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## HOUSING INEQUALITIES AND HOUSING PROVISION FOR THE YOUTH IN LITHUANIA

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*This paper discusses housing inequalities and housing provision for the youth (aged 18–35) in Lithuania. The study's theoretical background is based on housing inequalities and housing provision (affordability, accessibility, etc.). 1 209 young people aged 18–35 participated in the study. According to the survey data in this article, the subjective assessment of young people's housing (households of young people) covers several highly interrelated aspects: housing provision, housing autonomy, and housing differentiation by the income of youth in Lithuania. The research revealed that housing provision for the youth has become more complicated during the last decade. There is a lack of opportunities (and alternatives) for young people to purchase or rent suitable housing, and there are difficulties in becoming independent from parents/ guardians. Housing market instability and constantly rising housing (and real estate) prices limit accessibility to decent-quality housing for the youth. The scientific research is funded by the Lithuanian Science Council researcher's group's Project 'Socio-economic Factors of Youth Life Chances Differentiation in Lithuania' (Reg. No. S-MIP-22-42, contract date 18.03.2022).*

**Keywords:** housing inequalities; housing provision; residential autonomy; youth; Lithuania.

### INTRODUCTION

Housing or residential autonomy (moving out of the family home) is one of the main shifts in a young person's life to become an independent person: completing education and transition from school to work, building a partnership, and having children (Grotowska-Leder *et al.* 2022; Brazienė *et al.* 2018). The latest scientific research and analytical reports (Eurofound, OECD, etc.) have revealed

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that over the past decade, youth housing provision, and decent living conditions have become increasingly challenging for young people in many European countries (Eurofound 2023; OECD 2021; Bertolini *et al.* 2019; Brazienė *et al.* 2018; Filandri and Bertolini 2016, etc.). Previous research has identified several main problems: the lack of opportunities (and alternatives) to purchase or rent suitable housing, difficulties in becoming independent from parents/guardians, housing market instability, constantly rising housing (and real estate) prices, and limited accessibility to decent quality housing (Brazienė *et al.* 2018; Baranowska-Rataj *et al.* 2017; Bertolini *et al.* 2019; Baranowska-Rataj *et al.* 2015).

The research on housing provision for the youth is focusing on issues of accessibility and affordability. Rising housing costs, coupled with stagnant wages and precarious employment conditions, have made it increasingly difficult for youth to access decent and affordable accommodation (Lennartz *et al.* 2016; Iacovou 2010). The data from different studies indicate that young people often spend a disproportionate amount of their income on housing, leading to financial strain and limited opportunities for savings or investment in other areas.

Governments across Europe have implemented various policy interventions to address the housing needs of young people (Eurofound 2023). These include subsidies for first-time homebuyers, rent control measures, social housing programs, and initiatives to promote shared living arrangements. However, the effectiveness of these policies varies widely across countries, and there is a need for comprehensive and sustainable solutions that consider the diverse needs and circumstances of young people. In Central and Eastern European countries and Lithuania, youth housing issues need more attention in the strategic social policy documents (Brazienė *et al.* 2018). Young people are not prioritized in housing policy documents with some limited exceptions. One of the good policy examples is the law on financial incentives for young families buying their first home, which came into force in Lithuania in 2018. This is one of the first measures in Lithuania that is likely to address young people's housing provision issues.

In terms of housing provision and housing inequalities, Lithuania is an interesting case to study, because following the collapse of the Soviet Union and the restoration of independence in 1990, a new housing policy was formed, and the housing sector was transformed into a hyper-dualistic housing system. The housing policy reform in Lithuania was similar to that in many other post-communist countries (Aidukaite 2013; Ruopilla 2007; Ruopilla 2005). During the transitional period, a housing privatization program was implemented, whereby state-owned housing was privatized using investment vouchers, and former tenants became homeowners. Almost 94% of the state housing stock had been privatized by 1995 in Lithuania (Brazienė *et al.* 2018; Žilyys 2015; Lipnevič 2012).

The purpose of the paper is to analyze the subjective assessment of housing provision and residential autonomy of youth (aged 18–35 years old) in Lithuania.

**Research questions:** How do young people assess their housing provision (housing purchase)? What are the main challenges to the residential autonomy of young people? In order to answer our research questions, we employ data from survey research that was carried out in Lithuania in 2023.

