

3. HOUSING AND LIVING CONDITIONS OF YOUTH – CAUGHT BETWEEN COVID-19 AND STRUCTURAL CHALLENGES

RUDI KLANJŠEK,¹ IVA ODAK²

¹ University of Maribor, Faculty of Arts, Maribor, Slovenia
rudi.klanjsek@um.si

² Institute for Social Research in Zagreb, Zagreb, Croatia
iva@idi.hr

This chapter explores the housing and living conditions of youth in Slovenia and Croatia, highlighting how the COVID-19 pandemic exacerbated pre-existing structural challenges. The pandemic intensified housing insecurity through job losses, campus closures, and forced returns to parental homes, increasing stress, anxiety, and family strain. Youth in both countries leave home considerably later than the EU average, with financial constraints representing the main barrier to independent living. Croatia faces particularly high overcrowding rates, while in both contexts, housing deprivation is strongly linked to poorer mental health and lower life satisfaction. A severe affordability crisis, driven by rapidly rising housing prices and insufficient public housing, has further delayed transitions to autonomy. These trends reflect broader issues of labour market precarity, deregulated housing markets, and limited social investment. Policy implications include the urgent need for expanded social housing, rent subsidies, anti-speculation measures, and integrated youth-oriented strategies linking housing, employment, and mental health to ensure sustainable pathways toward independence and well-being.

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The issue of housing and living conditions is central to youth well-being across Europe. Adequate and affordable housing not only provides shelter but also serves as a foundation for education, social integration, and mental health (Bambra, Riordan, Ford, & Matthews, 2020).

The COVID-19 pandemic has exacerbated many of the existing housing vulnerabilities. Numerous young individuals experienced increased housing insecurity due to economic challenges, employment losses, and campus closures. This instability frequently resulted in elevated levels of stress, anxiety, and depression, affecting various aspects of their lives and future prospects. For example, the closure of university dormitories necessitated students to secure alternative accommodations. This abrupt displacement frequently resulted in financial burden and logistical difficulties, particularly for international students or those from remote locations. Next, the economic downturn caused by the pandemic resulted in job losses, particularly in sectors that typically employ young people, such as retail and hospitality. This loss of income made it difficult for many youths to maintain their housing arrangements. As a consequence, many relocated to parental or guardian residences, potentially straining familial relationships (Šinko et al., 2021).

The pandemic's effect on housing prices has significantly influenced youth living conditions. Research indicates that housing prices surged in certain areas during the pandemic, exacerbating affordability issues for low-income families and youth (Jiao et al., 2022; Qian et al., 2021). The increase in housing prices, juxtaposed with prolonged economic instability, has led to a precarious situation for many youths, making stable housing increasingly challenging to obtain (Rugh, 2021; Bhat et al., 2021). This financial strain is compounded by documented increases in domestic violence, further threatening the housing security of youth in vulnerable situations (Balma et al., 2023).

This chapter examines the housing and living condition of youth in Croatia and Slovenia taking in consideration the COVID-19 pandemic and the broader EU context.

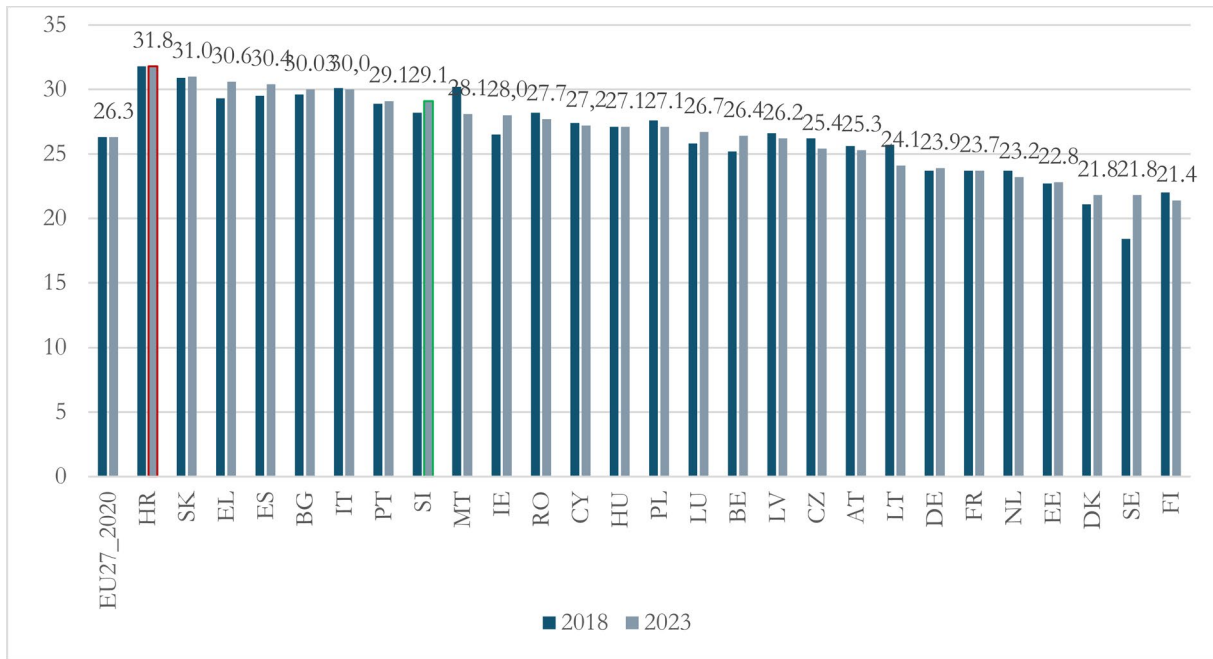
3.1 Leaving the parental home

According to the Eurostat data (2024), the average age at which young individuals moved out of their parents' homes across the European Union in 2023 was 26.3 years, and remained unchanged in the last five years. This figure, however, differed significantly among EU member states. Some countries, including Croatia (31.8), Slovakia (31.0), Greece (30.6), Spain (30.4), and both Bulgaria and Italy (30.0), reported the highest average ages, all 30 or above (Slovenia: 29.1). On the other hand, Finland (21.4), Sweden (21.8), Denmark (21.8), and Estonia (22.8) had the lowest average ages, all below 23. The consistency of these patterns over time suggests enduring differences in multigenerational living arrangements across EU nations, where, at least on average, the pandemic did not, or at least not permanently, change this situation (Figure 3.1.).

