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Youth Housing in a Context of Socio-economic Insecurity: The Case of Greece

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Κοινωνική Πολιτική

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PART B

**ASPECTS OF SOCIAL POLICY
AND HOUSING IN GREECE**

Youth Housing in a Context of Socio-economic Insecurity: The Case of Greece

Dimitra Siatitsa¹

Abstract

The paper discusses the issue of youth housing in Greece, in a context of permanent insecurity and instability, due to the precarisation of labour and the ongoing “crises” conjuncture. Youth housing problems in Greece are usually contained by the Greek familial model of welfare, where unemployed, low-waged and vulnerable youth depend on family networks for providing shelter. In this context, the difficulties faced by youth in transition in their effort to access independent housing remain rather underexplored. Although strongly conditioned by cultural norms and family housing strategies, youth housing precarity is manifested through the inevitable prolonged stay in, or return to the parental residence, difficulties in accessing affordable housing, housing cost overburden, lower housing standards and overcrowding. The paper provides an overview of main issues discussed in the European and Greek literature, describes key dimensions of youth housing in Greece and sets the framework for further research.

Keywords: Youth housing; transition to residential independence; housing precariousness; Southern Europe; Greece

Introduction

Housing trajectories and living arrangements of young people transitioning into adulthood in Greece have been strongly affected by the multifaceted and consecutive crises of the past years, enhancing conditions of insecurity and instability in young peoples’ life courses. In Greece, following the Southern European pattern, young people live in extended family arrangements, receive parental transfers in cash or in kind (often in exchange for reciprocal support in old age), co-reside with their parents beyond adulthood (even during more favorable economic conditions), while having a stable job and finding a partner are decisive factors for moving

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to an independent home (Chtouris, 2012; Emmanouel, 2012). Yet, the prolonged economic recession, the challenging conditions of youth employment, together with the reduction of family resources, austerity welfare restructurings, and growing housing unaffordability, have consolidated a regime of precarity and insecurity that renders the prospect of independent housing a particularly tenuous pursuit. The current pandemic introduced new challenges in relation to housing, as the economic stagnation and difficulties in labour sectors which employ young people, generate further issues of affordability and security, but also issues of cohabitation in confinement, especially for youth living with their parents.

During the last decade, important work has been done on youth and labour (Papadakis et al., 2017, Karakioulafi et al., 2014), transition to adulthood (Athanasiaides et. al., 2018, Tsekeris et. al., 2017, Sakellariou & Koronaïou, 2018), brain drain (Labrianidis, 2014), social participation, urban cultures etc. (Chtouris, 2017, Zaimakis, 2016). However, the issue of youth housing conditions and pathways has not been extensively and systematically studied until now. The reasons for the relative neglect of housing issues might be related to cultural assumptions regarding adulthood and independence and the role of the family as the main social support system, which have obscured the issue of access to housing as a factor of social emancipation. The assumption that young people's housing needs will be covered by the family obscures growing housing hardships and exclusion from the housing market that impede youth empowerment and emancipation. At the same time, the reasons might also have to do with difficulties in studying the housing sector, as there are few available disaggregated data to systematically record trends in the housing sector in relation to youth housing outcomes. Furthermore, in the absence of a housing movement or an integrated housing policy, the housing trajectories and practices of youth in transition remain unexplored and under-represented.

Acknowledging the key importance of access to independent housing for young people's transition to adulthood and emancipation, the paper intends to set the framework in order to discuss and further investigate youth housing in Greece. It draws from youth studies, demographics and housing studies literature, in relation to youth autonomy, living conditions and arrangements, youth housing transitions, accessing housing and the position of younger generations in the housing market. First the paper refers to recent trends in youth housing in Europe, patterns of transition to adulthood and contextual specificities in Greece. Next, it focuses on youth housing precarity, basic components and available data. Open questions and methodologies for further research are discussed in the concluding section.

Trends in Youth Housing in Europe and Greece

Socio economic precarity and access to housing

The growing social and economic marginalisation of youth due to conditions of precarity and insecurity, especially in the countries mostly affected by the crisis, is discussed in a number of studies. It is stressed that such trends are intertwined with demographic downturn and intergenerational polarisation and competition, together with social and political regression and

rise of anti-political and far-right attitudes (Chtouris, 2012; Aasve, 2014; Flash-Eurobarometer, 2014; EUROSTAT, 2015; Bessant et al., 2017). Young people find it harder to access the labour market, they are more likely to be unemployed, work more often in precarious and insecure positions doing part time or temporary low-paid jobs, they have lower wages and higher security contributions, they are at higher risk of poverty, in some cases even if they have a job (in-work-poverty), affecting their ability to start an independent life and delaying their transition into adulthood (Eurofound, 2014).