**Research methods** – analysis of scientific literature, survey research, analysis of quantitative (survey) data.

## THEORETICAL BACKGROUND

Differences in youth access to housing in societies are conditioned by unequal distribution of wealth, where social inequality in housing affordability is socially constructed. Under conditions of neoliberal capitalism, a market is created where everything depends on available resources and power, and the market dictates individual choices (May *et al.* 2005). When analyzing the reasons for unequal opportunities for youth in the housing market (to buy, to rent housing, etc.), residents are divided according to their needs, creating differences between those spaces, and social support does not guarantee decent/appropriate housing conditions.

Analyzing youth housing inequalities and housing provision in scientific literature, particular attention is paid to structural factors, such as the situation of young individuals in the labor market (unemployment, precarious employment, economic and financial situation of young people), housing markets in specific countries, etc. (Mulder 2013). The housing market depends on the particular country's economic situation, labor market needs, investments, and infrastructure - all of which imply certain conditions for acquiring housing, and shape the requirements for the desired type of housing (private house, cottage, apartment in a multi-apartment building, apartments, studios, lofts, etc.). According to Mulder, the price of housing limits young people's ability to buy their own homes, while renting housing hinders young people's ability to leave their parents' homes (Mulder 2013). Filandri and Bertolini (2016) emphasize three main factors that most influence youth housing provision: the housing market, the labor market, and social policy.

Unequal housing provision opportunities are defined not only by consumption habits or housing types, but also by the rental systems prevalent in capitalist societies: the advantages of collectively provided housing are emphasized by the unitary housing rental system. In contrast, the dualistic system is dominated by private consumption (Hoekstra 2009). The dualistic rental system prevails in liberal capitalist societies, where efforts are made to avoid state involvement in the housing market. A poorly developed sector of state-owned housing rentals only provides such housing at low rental prices to marginalized groups (Hoekstra 2010; Hoekstra 2009). Rental prices due to unregulated markets are high, and tenant protection is low, thus promoting homeownership, which provides profit and

security. At the same time, the differences in the quality of life among individuals consuming housing in different ways are very significant. According to Kemeny (Kemeny 1992; Kemeny 1995), countries where private ownership prevails have poorly developed welfare states. In contrast, welfare provision is more developed in countries where housing rental and ownership are evenly distributed. Notably, the less regulation by the state in the housing policy sector, the greater the social inequality in providing quality housing.