Further analysis by age groups (15-19, 20-24, and 25-29 years old - Figure 3.2.) reveals additional disparities.

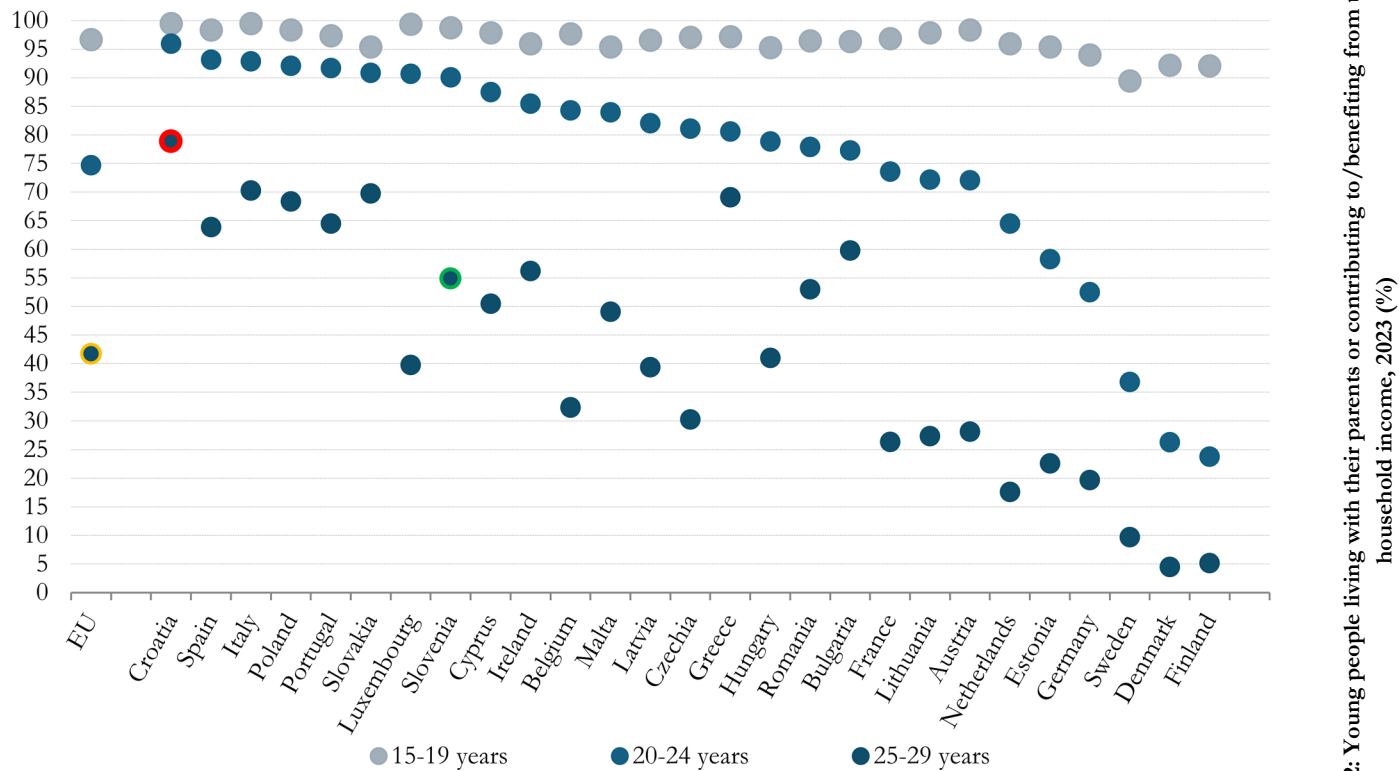
In Croatia, Spain, Italy, Poland, Portugal, Slovakia, and Greece, the majority of young individuals reside with their parents or contribute to/benefit from the household income. This includes over 95% of 15-19-year-olds, more than 80% of 20-24-year-olds, and over 60% of 25-29-year-olds. Conversely, in Sweden, Denmark, and Finland, 8-10% of 15-19-year-olds already live independently or contribute to/benefit from the household income. Moreover, in these countries, more than 63% of 20-24-year-olds and over 90% of 25-29-year-olds have moved out of their parental homes.

Slovenia, with its 55% of 25-29-year-olds still living with their parents stands above the EU average of 42%, however, it is important to note that this share decreased over the years. In 2010 around 66% of 25-29-year-olds were living with their parents. This indicates a certain break from the “Mediterranean pattern” found, for example, in Croatia and Italy, where the share of 25-29-year-olds living with their parents increased in the same time period (2010-2023), from 66% to 79%, and from 62% to 70% respectively.



