



Youth at the frontline of the housing crisis: policy gaps and recommendations

2026



Generation
Climate
Europe

About Us

Authors

Daniela Konova, Jill Koch, Sara Coladonto, Anna Deeg, Nika Guseva, Alice Gastaldi, Margherita Fammoni, Therese Rübner-Petersen, Tabea Mönnig, Valeria Passaro

Editing & Layout

Tabea Mönnig, Jill Koch, Daniela Konova

About Generation Climate Europe: Generation Climate Europe (GCE) is the largest coalition of youth-led networks on climate and environmental issues at the European level, uniting the largest youth-led networks in Europe, and bringing together 381 national organisations across 46 countries in Europe.

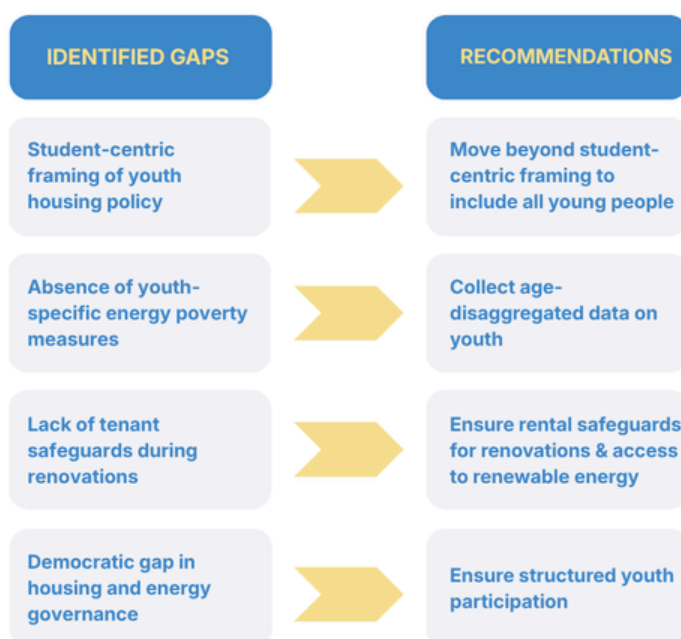
Suggested Citation: Generation Climate Europe (2026). Youth at the Frontline of the Housing Crisis: Policy Gaps and Recommendations. 1st Edition. GCE: Brussels.

Published: April 2026

Copyright © 2025 Generation Climate Europe

1. Executive summary

This policy brief supports EU institutions and Member States in implementing housing and energy policies by drawing attention to a persistent blind spot: although housing affordability and energy poverty are increasingly recognised as EU-level priorities, policy measures rarely differentiate by age and overlook the structural vulnerabilities young people face. It first maps the current EU housing policy landscape and outlines five key gaps and structural challenges experienced by young people, showing that existing EU initiatives, including the Affordable Housing Plan (AHP), do not adequately meet youth's specific housing needs. In response, the brief proposes five policy recommendations to ensure future EU housing legislation better incorporates age-sensitive safeguards and delivers fair, durable access to affordable, energy-efficient housing for young people across the EU.



Graph: Map of the key gaps in current European housing legislation with corresponding policy recommendations

Table of Contents

1. Executive summary	1
2. Policy context: affordable housing, energy poverty and youth	3
3. Youth at the frontline of the housing crisis	4
4. Policy gaps in EU housing and energy frameworks affecting young people	6
Student-centric framing of youth housing policy.....	6
Absence of youth-specific energy poverty measures	6
Lack of tenant safeguards during renovations	7
Democratic gap in housing and energy governance	7
5. Recommendations and conclusion.....	8

2. Policy context: affordable housing, energy poverty and youth

The European Union is facing a structural cost of living crisis driven by rising house prices far above wages increase, volatile energy prices, and increasing labour precarity. This polycrisis shows how housing is often treated as a financial asset rather than a human right, which reduces both the quantity and quality of housing. In other words, when profit comes first, prices rise and inequality grows, fueling unaffordable, inadequate, and discriminatory housing¹.

Energy costs further exacerbate the situation by taking up a growing share of household expenditure. Energy poverty - "a household's lack of access to essential energy services"² - affects an estimated 35 to 72 million people across the EU, or 8-16% of the population³. Existing frameworks and responses largely fail to investigate the social aspects of the issue, often reducing energy justice to a cost-benefit analysis that overlooks the distribution of energy benefits and burdens⁴. Housing quality plays a central role at the intersection of commodified housing and unequal access to energy efficiency, as inefficient and poorly insulated buildings, prevalent in much of the EU's ageing housing stock, increase energy demand and costs, disproportionately affecting renters and precarious households, including young people⁵.