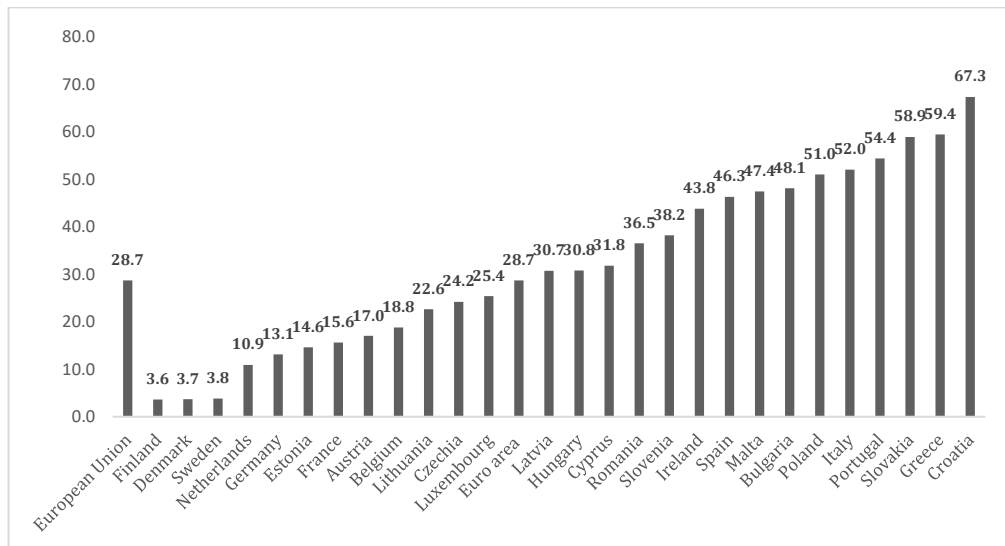
Following the life course perspective (Mayer 1994), residential (housing) independence is an essential research subject. Residential (housing) independence is tightly linked to educational attainment, employment status, and family formation (Mulder 2013). Participation in the labor market is highly significant for young individuals' lives and family situations, influencing housing consumption. Many researchers extensively analyze the impact of demographic changes on youth leaving parental homes and living independently (Billari 2004; Walter 2006). Looking at the field of scientific research over the last three to four decades, we can draw a general conclusion that youth overall tend to live with their parents longer (Berthoud, Iacovou 2004; Murphy, Wang 1998; Mayer 1994). And yet, while the general trend is for youth to leave their parents' homes later, significant differences exist between countries. Notably, in Northern Europe, youth leave their parents' homes significantly earlier than in Eastern and Central or Southern European countries. Thus, considering participation in the labor market (employment), family, and housing provision, we can identify different models of residential independence. According to Forrest Yip (Forrest, Yip 2013), youth become financially and residentially independent at the earliest in Northern European countries. In Southern European countries, living with parents usually continues for a more extended period, because the rental housing market is limited, and rental costs are high, so young people prioritize acquiring their own homes. Post-communist Eastern and Central European countries may be characterized by later departure from parental homes than in Northern Europe, but not by excessively late departure (Mandič 2008). Most researchers seek to explain the reasons and origins of these differences (Bendit, Gaiser, Marbach 1999; Baanders 1998). Undoubtedly, one of the most significant social and economic reasons is the disappearance of stable labor markets (Laaksonen 2000). Socioeconomic factors play a significant role in shaping young people's access to housing in Europe (Murphy, Wang 1998). Research suggests that individuals from marginalized or disadvantaged backgrounds, such as ethnic minorities, migrants, or those with lower educational attainment, are more likely to face housing insecurity and homelessness. Structural inequalities in the housing market, including discrimination in rental or mortgage markets, further exacerbate these disparities. At the individual level, researchers are most inclined to emphasize the social origin of youth (Filandri, Bertolini 2016; Filandri, Olagnero 2014). According to Mandič (Mandič 2008), Eastern European countries can be characterized by exceptionally

unfavorable opportunity structures and unfavorable labor market conditions. Socioeconomic family background/ social status significantly influences the independent residence of a young person even in Northern European countries (Filandri, Bertolini 2016; Filandri, Olagnero 2014; Laaksonen 2000). Family socioeconomic status is particularly significant in Southern European countries, where parents often support their children acquire homes or support them financially.

The transition to independent living is a critical stage in young people's life course trajectories, with implications for their future outcomes and well-being (Corijn, Klijzing 2001). Research highlights the importance of stable and secure housing during this period, as it enables young people to pursue education, employment, and personal goals. However, challenges such as housing market instability, limited housing policy, overcrowding, or inadequate living conditions can hinder their transition to adulthood and limit their opportunities for social and economic advancement. Following the data provided by the Eurostat we can observe that the number of young adults aged 18–34 living with their parents has increased during the last decade. The age at which at least 50% of people in the EU were living outside their parental home increased from 26 in 2007 to 28 in 2019, according to EU-SILC microdata. According to the data provided by the Eurostat, the share of young adults aged 18–34 living with their parents is highest in Southern European and Balkan countries (see *Figure 1* for a more detailed).

*Figure 1*

**Share of young adults aged 18-34 living with their parents, %, 2024**



Sources: EU-SILC survey [ilc\_lvps08\_custom\_10421697] extracted ,

The existing dualistic housing market in Lithuania essentially offers two options for young people to acquire housing: purchasing their own home (ownership) or renting housing from the private sector (Brazienė *et al.* 2018). Due to increasing home purchasing prices the share of homeowners among the youngest segment of the population segment in Lithuania is decreasing. Young people increasingly live with their parents for relatively longer periods in Lithuania, as also in many European countries (Baranowska-Rataj 2017; Baranowska-Rataj 2015). The housing market without state interventions is not always able to offer sufficient suitable and quality housing. It is worth mentioning that young individuals and families with lower incomes often have to choose less quality, not fully meeting their needs (or only partially meeting), hygiene, standards, and comfort housing because a lack of financial resources. The availability of social housing in countries such as Lithuania is very limited, and is available only to the most vulnerable groups of society (Brazienė *et al.* 2018).