Source: Eurostat (online data code: yth_demo_30)

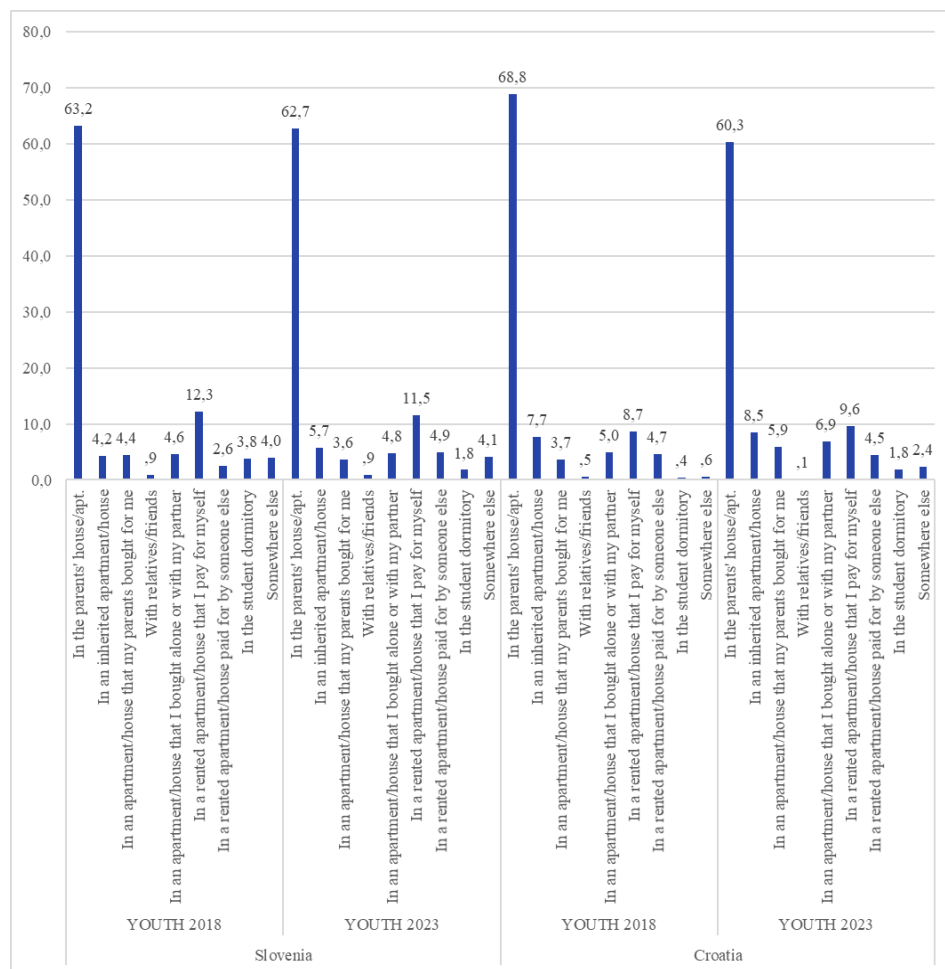
Figure 3.1. Estimated average age of young people leaving the parental household, 2018 & 2023



Source: Eurostat (online data code: ilc_lpv08)

Figure 3.2: Young people living with their parents or contributing to/benefiting from the household income, 2023 (%)

As indicated in Figure 3.3., this pattern could not be fully replicated by our data, as in both countries the share of youth living in their parents' house/apartment decreased from 2018 to 2023. Furthermore, Croatia showed a more dramatic decrease in parent-house/apt. living (-8.5 percentage points) compared to Slovenia (-0.5 percentage points).



Source: YSEE 2018/2019 and YO-VID22, 2023

Figure 3.3: Where youth live, by category – 2018 and 2023 Youth Study (%)

Both countries show somewhat different patterns in housing transitions: while in Croatia more young people move to owned properties (both self-bought and parent-bought), in Slovenia there is an increase in rental properties paid by others and

inherited apartments. Student dormitory living shows opposite trends: decreasing in Slovenia and increasing in Croatia. As expected, in both countries the share decreases with respondents' age (Slovenia: $-0.30 < r < -0.37$; $p < 0.001$; Croatia $-0.29 < r < -0.40$; $p < 0.001$).

The decision or ability of youth to depart from their parental residence is influenced by multiple factors. These include their educational pursuits, labour market volatility, economic independence, and housing costs. Additionally, their interpersonal relationships with family and peers, as well as their personal values, all play a significant role. In this context, an expedited departure from the familial home may be associated with the increasing individualisation of young adults, as manifested in their evolving values and perspectives, and with a substantial reduction in youth unemployment – youth unemployment rate (15-24) decreased from 15% in 2010 to around 10% in 2023.

The importance of finance (that is often tied to unemployment) is well indicated by the fact that there is a high percentage of Slovenian youth who are motivated to leave their parents' home, but are unable to do so because of the financial constraints. Specifically, 48% say that they would like to live alone, but they cannot afford to do so (in turn, 41% of youth say that they live with their parents because this is the most convenient and comfortable option for them).

In Croatia, the share of youth who are motivated to leave their parents' home, but are unable to do so because of the financial constraints stands at 41%, indicating somewhat lower motivation to leave parents' home. Additionally, in Slovenia, living with parents is associated with having an own room (only in 2023 sample; $r = 0.19$; $p < 0.001$) and with higher financial status of the household (in both samples; $p < 0.01$). In Croatia, there is only one significant association, i.e., between living in parents' house/apt. and the financial situation of family's household in 2023. This indicates that in Slovenia youth stays at home more often if the living and financial conditions of the family are better, whilst in Croatia such factors do not have an equally important role, suggesting a stronger role of cultural factors. Still, a better financial status of the household is associated with leaving parents' home later in both 2023 samples, where, interestingly, there is no relationship between living with parents and level of parent-child discord, even after controlling for gender, age and financial situation of the household. Furthermore, in Croatia, those who live with

their parents report better mental health, again after controlling for gender, age and financial situation of the household.

In both countries, the average age at which young people leave their parental home is quite high, although there is a trend of decrease in the share of young people aged 25-29 who still live in their parental home. The motivation for moving out of the parental home is associated with the financial independence of young people and the socioeconomic status of the family.

3.2 *Overcrowding¹ rate*

The overcrowding rate for individuals aged 15-29 in 2023 was 26.0%, demonstrating a marginal decrease of 0.2 percentage points from 2022. Young people across all EU nations exhibited a higher propensity to reside in overcrowded households compared to the general population. The youth overcrowding rate surpassed the overall population's rate by 9.2 percentage points, with the latter being 16.8%.