Previously, EU legislation touched upon housing indirectly through initiatives such as the Social Climate Fund, directives on the energy performance of buildings and energy efficiency, and the European Regional Development Fund, among others. Now, housing has emerged as a strategic priority at the EU level, reflected in the Affordable Housing Strategy. It aims to address the growing public concern and recognises the importance of housing for social cohesion, labour mobility, and financial security.

Within the broader Strategy, the Affordable Housing Plan (AHP), published in December 2025, represents a first step toward a more coordinated and targeted response to the housing crisis at EU level. The Plan seeks to tackle structural housing challenges through an integrated approach, combining financial instruments and policy guidance to support more affordable, efficient, and sustainable housing for all⁶. The Plan is accompanied by forthcoming initiatives, including the Affordable Housing Act, a Housing Simplification Package, the establishment of a European Housing Alliance, and a potential Erasmus+ pilot scheme supporting innovative housing solutions for mobile students from disadvantaged backgrounds.

¹Leijten, I. and de Bel, K. (2020), 'Facing financialization in the housing sector: A human right to adequate housing for all', *Netherlands Quarterly of Human Rights*, Vol. 38, Issue 2, pp. 94–114, <https://doi.org/10.1177/0924051920923855>.

²Directive (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) (Text with EEA relevance) (2023), OJ L, <http://data.europa.eu/eli/dir/2023/1791/oj>.

³Koukoufikis, G., Ozdemir, E. and Uihlein, A. (2024), 'Energy poverty in the EU - 2024 status quo', JRC Publications Repository website, accessed 21 March 2026, <https://publications.jrc.ec.europa.eu/repository/handle/JRC139550>.

Agnieszka, W. (2023), 'Energy poverty in the EU', EPRS | *European Parliamentary Research Service*, Vol. PE 733.583.

⁴Shortall, R. and Mengolini, A. (2025), 'Filling in the gaps from the bottom up: Energy justice guidelines for European Union energy poverty policy', *Energy Research & Social Science*, Vol. 122, p. 103975, <https://doi.org/10.1016/j.erss.2025.103975>.

⁵By "young people" we refer to those between 18 and 35 years old.

⁶European Commission, *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions: The European Affordable Housing Plan*, COM(2025) 1025 final, 16 December 2025.

3. Youth at the frontline of the housing crisis

Young people have been significantly affected by both the housing and energy crises, which have resulted in a dramatic spike in the cost of living⁷. Their vulnerability is not driven by age itself, but by the underlying conditions that shape young people's entry into work and housing. Addressing these factors supports the AHP's goal to "improve access to housing for young people, students, apprentices and trainees"⁸.

Youth as tenants: general housing conditions and constraints

Eurofound data show that young tenants rely heavily on the private rental sector, which has experienced significant housing insecurity and adequacy problems in recent years⁹. Youth are trapped between unaffordable options resulting from, on one side, a lack of capital to invest in private ownership and, on the other, the difficulty of accessing adequate rentals at an affordable price. Eurofound points out that young people have to spend a particularly high proportion of their income on housing and face urban property markets characterised by a shortage of affordable rentals, which exacerbates their economic and social vulnerability¹⁰. In this context, many are forced to deal with short-term contracts and housing expenses disproportionate to their disposable income, exposing youth to a higher risk of rent arrears, loss of housing, or pushing them to informal housing alternatives. All of this has negative repercussions on health and well-being, forcing some to forego educational or career opportunities, or delay family formation.

Youth as tenants: Access to renovation schemes

Specific barriers for young people also arise in accessing renovation policies and energy communities. A key issue is the so-called *split incentive* between owners and tenants: in the context of rented accommodation, those who bear the costs of an intervention (i.e., the owner) often do not directly receive the resulting economic benefits (going to the tenant in the form of lower bills)¹¹. This misalignment of incentives discourages owners from enhancing the quality of housing, for instance by improving energy efficiency or installing renewable technologies. Moreover, there is a lack of legal instruments to protect tenants from bearing unjustified rent increases in the cases when renovations do occur. Although this is an issue affecting tenants in general, it has a particularly strong impact on young people, who are overrepresented in the rental market.

⁷Generation Climate Europe (2024), *Young People and Energy Poverty in the EU*, GCE:Brussels, <https://gceurope.org/energy-poverty-report/>.