Youth trajectories towards residential autonomy are also strongly conditioned by changes in the housing markets and by available forms of social support. During the last decades processes of housing financialisation, credit-expansion, social housing privatisations and deregulation of housing markets, intense speculation on urban space, and the effects of the global financial crisis, have contributed to growing unaffordability and difficulties to access decent housing. According to research findings, housing in Europe is increasingly structured by insider-outsider dynamics within contexts of labour inequality and housing financialization. More specifically, research in different European countries have stressed the following issues:

- Young generations stay longer in the parental home (Billari & Liefbroer, 2010; Eurofound, 2014) and have greater incidence of return (boomerang kids) (Arundel & Lennartz, 2017), but also higher risks of poverty in case of home-leaving (Iacovou & Aassve, 2007; Aassve et. al., 2013);
- They have less access to homeownership, related both to precarious labour conditions and shrinking incomes for young workers, but also to housing financialisation, credit market cycles and limited access to mortgage lending after the financial crisis (Lersch & Dewild, 2014; Arundel & Doling, 2017);
- Private renting is growing among young adults (generation rent), although it has become a rather unaffordable, inadequate and insecure tenure (Byrne, 2020; McKee et al., 2019);
- There are less housing options for youth, as young people navigate into increasingly unaffordable housing markets, while social housing and state assistance are limited (Mackie, 2016);
- Intergenerational inequalities are growing, while there is a stronger impact of family background, parental support and wealth in relation to housing outcomes (Arundel, 2017; Forrest and Yip, 2016).
- Youth homelessness is growing across Europe (FEANTSA, 2017).

Although these are acknowledged as common trends, there are significant contextual variations in relation to youth trajectories towards residential independence and youth housing conditions in the different European countries. In the following section we discuss different aspects of youth's transition to independent housing, focusing particularly on Southern Europe and Greece.

Youth and Transition to Adulthood in Greece

Youth is an heterogeneous category, socially constructed across different contexts.² The period of youth rather refers to the idea and process of transition to adulthood, including several steps and milestones such as leaving the parental home, having a stable job, achieving socio-economic independence, marrying or having children (Aasve, 2014). Patterns of transition have been studied in relation to cultural factors, such as family ties or individualised behaviours, and institutional welfare state regimes, with important differences highlighted between North-Central and South-East countries.³ Additionally, economic factors, such as rent prices, young people's own labour outcomes and income, their family's income, general economic cycles and labour market conditions, and socio-spatial factors such as social class, gender, ethnicity and spatial location play an equally important role (Iacovou, 2010; Christopoulou & Pantolidou, 2018).