Private housing in post-communist countries accounts for over 80% in 2022. In Lithuania and other Central and Eastern European countries, the number of homeowners is much higher than the average in the European Union. It is noteworthy that this indicator in Lithuania is among the highest, accounting for 88.6%. Similar indicators exist in other post-communist countries: Bulgaria – 81.7%, Estonia – 82%, Croatia – 89.4%, Hungary 92%, and Romania 94,8%. For comparison, in other European countries, this indicator is significantly lower; for example, private housing in Austria accounts for 51.6%, in Finland - 67%, in Denmark – 51%, in the Netherlands – 60%, and in Germany – 45.4%. This follows earlier mentioned processes of privatisation in Lithuania (and in many countries of Central and Eastern Europe) that has resulted in a high share of housing owners. Still, in recent years, the number of homeowners has sharply decreased, considering the age dimension, as the number of homeowners is reducing the most among young people. As is stated in the OECD report, the decrease in ownership has been concentrated among young people and low-income groups (OECD 2021): at the EU-27 level, 69.4% of homeowners and 30.6% of renters. Also, the number of homeowners in Lithuania who purchased housing with a mortgage is much lower than the average in the EU. According to the EU-SILC (The Survey of Income and Living Conditions) data, it can be seen that over the last decade, the number of tenants renting housing at the market price has grown significantly (from 12.6 to 19.9%), while for the tenants who rent at a reduced price (from the state, municipalities, cooperatives, etc.), the number decreased from 14.6 to 10.9% (Eurostat EU-SILC 2018). Although private home ownership is the dominant form, countries have considerable differences. After reviewing the statistical data presented in various sources over the last ten years, it is possible to observe a general trend that the number of homeowners is decreasing and the number of home renters is increasing. In addition, renting is a more common form among lower-income households.

## DATA AND METHOD

### Design and studied population

This paper is based on the scientific research project funded by the Lithuanian Science Council researcher's group's Project 'Socio-economic Factors of Youth Life Chances Differentiation in Lithuania'. The "Youth Life Chances Differentiation in Lithuania" survey was conducted in Lithuania (in 2023). A total number of 1 209 respondents aged 18–35 participated in the survey. A survey research method was chosen to analyze housing provision for the youth in Lithuania. The survey research was conducted using paper-and-pencil interviewing and computer-assisted web interviewing methods. The survey research instrument is based on the methodological literature (Babbie 2013; Bryman 2008, etc.), standardized questionnaires and scales (EU-SILC, EUROSTUDENT 7, 8, International Social Survey Program (ISSP) Social Inequality Module V, 2019), youth transition from school to work (LT) 2012, housing provision for the youth (2018), other methodological instruments. The survey data were collected adhering to research ethics and quality standards. This paper focuses on the partial results of the study related to housing autonomy, housing differentiation, and material income (in)equality of youth in Lithuania.

### Research sample and socio-demographic characteristics

1 209 respondents aged 18 to 35 participated in the survey. Among them – 60,9% women and 38,6% men. The largest group of the respondents – 37,7% was 30-35 years old. The majority of respondents – 53,3% had obtained tertiary education, 25,8%. Secondary education, 14,9% vocational education, 4,6% – basic education, while the rest of the respondents had less than basic.. The employment status in the sample varies as follows: 65.3 % devote their time only to work, 8.6%. Respondents are studying, 12.8% combine work with studies or studies, and 13.3% have a different status. For the other socio-demographic characteristics of the respondents (e.g., nationality, place of residence, employment status at work, etc.) and their distribution in the sample, see *Table no. 1*. Most respondents identify themselves as Lithuanian (95.8%). According to the employment status in the main job, 75,0% are employees, 5,5 employers, 9,3% – person working under a patent, business license or individual activity certificate, 5,5% are students, and 5,1% other. By marital status, single – 36,1%, currently live with partner – 29,4%, married – 31,4 %, and divorced or widowed – 3,1% of the respondents.