⁸Commission Notice providing guidance on new or substantially modified provisions of the recast Energy Performance of Buildings Directive (EU) 2024/1275' (2025), <http://data.europa.eu/eli/C/2025/6438/oj>.

⁹Eurofound (2025), *Foundational challenges: The housing struggles of Europe's youth*, Publications Office of the European Union, Luxembourg, <https://eurofound.link/ef25052>.

¹⁰Ibid

¹¹Focus on the Barriers: The Split Incentive Between Landlords and Tenants | BEUC' (2024), 10 January, <https://www.beuc.eu/past-projects/clear-x/focus-barriers-split-incentive-between-landlords-and-tenants>.

Besides *split incentive*, complex co-financing requirements and bureaucratic procedures may further discourage young people from joining energy efficiency programmes and energy communities. Without mechanisms that let tenants participate directly or share costs and benefits, many young renters are excluded from energy savings and healthier, more efficient housing conditions. Youth therefore face a double vulnerability: limited contractual security and limited benefits from energy renovations and renewable energy solutions. This reduces access to more sustainable housing and can exacerbate energy poverty, since renters cannot decide on retrofits that would lower bills.

Recognition as a vulnerable group

In a survey conducted by GCE in 2024, we found that 60% of surveyed people are concerned about meeting their energy needs¹². Energy poverty indicators from Eurostat further showed youth face a disproportionate impact¹³. While data on energy poverty more generally is still collected, it is no longer age-specific since mid-2022, so it does not reflect the current situation or account for recent changes in the energy market and the aggravated housing crisis¹⁴. This gap makes it difficult to accurately assess the scale and specific drivers of youth energy poverty, preventing the recognition of youth as a distinct vulnerable group. These factors combined hinder the development of targeted measures and the effective evaluation of existing policies, leaving youth largely invisible in policymaking.

¹²Generation Climate Europe, *Young People and Energy Poverty in the EU*.

¹³[sdg_07_60] Population unable to keep home adequately warm by poverty status' (n.d.), Eurostat, accessed 28 February 2026, https://ec.europa.eu/eurostat/databrowser/view/sdg_07_60/default/table.

¹⁴Generation Climate Europe (2025), *Shaping a Just Future: Prioritizing Youth in the Social Climate Fund and Energy Transition*. 1st Edition. GCE:Brussels. <https://gceurope.org/shaping-a-just-future/>.

¹³Eurofound, *Housing struggles of Europe's youth*.

Young people - housing conditions' (2025), Eurostat, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_housing_conditions.

4. Policy gaps in EU housing and energy frameworks affecting young people

Despite growing recognition of housing affordability and energy poverty as major EU-wide challenges, significant policy gaps remain in how young people are addressed within current housing and energy frameworks. These gaps, described below, risk leaving large segments of youth populations unprotected while facing the cost of living crisis and the green transition.

Student-centric framing of youth housing policy

A central limitation is the student-centric framing of youth housing policy. While EU initiatives under the Affordable Housing Strategy acknowledge that young people are disproportionately affected by housing insecurity, policy measures listed in the AHP primarily target students, apprentices, and Erasmus+ participants. Overlooking young workers, people transitioning out of formal education and those with insecure jobs, youth vulnerability is treated as short-term and transitional, rather than structural and long-term. Yet, youth vulnerability is not confined to students: in 2024, 26.5% of young people in the EU lived in overcrowded dwellings, 9.7% faced housing cost overburden, and 24.1% were at risk of poverty or social exclusion¹⁵. Current approaches also miss the concerns of young people on temporary or informal contracts, mobile workers, and those transitioning out of education. These groups often fall between policy categories, because they experience a lack of stable income, long-term residence, or other formal documentation required to access housing support, renovation schemes, or social protection measures. As a result, mobility and precarity - common features of early working life - become sources of exclusion rather than opportunity.

Absence of youth-specific energy poverty measures

Closely linked to this narrow targeting is the absence of youth-specific energy poverty measures. Although energy poverty is increasingly addressed through EU legislation and funding instruments, young people are rarely recognised as a distinct group at risk. Existing measures rely largely on income-based or household-level criteria, which fail to capture youth-specific vulnerabilities such as low wages, unstable employment, shared housing arrangements, or dependence on informal rental agreements. The lack of age-disaggregated data further compounds this gap, limiting the development of targeted and effective interventions.

¹⁵Eurofound, *Housing struggles of Europe's youth. Young people - housing conditions' (2025)*, Eurostat, https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Young_people_-_housing_conditions.