Leaving the parental home

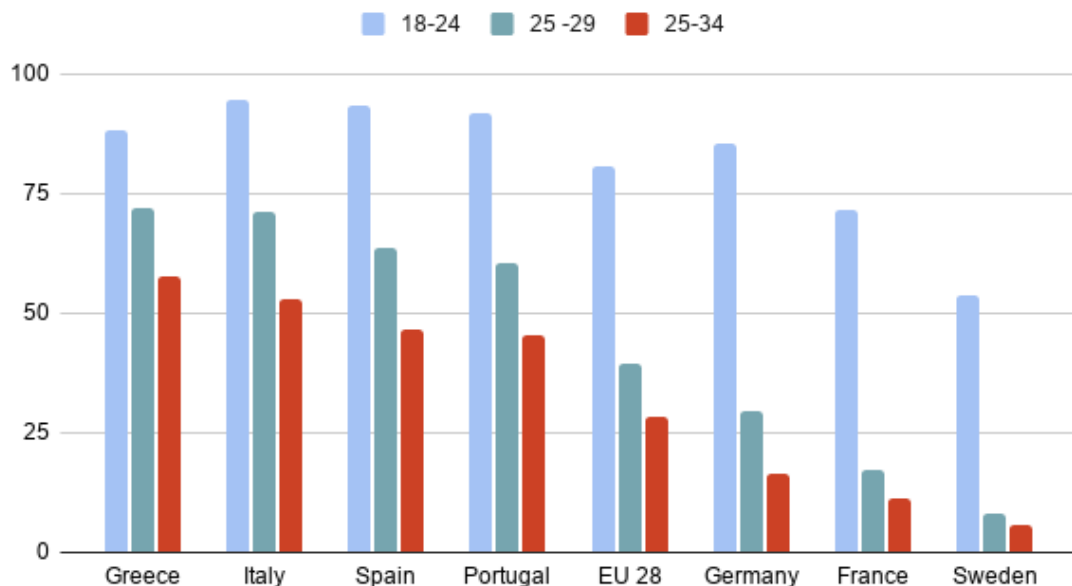
The decision of young people to leave the parental home can be affected by: whether or not they are in a relationship, whether or not they are studying full-time, their level of financial (in)dependence, labour market conditions, living costs and the cost of housing (Eurostat, 2015). Late home-leaving in Southern Europe has been strongly attributed to cultural factors of intergenerational solidarity and dependence, within the framework of the southern European familistic welfare regime (Papadopoulos & Roumpakis, 2013). According to Eurostat data (2019), Greece has one of the highest rates of young adults aged 18-34 living with their parents (69,4% in total, 77,1% for males, 61,8% for females), remaining very high for the age group of 25-34 (57,8% in total, 68,6% for males, 47,1% for females), while the average age of leaving home is 29 (30 for males and 27-28 for females), when the EU 28 average is approximately 25 years. Cultural norms are attributed to the gender variations recorded, as younger women tend to leave the parental home earlier, usually to live with a partner, while at the same time women are more likely to co-reside with ageing lonely parents, even when they can afford to live independently (Christopoulou & Pantolidou, 2018). The socio-economic crisis had an important impact on home-leaving patterns, as these age limits have been steadily rising since 2011 (see Graph 1).

2. Furthermore, youth is diversified across social divisions, such as gender, class, ethnicity, religion, race, and living situations in terms of education, training, professional life, family composition, life course phase, defining different youth profiles.

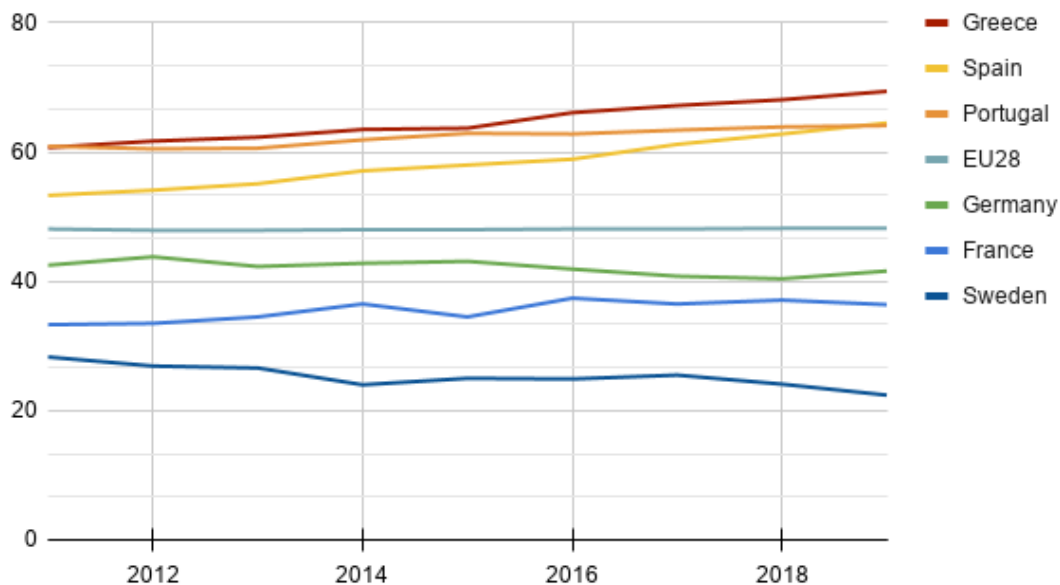
3. An analysis of welfare regimes, and European datasets on the age of leaving the parental home identified three clusters of countries: the North-West, characterised by best 'opportunity structures for independent housing', including an extant private rental sector, strong support from the family for leaving home and late parenthood; the *North-Eastern*, characterised by early childbearing and 'outstanding unfavourable opportunity structures in terms of all components of the welfare mix', including high unemployment, an underdeveloped private rental sector, limited family support and restricted social welfare; and the *Southern-West*, where restricted social housing provision, strong family-cultural supports and very late parenthood, were identified as factors that restrict home-leaving to the latest ages (Mandic, 2008).