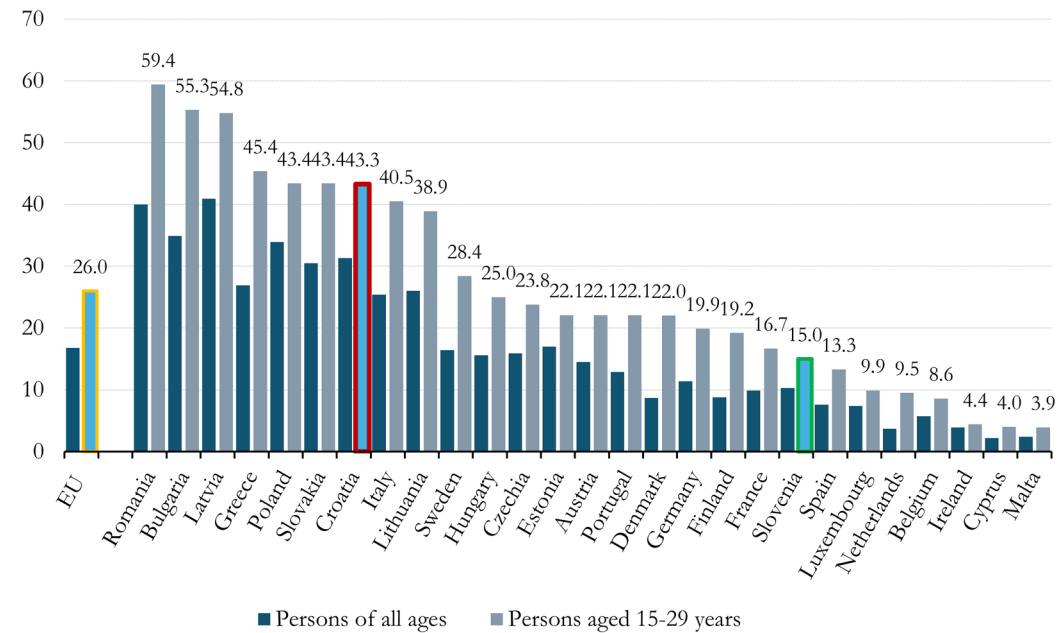
Substantial variations in overcrowding rates exist among EU countries. In 2023, Malta exhibited the lowest rate with 3.9% of young people residing in overcrowded dwellings, while Romania demonstrated the highest rate at 59.4%. Bulgaria and Latvia also reported over half of their youth population living in overcrowded conditions. Greece, Poland, Slovakia, Croatia, Italy, and Lithuania each had more than a third of their young residents in overcrowded households (Figure 3.4.).

Again, notable differences can be observed between Croatia and Slovenia – the overcrowding rate for youth in Croatia is almost three times higher than in Slovenia. This is also reflected in the YO-VID data – while 17% of Croatian youth said “no” when asked if they had their own room in the household, in Slovenia this share was

¹ The overcrowding rate is defined as the percentage of the population living in an overcrowded household. A person is considered as living in an overcrowded household if it does not have a minimum number of rooms available that is equal to the sum of:

- one room for the household;
- one room per couple in the household;
- one room per single person aged 18 or over;
- one room per pair of single people of the same gender between 12 and 17;
- one room per single person between 12 and 17 and not included in the previous category;
- one room per pair of children under 12.

notably lower - 10% (those who live with their partners were omitted from the analysis).

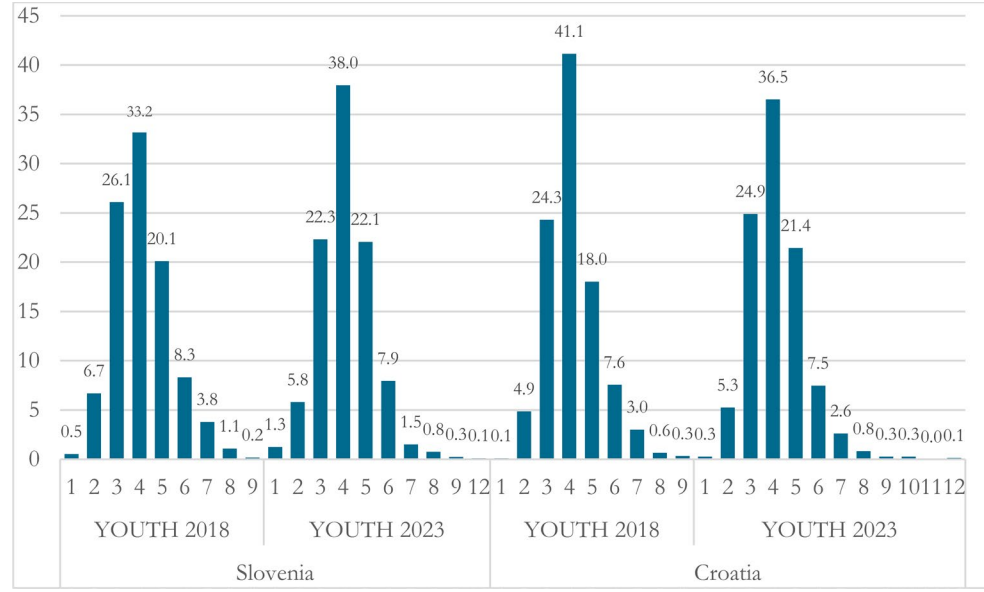


Source: Eurostat (online data code: ilc_lvho05a)

Figure 3.4: Overcrowding rate in the EU, 2023 (%)

Relatedly, after omitting those who did not live in the parents' house/apartment, the average number of people living in family household slightly changed from 2018-2023 – while in Slovenia it decreased from 4.12 to 4.10, in Croatia it increased from

4.12 to 4.17. Considering that the average number of rooms in Slovenia is higher and increasing (4.10→4.59; Croatia: 3.31→3.93), it is indeed possible to say that the problem of overcrowding is more present in Croatia. Interestingly, the number of rooms or having one's own room was not associated ($p>0.05$) with subjective well-being when controlled for sex, age, financial situation and number of people living with respondents.