Table no. 1

## Research sample and socio-demographic characteristics

Characteristics	Frequency	%	Characteristics	Frequency	%
<b>Gender</b>			<b>Employment status in the main job</b>		
Women	736	60,9	Employee		75,0
Men	467	38,6	Employer		5,0
Other	6	0,5	A person working under a patent, business license or individual activity certificate	708	9,3
<b>Nationality</b>			Student	52	5,5
Lithuanian	1 158	95,8	On paid parental leave	25	2,6
Polish	28	2,3	A family member who helps work on the family farm	7	0,7
Russian	12	1,0	Other	17	1,8
Other	11	0,9			
<b>Age</b>					
18–24	345	28,5	<b>Employment by the sector</b>		
25–29	408	33,7	Public	247	26,2
30–35	456	37,7	Private	649	68,8
<b>Education</b>			NGO	48	5,1
Primary	17	1,4			
Lower secondary	55	4,6	<b>Marital status</b>		
Secondary	307	25,8	Never married	436	36,1
Upper secondary	178	14,9	I currently live with my partner	356	29,4
Higher	635	53,3	Married	380	31,4
<b>Employment status</b>			Divorced	31	2,6
Studying	104	8,6	Widowed	6	0,5
Studying and working	155	12,8	<b>Do you have children:</b>		
Working	789	65,3	Yes	361	29,9
Not in education, employment or training	161	13,3	No	848	70,1

## DATA ANALYSIS STRATEGY

For the data analysis, we employed a twofold strategy: 1) youth housing provision was measured by using current housing situation indicators (e.g., housing ownership (with or without a mortgage), housing rent (from a private owner) or social housing; and 2) subjective attitudes about possibilities to purchase housing in Lithuania for young people. At the initial stage, different methods of descriptive statistics were used for the data analysis (frequencies, standard, deviation, mean, median). Subjective attitudes about the possibility of purchasing housing in



Lithuania for young people were measured by the socio-demographic variables: gender, age groups (8–24, 25–29, and 30–35 years old), place of residence, education, employment status, and income level. The employment status was analyzed according to four main categories: currently only in employment, only in education, in employment and education, neither in employment nor in education and training. For this purpose, descriptive statistics, factor analysis, ANOVA, Man Whitney, and other statistical criteria were applied. In the results section, only statistically significant differences were discussed. The analysis of the income (namely *poverty*) of the respondents and its relationship with the housing conditions of the youth was investigated. Correlational analysis was used to analyze the youth housing situation and income distribution data.

## RESULTS

### Housing differentiation and income of youth

The research results had revealed that, in terms of housing provision, young people use several main strategies: living with parents, renting from private homeowners, or purchasing their own property. Only a very small share of young people can afford to purchase a property by paying the full market price. Therefore, as we can see from the survey results, a large share of young people lived in their own homes (44.7%), of whom one in two has a mortgage to pay. Almost one quarter of the respondents had indicated that they purchased housing through a mortgage. According to the survey data, approximately every seventh respondent lives in the housing of his/her parents or relatives. 3.7% of respondents lived in other people's housing (rent-free). Almost three-tenths of the survey participants lived in rented accommodation. Approximately one in five respondents lived in rented accommodation at market price from a private person, and one in ten lived at lower than market price. The survey data had indicated that a large part of young people is still oriented towards owning their home and are not inclined to live in rented accommodation. For a more detailed see *Table no. 2*.

