quality accommodation, the shortage of social housing and more limited financial means compared to those held by previous generations end up pushing many young people into unaffordable, overcrowded, precarious and inadequate housing conditions. In extreme circumstances, young people can be exposed to the risk of homelessness.

To address this serious challenge, the first-ever European affordable housing plan was launched in December 2025, in order to present concrete actions to help tackle the structural causes of this crisis. One key action of the plan is dedicated to young people, one of the groups who are most vulnerable to the threats of the housing crisis.

The Youth Wiki report 'Youth access to affordable and quality housing' provides, through a comparative analysis, a mapping of the policy measures supporting young people's access to affordable and quality housing in 34 European countries. Based on the data provided by the Youth Wiki network of National Correspondents, the report illustrates the main recurring forms of housing support that European countries have put in place. Through its conclusions, the report contributes to informing the way forward, identifying several suggestions for the advancement of youth housing policies in Europe.

The Youth Wiki is Europe's online encyclopaedia of national youth policies. The main objective of the Youth Wiki is to support evidence-based European cooperation in the field of Youth. This aim is achieved by providing information on national policies in support of young people – in a user-friendly and continuously updated way.

The Youth Wiki is coordinated by the European Education and Culture Executive Agency and can be accessed at <https://national-policies.eacea.ec.europa.eu/youthwiki>



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