Source: YSEE 2018/2019 and YO-VID22, 2023

Figure 3.5: Number of indicated rooms in the household, Croatia and Slovenia, 2018 and 2023 (%)

Every fifth young person in Croatia lives in an overcrowded family home, while this is the case with every tenth young person in Slovenia.

The negative impact of overcrowding on general well-being is well-documented, and this effect was further exacerbated during the COVID-19 pandemic. This is clearly illustrated in the following excerpt from the focus group discussions:

“At the beginning (of the lockdown) they (parents) both stayed at home. At first, I thought he (father) lost his job, but mom was at home all the time (being unemployed). This was a big problem, we were stuck together, 4 of us in a one room apartment. And we were fighting a lot, particularly mom and dad. So, my mother started to go out, leaving us at home. I ‘dunno... she would join the protests on the streets just to get away from it all.”

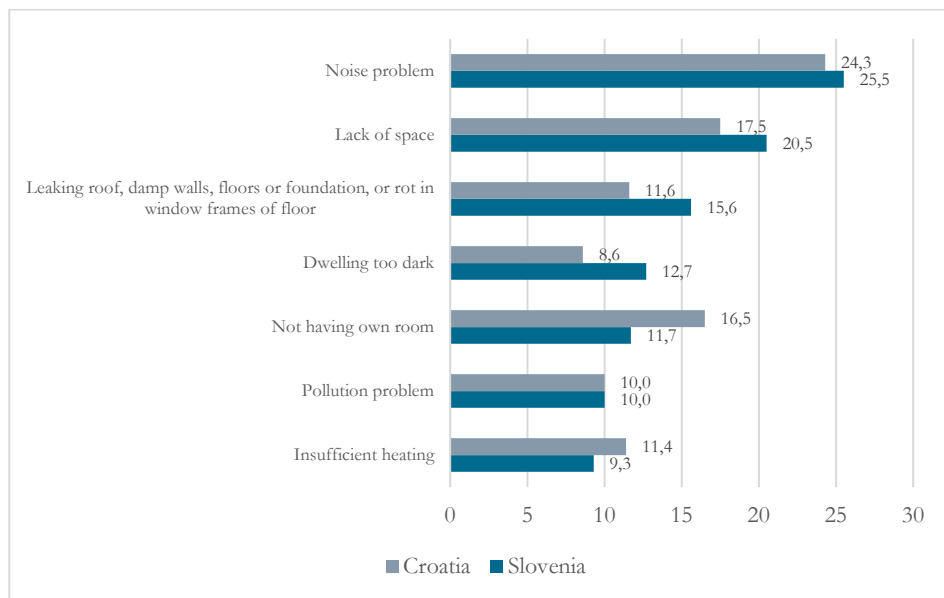
(Female, NEET, Slovenia)

3.3 Living conditions and housing deprivation

There are various indicators typically used to measure the quality of living conditions, including those assessing space, pollution burden and what is understood as measures of housing deprivation. The latter is, according to the EU definition, conceptualised as the percentage of population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures: having a leaking roof, not having a bath/shower and no indoor toilet, or a dwelling that is considered too dark.

In 2023, 10.6% of people in the EU lived in households unable to afford keeping their home adequately warm (see Figure 3.2.). Among EU countries, the lowest rates were observed in Luxembourg (2.1%), Finland (2.6%), and Slovenia (3.6%; Croatia 6.2%). By contrast, the highest rates were recorded in Lithuania (20.0%), Bulgaria (20.7%), and Portugal and Spain, both at 20.8%. Compared with 2022, the percentage of people in the EU living in households unable to keep their homes adequately warm increased by 1.3 percentage points (pp), rising from 9.3% to 10.6% in 2023. However, the share of those not being able to heat their homes properly increased by 53 % in 2021-2023 period (from 6.9 to 10.6 %).

As indicated in Figure 3.6., although the heating problem is among the rarest reported, the youth tend to report higher percentages than those found in the general population: 9.3 in Slovenia and 11.4 in Croatia.



Source: YO-VID22, 2023

Figure 3.6: Living conditions and housing deprivation indices for young people (aged 16-29 years), Croatia and Slovenia, 2023 (%)

Simple correlational analysis reveals that the housing deprivation measure, operationalised as a summation scale of all individual measures, is significantly associated with lower financial status of the household, with living in more urban, densely populated areas, and with various aspects of subjective well-being, satisfaction and mental health (Table 3.1.). The respondents with higher levels of housing deprivation had higher scores on the depression, anxiety and stress scale, as well as lower overall life satisfaction. Also, higher levels of housing deprivation were significantly associated with lower satisfaction with family life and friends, and with lower satisfaction with one's own mental and physical health, as well as with lower satisfaction with physical appearance.

