**Two Countries, One Crisis: The YO-VID22 Pandemic Study**

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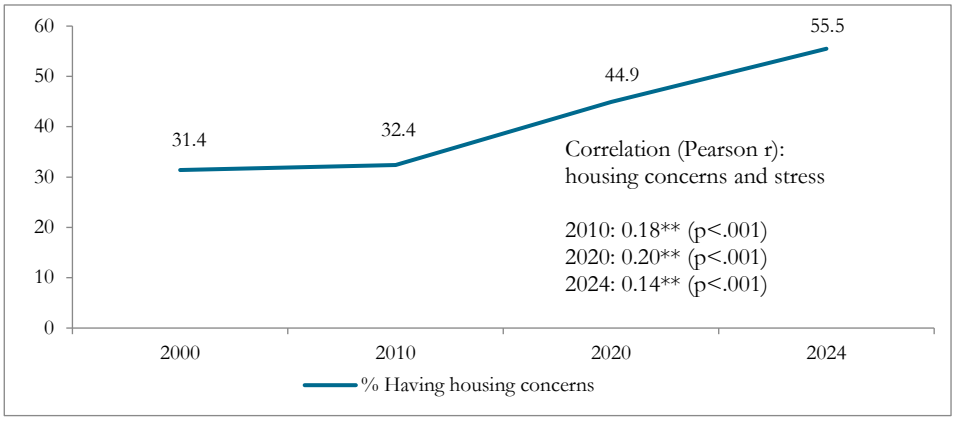
2023). And, as many studies have indicated, rising housing costs, coupled with precarious employment conditions, have led to delayed home-leaving and extended reliance on family households (OECD, 2019; Eurofound, 2018). These challenges are compounded by structural shifts in labour markets and welfare 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 (%)**

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:

Klanjšek, R. (2024). Economic realities of Slovenian youth – From precarity and unemployment to housing distress and rejection of open borders. Friedrich-Ebert-Stiftung. https://library.fes.de/pdf-files/bueros/kroatien/21481.pdf

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Zupančič, M., & Novak, P. (2021). Youth housing affordability in Slovenia: A post-COVID analysis. *Central European Journal of Housing*, 12(1), 56–78.

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> I've been thinking about enrolling in some additional courses, but most of it, something online, so somehow I'll do something like eight hours a day every day so I can keep up with it. So yes, I plan to continue to educate myself as much as I can, but, as I said, I'm not really happy with the fact that it's very difficult, almost impossible, to get a job in my field without some connections and stuff."
>
> (Female, unemployed, Croatia)

Although temporary employment among young people is also more prevalent than in the general working population, a shift toward more stable and permanent employment has been observed over the past decade, but again, young women trail young man in this regard. Finally, while the COVID-19 pandemic caused short-term negative trends in the labour market, no long-term effects on youth employment status or unemployment rates have been observed. The share of young people not engaged in education or employment (NEET) has decreased in both countries over the past decade (2013 vs 2023) – from 22.1 to 11.8% in Croatia and from 12.9 to 7.8% in Slovenia, but the problem of NEET still deserves attention due to its potential negative impacts on youth well-being.

## 5.2 Sectors of employment and education-employment alignment

Although public sector jobs tend to offer higher average wages and more stable employment compared to their private counterparts, influencing the perceptions and choices of young job seekers (Hyder & Reilly, 2022), the allure of entrepreneurial opportunities and dynamic corporate cultures in the private sector frequently attracts youth who prioritise growth and flexibility (Simões & Brito do Rio, 2020). Figure 5.4. shows sectoral distribution of youth employment in Slovenia and Croatia.

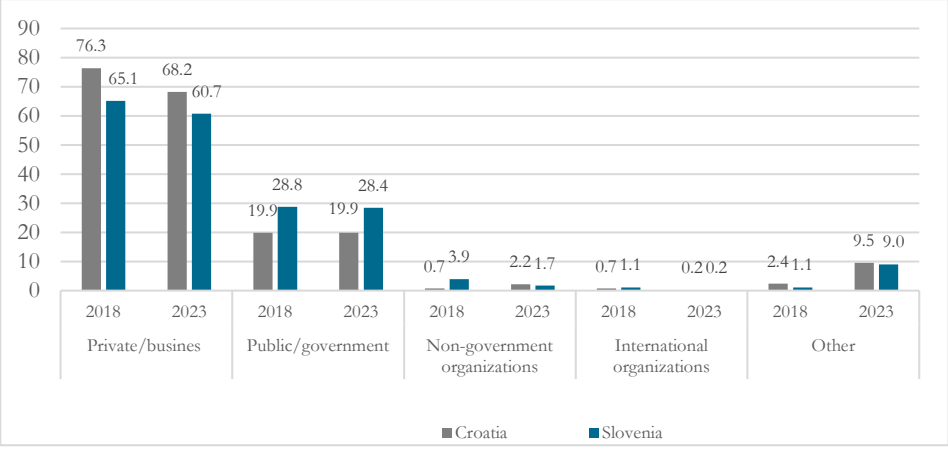


**Figure 5.4: Young people employed in each sector, 2018 vs 2023, by country (%)**
Source: YSEE 2018/2019 and YO-VID22, 2023

release/2018/11/08/eu-faces-affordable-housing-crisis-excluding-young-people-from-top-quality-job-opportunities-says-world-bank.