*Table no. 2*

**Current housing situation of the respondents (18–35 years old), (N= 1209)**

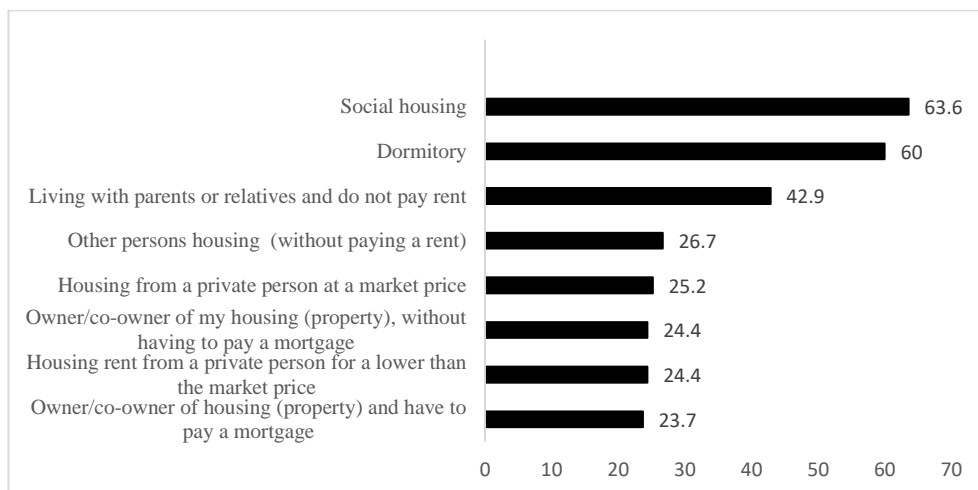
Housing situation of the respondents	
I am the owner/co-owner of my housing (property), without having to pay a mortgage	21,0% (254)
I am a owner/co-owner of housing (property) and have to pay a mortgage	23,7% (287)
I am renting a housing from a private person at a market price	19,0% (230)
I am renting a housing from a private person for lower than the market price	9,8% (119)
I live with my parents or relatives and do not pay rent	13,9% (168)
Other situation (social housing, students' dormitory, etc.)	12,4% (151)

*Sources:* Own calculation based on survey research data (2023).

The study shows that respondents' living conditions depend on their housing status and the share of the poor. The maximum and minimum values of this indicator could differ by a little more than two and a half times, depending on the housing status. The highest values of the relative poverty curve (with a *per capita* income of up to EUR 600) were found among those living in social housing and in dormitories (as high as 63.6% and 60%, respectively) (*Figure 2*). The risk of poverty is also sufficiently high in households of people living in parental housing. The authors' observed dependency curve for the relative poverty rate shows a very uneven pattern of change. It grows very slowly at the beginning, but eventually it surges upwards in the second half of the graph. The slight increase in the curve is explained by the fact that in the first five groups of households, the share of the poor depends relatively little on the housing status (ranging only between 23.7% and 26.7%, but then rising sharply to 63.6%). Therefore, it can be argued that the share of poor households in the first five types of dwellings remains relatively constant, hovering around the 25% mark. In other words, roughly one in four households is poor, while the majority of respondents are able to find relatively better living conditions. However, among those living in social housing or dormitories, as many as six tenths of households are poor (60%). The latter indicators are more indicative of the economic basis of living conditions. However, our study does not actually look at the psychological aspects of living conditions, such as the relationships between household members, the impact of social tensions on living conditions, etc. (see *Figure 2*).

Figure 2

**Distribution of the share of low-income households per household member (the poor) by housing status according to the survey (%)**



Sources: Own calculation based on survey research data (2023).

As can be seen from the household income distribution, members of households living in their own dwellings in Lithuania had the strongest basis for the stability of their economic self-sufficiency, and the prospects of improving their living conditions, while households living in housing with parents had the worst situation, with a relatively higher proportion of lower-income earners and the poor, even though the young people who lived in such dwellings were not paying rent.

The results of the survey show that a relatively high proportion of households in which young people in Lithuania live are quite poor. Income plays a crucial role for housing provision. Around one fifth of households with young people had an average monthly income (after taxes)<sup>1</sup> of up to and including EUR 500 (see *Figure 2*). One in ten of these households had an average income of less than EUR 300. According to the State Data Agency (Statistics Lithuania), the poverty risk rate for 16–29-year-olds after social benefits was 29%. Meanwhile, our survey found that 28.3% of households with young people had incomes of up to and including EUR 600. Given the extremely high degree of identity between these compared indicators, households with incomes up to EUR 600 can be considered to be in poverty. Obviously, this is an approximation, as there are methodological differences in the comparison. Moreover, the income indicators identified in the study are not specific, but rather interval values. One of the key methodological differences is the age limit, as the income indicators reflect households which, in addition to young people, also included persons aged between 16 and 35 years who were not included in the at-risk-of-poverty indicator. Interestingly, a similar proportion of young households in poverty can also be identified using the criteria of 50% of income spent on food. According to the survey, 26.7% of the households surveyed spent approximately 50% of their income on food. Meanwhile, 25.6% of the households surveyed are unable to cover urgent medical expenses, and 21.9% are unable to visit the dentist at least once a year and pay for the services.