Table 3.1: Housing deprivation, SES, residence type and well-being correlation indices for young people (aged 16-29 years), by country, 2023

SI\ CRO	1. Housing depriv.	2. SES	3. Urbanity	4. The Depression , Anxiety and Stress Scale	5. Life satisfaction	6. Satisfaction with family life	7. Satisfaction with friends	8. Satisfaction with mental health	9. Satisfaction with physical health	10. Satisfaction with physical appearance
1.	1	-.245**	.084**	.257**	-.163**	-.185**	-.156**	-.209**	-.139**	-.087**
2.	-.324**	1	.003	-.149**	.140**	.122**	.107**	.103**	.091**	.062*
3.	.146**	-.039	1	-.011	-.029	-.050	-.020	-.051	-.007	.001
4.	.289**	-.173**	.067*	1	-.445**	-.345**	-.360**	-.535**	-.374**	-.345**
5.	-.276**	.198**	-.044	-.476**	1	.512**	.406**	.602**	.504**	.466**
6.	-.278**	.158**	-.046	-.355**	.502**	1	.391**	.487**	.365**	.353**
7.	-.177**	.079**	-.028	-.334**	.413**	.419**	1	.433**	.376**	.333**
8.	-.189**	.107**	-.062*	-.566**	.614**	.438**	.426**	1	.540**	.503**
9.	-.189**	.112**	-.023	-.396**	.479**	.334**	.304**	.481**	1	.563**
10.	-.178**	.099**	-.011	-.345**	.523**	.306**	.310**	.507**	.509**	1

Note: ** Correlation is significant at the 0.01 level (2-tailed); * Correlation is significant at the 0.05 level (2-tailed).

The quality of life conditions of young people is linked to the socioeconomic status of the family they live in. Young people living in poorer living conditions report more mental health problems and generally lower life satisfaction, including lower satisfaction with family life and friends, physical appearance, and physical and mental health.

The following quote from the focus groups in Croatia depicts the link between youths' housing preoccupations and mental health and well-being:

“What really worries me as a young person is, first and foremost, the society we live in. I feel like you need huge connections and contacts to even get a job that matches your level of education. I’m really, truly scared of the corruption and everything that’s going on. I’m scared of what’s going to happen after the elections, and what the socio-political situation will look like. And when it comes to all these topics, I completely agree with all of you – from housing, to job quality, to work-life balance, and family planning. Overall, I feel more and more afraid rather than seeing any kind of optimistic future.”

(Female, employed, Croatia).

The data in Figure 3.7. shows housing and accommodation problems with notable differences between rural and urban areas, as well as between Slovenia and Croatia. In Slovenia, the issues are more prominent in urban areas, especially noise (34.1%) and lack of living space (30.1%). Urban residents also report pollution and other environmental problems and insufficiently heated space more frequently than those in rural areas. In Croatia, the differences between rural and urban areas are less pronounced. However, noise remains the most frequently reported problem (20.3% rural, 27.1% urban). Interestingly, lack of living space is reported slightly more in rural areas (15.4%) than in urban areas (18.4%), which is an opposite trend compared to Slovenia. It is also notable that humid living conditions and lack of sunlight are reported at similar rates in both rural and urban areas of each country, though these issues are more commonly reported in Slovenia than in Croatia. Overall, urban residents in Slovenia report more issues across nearly all categories, while in Croatia, the rural-urban gap is less significant.

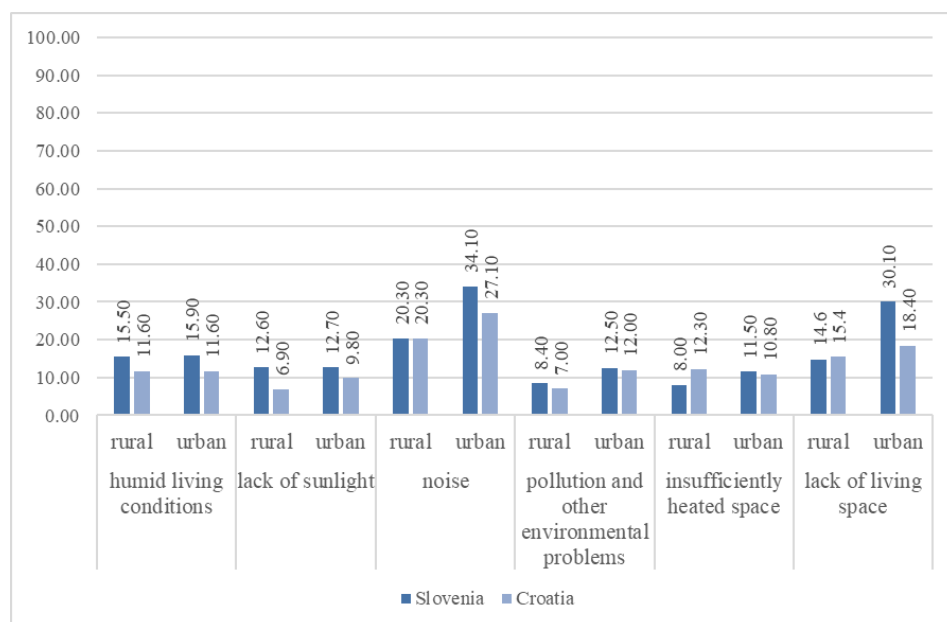


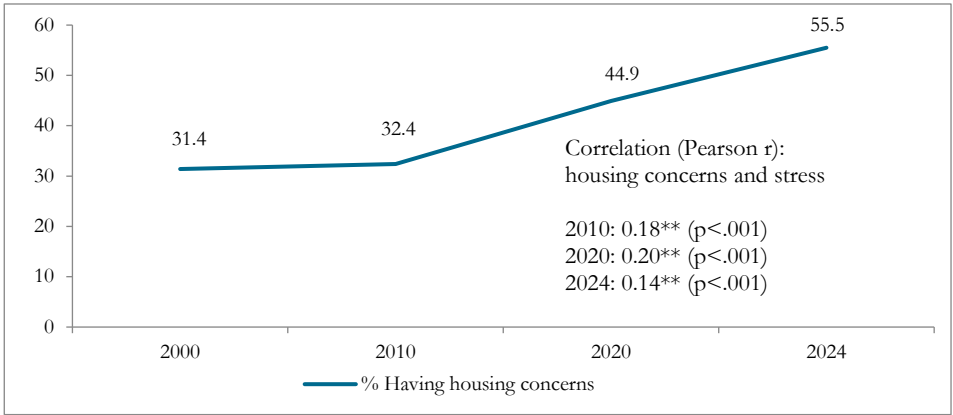
Figure 3.7: Comparison of housing/accommodation problems in Slovenia and Croatia, for urban and rural areas (%)

Young people living in urban areas of Slovenia and young people living in rural areas of Croatia have more prominent housing and accommodation problems. Comparatively, between these countries, young people living in urban areas mostly face problems related to noise and lack of living space.