Lack of tenant safeguards during renovations

Another critical gap concerns tenants in the context of energy renovations and energy efficiency upgrades. While renovation policies are essential for reducing emissions and energy costs, as well as improving living conditions, they often lack adequate tenant safeguards. Tenants, particularly youth in the rental sector and informal housing, might face risks such as disproportionate rent increases, eviction, or temporary displacement. At the same time, they cannot access long-term benefits of energy efficiency improvements, although, on the contrary, they might also bear higher costs in the form of disproportionately higher rents or displacement. This dynamic reinforces structural inequalities between property owners and tenants.

Democratic gap in housing and energy governance

Finally, there is a persistent democratic gap in housing and energy governance. Young people are rarely meaningfully represented in decision-making structures at EU or national level, including in emerging initiatives such as housing alliances and advisory bodies. Consultation, where it exists, is often *ad hoc* and non-binding, without clear follow-up mechanisms, limiting youth influence over policy design, implementation, and monitoring.

Addressing the above-mentioned gaps requires moving beyond a student-focused approach towards a holistic recognition of youth as a structurally affected group, comprising all affected sub-groups, supported by targeted measures, stronger tenant protections, and formalised youth participation in governance.

5. Recommendations and conclusion

Recommendations

The following recommendations set out GCE's priorities in addressing the abovementioned gaps:

1. Move beyond student-centric framing

A first priority is to move beyond a student-centric approach in housing and energy policy. Young people should be recognised as a distinct group at heightened risk of housing insecurity and energy poverty, including those transitioning between education and work, those in their early career, or in informal and precarious living situations. Future housing policies should ensure measures reach all young people, not only those in formal education.

2. Collection of age-disaggregated data

The lack of age-disaggregated data on housing and energy poverty should be addressed. Data institutes and national authorities should update their research, close existing data gaps by including age-specific indicators, and explicitly include youth vulnerability in discussions on energy poverty and housing insecurity. Improved data collection is necessary to shed light on young people's needs, identify their specific vulnerabilities and support the design of targeted measures.

3. Introduce stronger rental safeguards and access to renewable energy

Publicly supported renovations should be tied to strong rental safeguards so that improved energy performance does not lead to rent increases, displacement, and contract termination, ensuring that young renters benefit from improved energy performance without facing additional financial or housing insecurity. Without such safeguards, renovation policies risk exacerbating precarity rather than alleviating it. At the same time, ensuring that the renewable energy transition is accessible to renters is equally important. Across Europe, energy communities are emerging as a community-based solution to energy poverty, attracting investment and engagement in the clean energy transition. Renters, including young people, should be guaranteed access to these and other renewable energy benefits, as current frameworks often privilege homeowners, excluding young people from participating in or benefiting from collective energy solutions that could reduce energy bills and increase autonomy.

4. Youth participation

Beyond policy design, meaningful youth participation is critical. Young people should be formally recognised beyond their student status as a vulnerable group within housing and energy governance structures. This includes ensuring youth representation in the European Housing Alliance and in future processes linked to the Affordable Housing Strategy. Structured consultation mechanisms, such as regular Youth Dialogues, should be embedded in policy development to ensure that youth perspectives continuously inform decision-making¹⁶.

Conclusion

While housing affordability and energy poverty are increasingly recognised issues at EU level, policy measures rarely differentiate by age, overlooking the structural vulnerabilities faced by young people. Current policy frameworks remain largely student-centric, while the lack of age-disaggregated data further limits the development of youth-targeted responses.

To address these gaps, Generation Climate Europe calls on EU institutions and Member States to: explicitly recognise young people, beyond students, as a group at heightened risk in housing and energy access; attach rental safeguards to publicly funded renovations; guarantee renters' access to renewable energy and collective solutions; restore and strengthen age-disaggregated data collection on energy poverty, and formally embed meaningful youth participation in housing and energy governance. Such policies should be grounded in a New Economy perspective, rooted in the values of solidarity, social justice and equity. This means ensuring that housing and energy infrastructure is planned, constructed and retrofitted to equitably meet current and future needs, scaling down their material impact within planetary limits, while guaranteeing accessibility and sufficiency for all, young people included.

¹⁶To guide this policy development, several civil society organisations have already been developing concrete policy proposals on the nexus of energy poverty and youth. Notably, the European Youth Energy Network (EYEN) has put forward their own recommendations on tenant-centric housing standards, incentives and youth engagement in 2023 to the 15th Citizens' Energy Forum. <https://youthenergy.eu/wp-content/uploads/2023/11/EYEN-Statement-Citizens-Energy-Forum-2023.pdf>