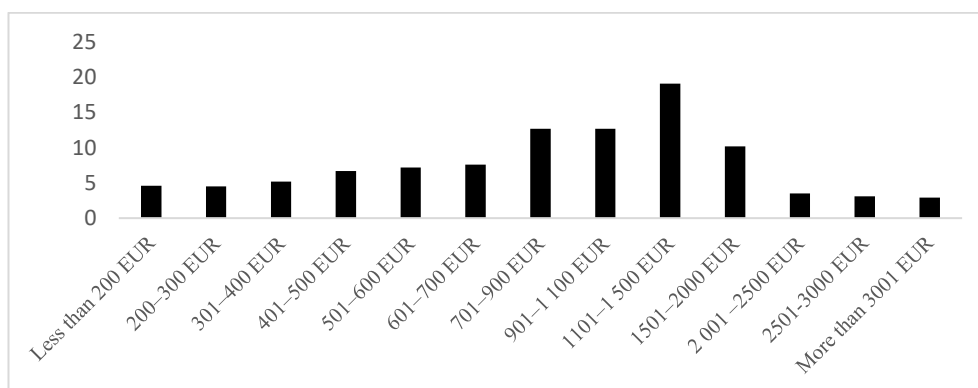
On the other hand, average household income per person can vary by a factor of 10 or more. However, the number of high-income households in the survey was relatively small. Only 2.9% of respondents had a *per capita* income of more than EUR 3 001. On the other hand, the survey shows that the highest proportion of households with incomes *per capita* between EUR 1 101 and EUR 1 500 is 19.1%, with the proportion of households with higher incomes starting to decline rapidly, once this range is reached. Around half of the households (48.6%) have a *per capita* income of up to EUR 900.

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<sup>1</sup> The study uses average monthly income figures.

Figure 3

**Distribution of respondents by average income (wages, salaries, grants, social benefits, child allowances, etc.) per household member according to the survey in euros per month (Neto, after tax), (%)**



Sources: Own calculation based on survey research data (2023).

The study shows that housing status depends quite significantly on income sources. The highest share of persons/ households owning their own home (without financial obligations, as they do not have to pay a loan) was among those living on investments, deposits and owning their own business, and those receiving other income (32% and 28.7%, respectively), although a relatively high share was also found among those receiving child benefits (27.1%). The lowest share was among those receiving parental and relatives support (16.7%).

### **SUBJECTIVE ATTITUDES ABOUT POSSIBILITIES TO PURCHASE A HOUSING FOR YOUTH IN LITHUANIA**

For the analysis on the subjective opinion about possibilities purchasing housing for young people in Lithuania, we use a comparison of the data from two different waves of the surveys. The data from 2023 was compared with another study that was carried out in 2018 in Lithuania (Braziene, Zilyls *et al.* 2018). The data from both surveys indicates that the opinion of young people on possibility to purchase a housing is quite homogeneous. As we can observe from the data in the *Table no. 3* below, young people tend to assess the opportunities to purchase a house with a mortgage quite unfavourably. According to the perspective of young individuals, more favourable conditions for affording a mortgage exist when there are two working individuals in the household (for further details, see *Table no. 3*). However, the majority of the respondents (as many as four-fifths) pointed out that it is difficult or very difficult to pay a mortgage. The respondent's perception of the

ability to pay a mortgage is very similar for a young person in general – 78.9%, for a young person who has got a first job – 80.2%, for a young family where only one person is employed – 81.7%, and for a person with a medium income – 76.1%. The chances of paying the mortgage are much better for a family with two employed persons (only 51.6% of such respondents indicated that it is difficult or very difficult to pay the mortgage loan, while 40.3% of them considered it easy and fairly easy to pay the loan).