3.4 The question of affordability

Across the European Union, young people face a range of challenges related to housing affordability and quality. High rental prices, limited availability of affordable housing options, and an increasingly competitive urban housing market are common issues (Pape, 2024). For example, in the 2010-2021 period, a household's disposable income per capita in real terms in the EU grew by 12% (Eurostat – Housing in Europe, n.d.), while rents increased by 16% and housing prices increased by 42% (Eurostat, 2021). This trend continued in 2022. In the fourth quarter of 2022, rents and housing prices increased (compared with the same period in 2021) by 3 and 4% respectively, while real disposable income decreased by less than 1% (Eurostat,

2023). And, as many studies have indicated, rising housing costs, coupled with precarious employment conditions, have led to delayed home-leaving and extended reliance on family households (OECD, 2019; Eurofound, 2018). These challenges are compounded by structural shifts in labour markets and welfare policies that often fail to provide sufficient support for independent living among youth (Klanjšek, 2022). Similar trends could be observed in Slovenia and Croatia as both countries have been grappling with long-standing housing market challenges even before the pandemic. In Slovenia, high housing prices relative to income, coupled with a shortage of affordable rental options, have made it difficult for young people to secure independent living arrangements (Zupančič & Novak, 2021; Klanjšek 2022). Specifically, the Statistical Office of Slovenia (SURS, 2024) reported that property prices rose by over 86% from 2015 to 2023; most significantly in the last three years (Klanjšek, 2022). It is thus not surprising, that the share of Slovenian youth that express fear of housing as a concern is steadily increasing, from 31.4% to 55.5% in 2024 (Klanjšek, 2024). Importantly, housing concerns proved to be significantly connected to stress (Klanjšek, 2024; Figure 3.8.), which is known to be a significant factor that impacts (mental) health (Pearlin et al., 1981).



Source: Klanjšek, 2024

Figure 3.8: Youth having housing concerns and association with stress, 2000-2024 (%)

Similarly, in Croatia, limited access to affordable housing and a tendency of young adults to remain in family homes well into adulthood are symptomatic of deeper structural issues in the housing market (Novak & Petrovic, 2020). In Croatia, the post-2020 surge in real estate prices and rents has created an acute affordability crisis.

Mid-income youth, who are often overlooked in policy discussions, struggle with high living costs, unattainable loans, and inflationary pressures. A 2024 study notes that Croatia's housing market fails to meet international obligations for ensuring the right to affordable housing, with youth disproportionately affected by speculative pricing and limited social housing initiatives (Lulić, Muhvić & Pašuld, 2024).

The following quotes from the participants in the qualitative part of our study (focus groups) depict the worries of young people in Croatia:

"As far as the housing problems go, as we all can see, the prices are skyrocketing while salaries stay the same. I don't think anyone can actually afford to rent, unless two or three people live together. Our city has enough, I believe, space to be able to provide some apartments or accommodation at normal prices, or at least some laws should be made to bring down these simply unrealistic housing prices in the city. And there should be a reduction or limit on what's now become popular – worker accommodation. It's become absurd. Because before, apartments for students used to cost 200 euros per month – now a bed in an apartment with 18 beds costs 200 euros. That's not normal."

(Female, high school student & employed, Croatia)

The COVID-19 pandemic has intensified these challenges by disrupting labour markets and increasing the financial insecurity of many young Europeans (Bambra et al., 2020). Lockdowns and social distancing measures have further highlighted inadequacies in housing conditions, particularly in urban areas where overcrowding and limited living space can exacerbate stress and impede effective remote working and learning. In this context, the intersection of housing instability, economic uncertainty, and mental health has become a critical area of inquiry for policymakers and researchers alike. Additionally, the pandemic has further illuminated the precarious nature of youth housing. Economic disruptions have led to increased uncertainty about future housing prospects, and the shift to remote education and work has emphasised the importance of adequate living conditions. Youth in both Slovenia and Croatia are now facing compounded challenges: not only must they contend with the high cost of housing, but they must also navigate the effects of overcrowded or substandard living environments on their educational outcomes and mental health. Due to the number of these reasons, some of them even consider leaving the country and 'stop fighting'. The following quote from one Croatian focus group participant adds to their views:

"I think most young people don't feel any kind of support, and we all feel like we have to fight for ourselves to make things better. For example, many of my female colleagues have already left my profession and gone abroad to find better-paying jobs. And even for me, that option isn't completely off the table, because more and more, every day, you realise that your supposedly normal and modest life goals are becoming more and more out of reach for the middle class, which really shouldn't be the case. Everyone should be able to solve their housing situation, have a stable job, and not have to wonder whether they'll be able to cover all the bills and food by the end of the month – let alone save something for emergencies. And as long as the standard of living means that most people live in constant fear of what tomorrow brings, and no one reaches out to help you but you have to do everything alone... Most people choose to stop fighting in their own country and instead, take the easier route – go somewhere they'll be more respected, better paid, and able to live, at least somewhat, a normal life."

(Female, employed, Croatia)

In sum, at the structural level, the challenges facing youth housing in the EU – and in Slovenia and Croatia in particular – are rooted in broader socioeconomic and policy dynamics. The housing affordability crisis is driven by factors such as market deregulation, urbanisation, and insufficient public investment in social housing (European Commission, 2020; OECD, 2019). Aligned with the latter, some of our focus group participants shared reflections on the better times, comparing the housing situation in former Yugoslavia and today's Croatia:

"I'd also like to say something about the housing issue – and I know I'll sound like an old grandma – but back in Yugoslavia, you could sign up for an apartment and somehow get one that way. Now there's absolutely nothing – everyone's just stuck with loans, debts, and so on."