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In contemporary Croatia and Slovenia, the expectations placed upon young people by older generations and wider society are deeply embedded within shifting economic, cultural, and policy landscapes. These expectations encompass various life domains, including education, employment, housing, family formation, and intergenerational care. While aspirations among youth remain notably high, structural inequalities, labour market transformations, and changing cultural norms have significantly complicated the trajectories traditionally associated with the transition to adulthood. What was once perceived as a linear and predictable progression, from education to stable employment, followed by independent living and family formation, is increasingly fragmented and uncertain.

Educational expectations have become increasingly central to societal narratives surrounding youth success. In Croatia and Slovenia, we can observe a trend noted across Europe, with a significant increase in the normative assumption that young people will pursue higher education, regardless of parental education or socio-economic background (Brooks et al., 2022). This widespread emphasis on educational attainment reflects broader global trends linked to the expansion of tertiary education and the perceived necessity of credentials for labour market competitiveness (Reay et al., 2005). Despite this trend, the pathways to higher education are not equally accessible. Families with limited educational capital often lack the navigational knowledge to support their children's academic progress, leading to mismatches between aspirations and realistic educational trajectories (Ball et al., 2002). Furthermore, while parental expectations are typically high, especially among middle-class families, research indicates that in earlier cohorts these expectations may have exceeded those of their children, though this intergenerational discrepancy appears to be narrowing over time (Buchmann & Dalton, 2002). For working-class families, high aspirations may coexist with structural constraints that impede educational mobility, such as limited financial resources or poor institutional support (Devine, 2004).

Successful placement on the labour market, following the completion of formal education, remains a cornerstone of societal expectations regarding the transition to adulthood. However, the structural realities of contemporary labour markets often present obstacles to these ambitions. The post-socialist transition, globalisation, and neoliberal economic reforms have all contributed to labour market instability, with young people disproportionately affected by precarious employment,

In concluding the recommendation section, we will refer to the quotation from the youth worker and youth expert who expressed during the interview that more targeted actions are needed. The expert explicitly mentions young women, but this recommendation is actually addressing a need of all young people:

> "I believe that more meaningful and higher-quality work could be undertaken with young women. There is definitely potential for increased engagement."

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Support structures such as family, peers, educational institutions, healthcare services, religious organisations, youth civil society organisations (CSOs), and public institutions are integral to well-being. Young people rely on a variety of support systems to navigate the complexities of development, with parents typically serving as the primary source of both emotional and financial assistance during early life. Parental support helps foster self-esteem and offers stability, although its quality can be affected by socioeconomic status, mental health, and family dynamics (Luthar & Cushing, 1999; Amato, 2001). Within the family, sibling relationships, while often emotionally supportive and egalitarian, vary in effectiveness depending on the nature of the relationship and family context (Dunn, 2000; Stocker, 1994). Furthermore, peer and friends' support becomes increasingly important in adolescence, offering emotional validation and social integration, though it may fluctuate due to the often-transient nature of friendships (Furman & Buhrmester, 1992; Reis & Shaver, 1988). Romantic partners can also provide significant emotional and practical support, though the quality of this support depends heavily on the health of the relationship (Fehr, 1996; Suchman, 2006). Furthermore, educational institutions contribute to intellectual and social development, though disparities in resources can limit support effectiveness.

During the pandemic, the general public became increasingly aware that mental health professionals can offer critical interventions for psychological challenges, even to the youth who do not seem to deviate from typical patterns of good well-being. Public institutions are essential to filling gaps in support at the community level, particularly for vulnerable groups, though their impact is often constrained by funding and policy (UNICEF, 2015). Also, CSOs and non-formal platforms provide significant support to young people, as we will see in the next sections. However, during the pandemic physical distancing measures and closures of institutions deprived young people of the opportunity to receive professional support. The detrimental effect of the pandemic on availability and accessibility of support also reflected on a personal relationships level, within families, friends, romantic partnerships and at the community level.

people. This disconnect poses a serious and persistent problem, particularly in the Croatian context."

(Male, secondary school student, Croatia).

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