Table no. 3

**Subjective attitudes about housing provision opportunities for youth in Lithuania in 2018 and in 2023 (%)**

No.	Statements	2018, (N=1201)		2023, (N=1209)	
		Very difficult	Very easy	Very difficult	Very easy
1.	To pay a mortgage for a person with an average income	91.9%	8.1%	76.1%	17.7%
2.	To pay a mortgage for a young family in which only one person works	97.3%	3.8%	81.7%	11.7%
3.	To pay a mortgage for a young person	95.4%	4.6%	78.9%	15.6%
4.	To pay a mortgage for a young person who just got their first job	96.4%	3.5%	80.2%	14.0%
5.	To pay a mortgage for a person who has just finished his studies	96.9%	3.1%	87.5%	12.5%
6.	To pay a mortgage for a family with two working persons	64.8%	35.2%	51.6%	40.3

Sources: Own calculations based on the survey research carried out in 2018 and 2023.

For further data analysis, the ANOVA test was selected. This test allows us to determine statistically significant differences in more than two groups. Differences were also tested using *Kruskal Wallis* and the chi-square test. Education and employment play an essential role in respondents' opinions on housing provision opportunities. When accessing the possibilities of purchasing a home by paying off a loan according to the level of education obtained, differences emerged in 4 out of 6 measured characteristics. Respondents with higher university education have a more favorable view of the ability to pay off a housing mortgage than other groups (ANOVA,  $p = 0.000$ ). In addition, respondents with higher education were more favorable to the ability of families with two working persons to pay the loan (ANOVA,  $p = 0.000$ ). Statistically significant differences emerged when assessing housing provision opportunities by employment status (ANOVA,  $p = 0.000$ ). The employment status was analyzed according to four main categories: currently only in employment, only in education, in employment and education, neither in employment nor in education and training. The respondents currently

neither in employment nor in education and training evaluate their housing purchasing opportunities more unfavorably.

## CONCLUSIONS AND DISCUSSION

Housing provision for youth is a complex issue that requires coordinated efforts from policymakers, stakeholders, and communities. Decentralized and neoliberal housing policy in Lithuania led to many problems related to housing provision for young people. The existing housing policy model in Lithuania creates unequal opportunities for youth housing provision. The state regulation to the housing sector is very limited, and support for purchasing/ renting housing is allocated only to the most vulnerable social groups (low-income earners, large families, the disabled, orphans). In the housing policy, young people are not a sufficiently prioritized group. The implemented housing policy is ineffective in relation to the youth group, and does not create favorable conditions for young people to purchase housing.

Addressing the affordability and accessibility of housing, implementing effective policy interventions, and addressing socioeconomic inequalities are crucial steps towards ensuring that all young people have access to safe, affordable, and decent housing. The key empirical findings of the study are that youth housing provision opportunities are determined by the individual youth characteristics and statuses (education, employment, income) and household characteristics.

## Acknowledgment

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**A**cest articol pune în discuție inegalitățile privind locuirea și accesul/ dobândirea unei locuințe în rândul tinerilor (cu vârste între 18 și 35 ani), în Lituania. Cadrul teoretic al studiului este bazat pe inegalitățile cu privire la locuire și la dobândirea unei locuințe (accesibilitate și posibilități financiare în acest sens etc.). În cadrul studiului au participat 1 209 tineri cu vârste între 18 și 35 de ani. Conform datelor de sondaj din studiul de față, evaluarea subiectivă a locuirii din partea tinerilor (gospodării ale tinerilor) acoperă câteva subiecte profund interconectate: dobândirea unei locuințe, autonomia locuirii și diferențierea situațiilor de locuire în funcție de venitul tinerilor din Lituania. Cercetarea a relevat că dobândirea unei locuințe în cazul tinerilor a devenit mai complicată de-a lungul ultimei decade. Există o lipsă de oportunități (și alternative) pentru tineri de a cumpăra sau închiria o locuință potrivită și dificultăți în a deveni independenți față de părinți sau tutori. Piața instabilă a locuințelor și prețurile lor în continuă creștere (și cele din sectorul imobiliar în general) limitează accesul tinerilor la locuințe de calitate. Cercetarea științifică de față este finanțată prin proiectul „Factori socioeconomi ai șanselor de diferențiere a vieții tinerilor din Lituania” al grupului de cercetare care îl realizează, în cadrul Consiliului de Științe Lituanian (Reg. No. S-MIP-22-42, data contractului: 18.03.2022).

**Cuvinte-cheie:** inegalități ale locuirii; achiziționarea unei locuințe; autonomie rezidențială; Lituania.

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