Graph 1. Share of young adults living with their parents by age groups across selected countries

Share of young adults living with their parents by age groups



Share of young adults aged 18-34 living with their parents



Source: EU-SILC, 2019

A number of studies have demonstrated the role of the family as a shock absorber during the economic crisis (Karakioulafi et. al, 2013; Athanasiades et. al., 2018). At the same time, it has been stressed that austerity measures and household over-indebtedness, severely undermined key pillars of the familistic welfare mode of social reproduction and established a regime of generalised insecurity (Papadopoulos & Roumpakis, 2013). Family networks have operated as the primary

safety net available, and the parental home as a refuge for vulnerable youth (Christopoulou & Pantalidou, 2017 and 2018). Under crisis conditions, a growing number of young people return to their parents' home, when losing a job, or after finishing their studies (Tsekeris et. al, 2017). Although, inter-generational cohabitation and extended family formation is a common norm in southern Europe, the inability to achieve economic and housing independence reinforces life-plans postponement and feelings of frustration (Athanasziades et. al. 2018)⁴.

The higher complexity, instability, unpredictability and protraction of young people's pathways to independent living has been related to two main factors: the prolonging of education periods and adverse labour market conditions. In Greece, given also the strong social norms favouring high educational qualifications, leaving home for the first time often relates to moving to another city in order to study (with the financial support of the family) and has to be considered a rather intermediate step in transition to adulthood.⁵ The diversity of student living situations and the characteristics of a discrete 'student housing sector' has been also discussed, both in terms of living conditions but also in relation to processes of 'studentification' of neighbourhoods (see Revington, 2017). Returning home, however, relates to a great extent to the ability of young people to sustain an independent household after they finish their studies, linked also to the family capacities to support them.

Precarious employment and low wages can shape and limit important life decisions including partnership formation, where to live, when to start a family and many other choices that can impact the quality of life and well-being of individuals and households (Athanasziades et. al., 2018: 100). Research based on the EU Labour Market Survey has shown that in Greece despite strong cultural biases, having a job lowers the probability of living with one's parents, while the greek family provides refuge not only for unemployed youth but also for those with precarious jobs (Christopoulou & Pantalidou, 2018: 17).

Dependence on Family Transfers

The importance of family transfers for younger family members is a longstanding characteristic of southern European housing systems (Allen et al., 2004). Intra-family sharing of available housing stock or financial support (for sustaining an independent living or buying a house) is very common in Greece, associated with benefits and costs for both sides (Maloutas, 2008). Family occasional or stable transfers, are an important source of income for young people, while sources of income change with age.⁶ Patterns of family transfers diversify according to income and wealth, as lower incomes mostly can afford to provide support by co-residing, while

4. In a survey conducted by Tsekeris, Pinguli and Georga (2015), it was found that severe economic difficulties are the top-ranked factors mentioned by young respondents to explain their decision to cohabit, despite the fact that young adults' choices and decisions are strongly affected by the strong relational family ties that characterise Greek family dynamics.

5. It has been pointed out that education has contrasting effects, as for some young people ongoing participation in education delays the departure from the family home by postponing the start of their working careers, while for others it precipitates leaving home earlier simply because their educational institution is far from the family home (Beer & Faulkner, 2011:66).

6. As shown in a study among youth aged 15 to 30 years old for the General Secretariat of Youth in 2005, sources of income change in relation to age (20% of those aged 20-24 had income from a stable job, became 56% for those aged 25-30) and family status (58% of married people had as main source of income a stable job and 25% from family) (GSY, 2005).

wealthier households provide both housing and transfers in cash (Emmanouel, 2012). The crisis period and recession strengthened the intergenerational dependency of greek families, while at the same time it limited their capacity for cash transfers (Christopoulou & Pantolidou, 2017).