(Female, high school student & employed, Croatia)

While governments in both Slovenia and Croatia have introduced policies aimed at increasing housing accessibility for young people, the effectiveness of these measures remains mixed. Critics argue that piecemeal approaches fail to address the underlying issues of income inequality, labour market precarity, and the lack of coordinated social policies (Zupančič & Novak, 2021). Recent studies suggest that integrated policy strategies—combining housing, education, and employment initiatives—are necessary to create sustainable improvements in youth living conditions (Eurofound, 2018).

The following quotes from a focus group participant in Croatia echoes that need for integrated policy strategies:

"What young people might need is the opportunity and the feeling that they can achieve what they want through their own effort, knowledge, and dedication. Whether that means, you know, I've finished university, I studied for this profession, and I know that after graduation I'll have a stable and well-paid job – not something extravagant, just a job that allows me to live a quality life. Or, for example, knowing that if something happens, I can count on the support of the local community, and that policies will reflect what's actually happening instead of always being the opposite. Speaking from a more professional role, I'd say young people need the opportunity for their voices to be heard, and to be more included in decision-making in general."

(Female, employed, Croatia)

"Everything is very interconnected – from mental health, to housing, to employment opportunities, and everything else."

(Female, high school student & employed, Croatia)

The pandemic has further emphasised the need for such comprehensive interventions, as the intersection of economic insecurity and inadequate housing has led to significant adverse outcomes in mental health and overall well-being (Bambra et al., 2020).

In both countries, the accessibility of one's own living space and the possibility of housing independence remain major problems faced by young people.

3.5 Conclusions and recommendations

The main findings of this chapter are as follows:

- COVID-19 Impact: The pandemic exacerbated housing insecurity among youth in Slovenia and Croatia, leading to increased financial strain, mental health challenges (stress, anxiety), and forced relocations (e.g., moving back to parental homes). Campus closures and job losses in sectors like retail/hospitality disproportionately affected young people.

- Delayed Home-Leaving: In Slovenia and Croatia, youth leave home later than the EU average (Slovenia: 29.1 years; Croatia: 31.8 years). Financial constraints are a primary barrier, with 48% of Slovenian and 41% of Croatian youth unable to afford independent living despite wanting to.
- Overcrowding and Housing Deprivation: Croatia has nearly triple Slovenia's youth overcrowding rate (17% vs. 10% lack own rooms). Housing deprivation (overcrowding, poor conditions) correlates with lower household income, urban living, and reduced well-being (e.g., higher depression, lower life satisfaction).
- Affordability Crisis: Housing prices in Croatia rose 74% and in Slovenia 86% (2015–2023), outpacing income growth. Both countries faces speculative pricing and insufficient social housing, disproportionately affecting mid-income youth.
- Structural Challenges: Labour market precarity, insufficient public investment in housing, and market deregulation underpin affordability issues. Existing policies in both countries lack coordination and fail to address systemic inequalities.

Based on these findings, the following recommendations were developed:

- Significantly increase public investment in social housing and rent-controlled units to
- expand affordable options for young people.
- Introduce rent subsidies or offer tax incentives to landlords who provide affordable rental rates specifically for youth.
- Establish youth-focused housing grants or low-interest loan schemes to support smoother transitions into independent living.
- Strengthen minimum wage regulations and improve job security in sectors with high youth employment, such as the gig economy.
- Integrate housing policies with employment initiatives, like apprenticeships and remote work infrastructure, and embed financial literacy training within education systems.
- Address regional disparities by tailoring policies to the distinct needs of urban and rural areas, for example, by incentivising developers to build affordable housing in high-demand locations.

- Implement anti-speculation measures, such as taxes on vacant properties and short-term rentals (e.g., Airbnb), to discourage housing market distortions.
- Advocate for expanded EU-funded housing initiatives, including the Youth Guarantee programme, and promote knowledge-sharing platforms to replicate successful models like Finland's social housing system.
- Tackle youth housing challenges with a dual approach: prioritise immediate COVID-19 recovery while pursuing long-term structural reforms that balance affordability, quality, and accessibility, and ensure cross-sectoral support for youth well-being and economic resilience.

Addressing youth housing challenges requires a dual focus on immediate COVID-19 recovery and long-term structural reforms. Policies must balance affordability, quality, and accessibility while integrating cross-sectoral support to enhance youth well-being and economic resilience.

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About the authors

Dr. **Rudi Klanjšek**, is an Associate Professor in the Department of Sociology at the University of Maribor, Slovenia, where he earned his doctorate in sociology. His expertise covers cross-cultural research on youth, including employment, housing, well-being, and deviance, as well as globalisation, modernisation, social change, inequality, and economic development. He was previously a research fellow at Auburn University (USA) and has been a guest lecturer at European institutions such as the University of Bologna, University of Orleans, and Masaryk University. He is also a researcher at the Centre for the Study of Post-Socialist Societies (CePSS) and a member of the Slovenian Sociological Association

Dr. **Iva Odak**, holds a degree and a doctorate in Sociology from the Faculty of Humanities and Social Sciences, University of Zagreb, Croatia. She is a research associate at the Centre for Educational Research and Development of the Institute for Social Research in Zagreb, and is an external associate and course lecturer for Sociology of Education and Art, Society, and Education at the Academy of Fine

Arts, University of Zagreb. Her work focuses on the sociology of education, particularly the social dimension of education and educational inequalities at all levels of education. She has led several scientific research projects and participates as a member of project teams on various national and international projects in sociology and interdisciplinary fields. She publishes scholarly articles in both domestic and international journals, participates in academic and professional conferences in Croatia and abroad, and is actively involved in professional associations related to sociology and education.