Family inheritance and family transfers are a determining factor for young peoples' access to homeownership in Greece,⁷ while there might be signs of growing dependence on family assets.⁸ Contrary to findings from EU comparative studies (see Filandri & Bertolini, 2016; Mackie, 2016), in Greece the socio-economic background of young people has less impact on access to homeownership, since high percentages of (outright) homeownership are broadly spread across different income classes (Maloutas, 1990). Unequal access to mortgage lending and migration, had already created trends of decreasing homeownership rates among lower income groups even before the financial crisis (Emmanuel, 2004). In the post-crisis period, difficulties in accessing housing credit, drop of income, increase in labour precarity, and a new cycle of housing prices increase, have made access to homeownership even more unequal, while the age of accessing homeownership is also expected to rise.

Youth Housing Markets

'Youth housing markets' are characterised by shared housing, precarious housing, temporary housing and frequent mobility (Beer and Faulkner, 2011). In Greece, where access to homeownership is the dominant and desired tenure, private renting is considered a transitory condition, either during the education period or in anticipation of acquiring an owned house, often accepting unsatisfying housing solutions (Drakouli, 2018). The rental sector in Greece concentrates higher percentages of lower income, younger and migrant population. Young people will conform with worse conditions in a poorly regulated rental sector, especially in the older parts of the housing stock. Also, in relation to prices, it has been observed that young people pay higher rents and have shorter leases (1,94 average lease duration) (Oikonomou & Sapounakis, 1996). Besides, it is expected that young people will enter the bottom of the housing market, before gradually working their way towards greater permanence and quality (Ford et al., 2002; Beer and Faulkner, 2011). Nevertheless, growing inequity among those who own their house and those who do not, will make renting a more permanent solution for many young households, including the migrant population that usually reside in the private rental sector. More attention is needed in order to understand difficulties and precarious housing conditions that youth face along these trajectories.

7. According to a survey carried out by the Bank of Greece, in 2009 39.6% of owners (or 28.4% of the total sample) stated that they obtained their primary residence via donation or inheritance. The percentage is higher than the Eurozone average (20.1% of owners and 12.6% of total households) (Tzamourani, 2013). Similar research results are shown by Emmanuel (2016) regarding the way homeowners acquire their home, as nearly 40% of owners had benefited from some family property, either as a direct transfer, use concession for free, or financing a new acquisition by selling inherited or transferred family properties.

8. The percentages were slightly lower in the 80s. For example, research conducted by the National Centre of Social Research (EKKE) in 1986, for the Region of Attica, showed that 23,1% of housing acquisitions came from inheritance or parental donations/transfers, while for the 12,5% of purchases (40,7% of acquisitions) there had been some kind of help by the family (Maloutas, 1990). Even though thorougher analysis is needed on the issue, this might reflect the growing difficulties in accessing homeownership without family support.

Housing precariousness is related to notions of vulnerability, insecurity and instability, and seeks to incorporate a wide range of housing situations that go beyond homelessness, or poor housing conditions (Clair et. al., 2018). The notion of precarity has been more commonly used to describe labour and employment conditions of the past decades, referring to work characterized by variable levels and degrees of objective (legal status) and subjective (feeling) uncertainty and insecurity (ILO, 2011)⁹. Precarious work is amongst others related to not being able to support a household and not providing sufficient resources for a decent life (EP, 2017). Still, the term is complex, multifaceted and context-specific.

In their attempt to construct a comparative measure Clair et al. (2018: 4) define housing precariousness as “a state of uncertainty which increases a person’s real or perceived likelihood of experiencing an adverse event, caused (at least in part) by their relationship with their housing provider, the physical qualities, affordability, security of their home, and access to essential services”. Based on the data available from the European Union Surveys on Income and Living Conditions (EU-SILC), they operationalise housing precariousness as consisting of four components: **affordability, quality, security and access to facilities and services**. Data measuring the first two components are collected yearly through the standard EU-SILC survey, while variables to measure security and access to facilities are drawn from two ad hoc surveys on housing conditions in 2012 and on access to services in 2016.

Affordability

Housing affordability, that is the ability of a household to afford to meet all basic needs while paying for their housing, strongly affects young people’s housing trajectories, albeit in asymmetrical ways depending on social positionally, including gender, citizenship/migration, socio-economic status and other aspects of social inequality (Pittini, 2012). Research has been focusing on the difficulties and constraints that young adults face within increasingly expensive housing markets, gentrifying neighbourhoods and limited affordable housing options (such as social housing), settling with temporary, lower quality and less stable housing arrangements (McKee et al 2020, Hochstenbach & Boterman, 2015)¹⁰.

9. The ILO specifically focuses on the following categories of precarious work defined by two different contractual relations and precarious conditions:: Contractual arrangements: i. The limited duration of the contract (fixed-term, short-term, temporary, seasonal, day-labour and casual labour) ii. The nature of the employment relationship (triangular and disguised employment relationships, bogus self-employment, subcontracting and agency contracts) Precarious conditions: i. Low wage ii. Poor protection from termination of employment iii. Lack of access to social protection and benefits usually associated with full-time standard employment iv. Lack of or limited access of workers to exercise their rights at work.

10. Although precarious housing conditions are somehow expected in youth housing markets as an inevitable choice and an intermediate step towards better housing, it has been shown that this can be also part of youth housing strategies in order to remain in desirable locations (i.e. in highly gentrified areas) or in order to make savings, rather than an enforced choice. It is rather the issue of having control over one’s housing choices that determines the level of housing precariousness (Hochstenbach & Boterman, 2015). The impact of such youth strategies on housing rents and prices in areas undergoing gentrification, touristification or studentification have been also discussed (see Revington, 2017).

In Greece, housing prices and rents had remained at a rather affordable level until the early '90s, while significant increases were recorded after the mid 90s, due to credit expansion and participation in the eurozone (Emmanouel, 2014). Prices dropped again since 2008, however they remained at a much higher level in relation to incomes and wages. Since 2017, after almost ten years of real-estate market and construction stagnation (Siatitsa, 2016), there is growing economic activity in the sector due to tourism and short term rentals, pushing rents and real-estate prices (Balampanidis et al., 2021). Taking into account the low level of the minimum wage (650€/month), high youth unemployment and the low and unstable wages of young workers in relation to housing and living costs in Greece, growing unaffordability is making access to housing more difficult for mobile and seasonal workers, students and young people in their early career¹¹.

Greece has been steadily recording one of the highest rates of housing cost overburden (36,2% in total, but 88,2% for poor households), alarmingly higher than the EU28 average (10,1% in total, and 37,1% for poor households). The rate remains at equal high levels for young people aged 20 to 29 (38,9% in total, and 87,9% for poor households). Housing cost overburden is disproportionately higher regardless of income for tenants at market price (83,2%), while it is 23,8% for owners with mortgage and 25,9% for owners without mortgage. Although this indicator is based on subjective perceptions of cost overburden as declared by household members, it is still an issue that needs to be addressed. Other indicators related to inability to cope with high housing costs, such as arrears in the payment of housing related costs (bills, loans, rents etc), are available for the total population, but would need to be further disaggregated in order to see how the youth population is affected.

Research in the Italian case, has demonstrated that unaffordable housing and rental prices, together with the limited access to credit is an important determinant of youth's decision to leave the parental home (Modena & Rondinelli, 2011). Given the changes in housing and property provoked by the crisis, and the dynamically changing conditions in the real-estate and housing market in the post crisis period, further research is needed in order to understand the effect of housing prices and market cycles on youth housing trajectories and living arrangements in Greece.

Housing conditions

Eurostat measures the quality of housing conditions in relation to overcrowding¹² and (severe) housing deprivation.¹³ These indicators are higher in Greece compared to the EU28 average, and even higher for young people, especially those at risk of poverty: 14,4% of young people at risk of poverty aged from 20 to 29 years face severe housing deprivation, while 58,8% of the same group live in overcrowded conditions (see table below).

11. It is indicative that after many years, and given the absence of broader housing movements in Greece (see Siatitsa, 2016), the issue of rents and unaffordability has generated mobilisations and claims. See for example <https://unrealestate.noblogs.org/>.

12. A person is considered as living in an overcrowded household if the household does not have at its disposal a minimum number of rooms.

13. The percentage of population living in a dwelling which is considered as overcrowded, while also exhibiting at least one of the housing deprivation measures (leaking roof, no bath/shower and no indoor toilet, or a dwelling considered too dark).

Table 1. Severe housing deprivation and overcrowding

EU-SILC data 2019	Total population			From 20 to 29 years		
Severe housing deprivation	Total	Males	Females	Total	Males	Females
Greece_at risk of poverty*	11,7	12,1	11,3	14,4	13,5	15,4
EU28_at risk of poverty	9,1	9,7	8,5	11	11,3	10,7
Overcrowding						
Greece_at risk of poverty	45,7	47	44,5	58,8	56,5	60,9
EU28_at risk of poverty	26,7	27,8	25,7	35,2	35,9	34,7

* Below 60% of median equivalised income

It is expected that these rates change significantly among different housing tenures, with tenants living in higher rates in bad housing conditions. It is indicative that the overcrowding rate among the total population is 35% for tenants at market price (19,8% EU28), 30% for tenants living for free or at reduced rate (25,2% EU28), 26% for owners with no outstanding mortgage (16,7% EU) and 31,4% for owners with a mortgage (7,0% EU28).¹⁴ Similarly, severe housing deprivation among the total population is 7,7% for tenants at market prices (5,5 EU28), 8,3% for tenants living for free (8% EU28), 5,2% for owners with no outstanding mortgage (3,5 EU28) and 5,9% for owners with loans (1,4% EU28). Further analysis of the EU-SILC microdata will be needed to break down indicators by age, origin and income groups.

Discussing Steps for Further Research

The paper provided a short review on youth housing in Greece, as a first step for mapping different dimensions of the issue and available research and data. It is suggested that more systematic and in-depth research is needed to address deteriorating housing conditions and the growing difficulties that young people are facing in accessing decent housing and achieving residential independence, in a context of socio-economic insecurity and precariousness.

Different research approaches and methodologies for the study of youth housing can be applied in order to investigate housing trajectories, strategies and living arrangements of youth in transition in relation to their social positionality and to identify key factors of precariousness and/or empowerment related with their housing situations towards independent living, as well as structural conditions linked to housing (supply/demand, housing prices, housing stock condition, urban transformation dynamics etc), that shed light on youth housing trajectories in relation to urban inequality and the available forms of social support.

Two different and complementary research strategies can be mentioned. The one focuses on the sequence of housing situations/positions over the course of a person's or household's life,

14. It is worth noting the significant deterioration of these indicators in Greece during the last decade. In 2011, overcrowding rates were 29,5% for tenants at market price (18,8% EU28 average), 25,6% for owners with no outstanding mortgage (20% EU average) and 21,1% for owners with a mortgage (7,4% EU28).

and the other can provide in depth descriptions or snapshots of housing conditions experienced by different social groups. The housing pathways approach¹⁵ can shed light on patterns of interaction (practices) concerning housing and home, over time and space, emphasising the dynamic nature of housing experience and its inter-relatedness with other aspects of household life, in order to identify typologies of youth housing pathways (through cluster analysis) and the key contextual/structural drivers that are shaping them, focusing on key turning points along these pathways (Clapham et. al., 2012). There is also a great number of studies that in the absence of national longitudinal panel data use the yearly surveys of the European Union, particularly the EU Statistics on Income and Living Conditions (EU-SILC) and the Household Expenditures Surveys (HES), that provide country level harmonised large datasets, allowing also for diachronic or country comparisons.¹⁶ These surveys have not been fully exploited in the case of Greece and could provide valuable information in relation to youth housing, allowing also for the creation of a permanent set of contextualised indicators to support policy making and broader awareness on the issue.

The challenge of providing alternatives and equal opportunities for youth in their trajectories towards economic and residential sustainability is stressed in various reports, calling for greater attention and public intervention (Housing Europe 2018, Mackie 2016). As highlighted by Mackie (2016), it is important to ensure that all young people have an equal opportunity to leave the family home and live independently (requiring greater awareness of the political, economic and cultural forces restricting young people's transitions) and to improve the suitability and availability of housing for young people, especially by improving housing conditions in the private rented sector and broadening the supply of alternative forms of affordable housing.

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15. There is a long genealogy of life course research approaches in housing that have introduced concepts such as housing histories, housing careers, housing biographies, housing pathways and housing transitions (for a detailed overview see Beer and Faulkner, 2011).

16. For discussion on potentials and limitations, advantages and disadvantages of these surveys see: Iacovou, 2010, Iacovou & Aassve, 2007, Emanouel 2012, Lersch & Dewilde, 2015, Clair et al., 2018, Christopoulou & Pandalidou, 2017 and 2018, amongst many others.

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