

Young people's perceptions of housing access in a small and remote island: The case of Madeira

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ABSTRACT: Young people encounter numerous barriers to housing access, driven by the prolonged duration of educational pursuits, associated with the high costs of education, job insecurity, the rapid escalation of housing prices, and the stringent requirements for obtaining mortgage loans. This challenging scenario is further exacerbated by the lack of viable housing alternatives, leading to widespread dissatisfaction among youth who feel overlooked in public housing programmes. In the context of small islands, these issues are often intensified due to limited resources. This study aims to explore the perceptions of young people from the subnational island jurisdiction of Madeira about the primary obstacles to housing access and the most helpful policy interventions in this regard. The findings indicate that the predominant issue in Madeira is the high cost of housing in the private market, and the most valued social policy involves rental support. This research underscores the critical role that government policies play in addressing housing accessibility, particularly on islands.

Keywords: government policy, housing problems, housing access, Madeira, small jurisdiction, young people

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Introduction

In most developed countries, housing is recognized as a fundamental right, and governments go about implementing public policies to ensure that all citizens can exercise this right. For young people, “moving out of the parental home to independent accommodation is regarded as a significant marker of the transition to adulthood” (Roberts et al., 2016, p. 319).

More recently, the issue of housing accessibility has escalated in both importance and scale, particularly affecting young people who are more vulnerable to poverty, homelessness, and housing instability (Silva et al., 2017).

The dynamics of the housing market have created new demands and needs, resulting in a mismatch between supply and demand in the private sector. Currently, there is a significant reduction in the availability of affordable housing in the private market, intensifying the pressure on social housing programmes. Young people face significant barriers in accessing affordable housing; this is due to their limited financial savings, reliance on student loans, and often precarious employment. On small islands, these issues could be even more exacerbated. As Canavan (2011, p. 203) notes, the limited size of small islands “can mean an intense competition for housing stock, particularly in scenic or economically successful islands which draw investors and migrants”. Moreover, small islands often struggle with shortages of qualified labour and high emigration rates, making it crucial to provide adequate housing conditions to retain young people.

This study contributes to this discussion by addressing a key research question: which are the most significant problems in housing access experienced by an island’s young people? Additionally, for small island states and territories, it is crucial to understand and promote young people’s welfare in order to rejuvenate their population, stem the brain drain, and promote economic sustainability. Consequently, governments must develop and implement housing programmes to alleviate these challenges. Therefore, this study also seeks to address the following research question: Which are the most preferable policy programmes in housing access identified by young islanders?

This paper is organized as follows. The literature review section provides an understanding of the housing constraints faced by young people and explores potential solutions. It discusses the specific needs, challenges, and difficulties young people encounter in accessing housing, with a focus on island contexts. This section also examines the housing market in islands and characterizes the market conditions in Madeira Island, a Portuguese island territory. The methodology section outlines the approach used in the study. Following this, the results section presents the findings. The paper concludes with the presentation of the overall conclusions, an answer to the two research questions, the discussion on policy implications and suggestions for future research.

Young people housing problems and policy solutions

A review of literature shows that there are several definitions for young people: the word ‘youth’ is a vague and elastic term (Arnett, 2006); and it is acceptable that the age of a young person is increasingly flexible over time. For this reason, the definition of young people adopted in this study is of a person between the ages of 18 and 35. Other studies have also used 35 years as the maximum age to study young people (e.g., Dood et al., 2006; Bellis et al., 2008).

An adequate housing environment is crucial for young people’s labour productivity and overall well-being (Agyekum, 2022). Despite its importance, young people encounter significant challenges in accessing suitable housing. Namely, precarious job markets characterized by low wages and high turnover (Guerra, 2011; Clapham et al., 2010), the displacement caused by gentrification (Hochstenbach & Boterman, 2015), their exclusion from priority groups in public social housing systems (Clapham et al., 2010; Stephens, 2011); extended educational careers (Christie et al., 2002; Christie & Munro, 2003; Clapham et al.,

2010), rising costs of university education and associated loans (Heath, 2008), limited savings in early adulthood, and high private market housing prices. Furthermore, the 2008 financial crisis and subsequent real estate market changes created new obstacles for students, as stricter mortgage lending requirements hampered access to bank loans (Doling & Ronald, 2010a; McKee, 2012). This situation can lead to “fuel resentment and impact, for instance, the social participation and political behaviour of young adults” (Dewilde, 2020, p. 87).

This demonstrates that young people today constitute a generation characterized by insecurity, risks, anxiety, and uncertainty (Furlong & Cartmel, 2007). Their dreams stand at a much more complex and troubled crossroads compared to previous generations (Caritas Europa, 2017). Indeed, “young adults in Europe have more difficulty than previous generations to maintain or improve on their parents’ housing situation” (Riedl, 2020, p. 1). In the case of Portugal, a specific “cultural and social context, specifically characterized by the strength of family ties, encourages students to leave the parental home rather late” (Baratta & Carlini, 2012, p. 263).

Despite encountering difficulties, young people leave the family home for various reasons, including pursuing education outside their area, establishing independent households with partners, accepting employment opportunities elsewhere, or fleeing domestic violence or strained family dynamics (Coles, 1995). Consequently, they often resort to alternative housing solutions. One such solution is shared housing, where young people live with others to mitigate costs. Studies suggest a duality in motivations for shared housing (Heath, 2004). For some, it's an economic necessity, while others actively choose it for social connection (Heath, 2004). Furthermore, co-living, a “form of housing that combines private living space with shared communal facilities ... unlike flat sharing or other types of shared living arrangements, explicitly seeks to promote social contact and community building” (Shafique, 2018, p. 7), has emerged as a potential solution to overcome challenges like limited housing opportunities, high property prices, social isolation, and even cumbersome long-term rental contracts. However, while co-living may be beneficial in some cases, further research is needed to determine its generalizability across Europe. Various studies (e.g., Sotomayor et al., 2022) have investigated the challenges in securing adequate housing faced by young people as university students. Thomsen and Eikmo (2010, p. 278) examined student housing satisfaction in Trondheim, Norway, and found that common issues within the private market included “high rent, low housing standards, doubtful contract terms, lack of available housing, and housing far away from campus”. While Xueping et al. (2020) explored housing satisfaction among recent graduates in Tianjin, China, their focus on affordability due to low income and rising living expenses deviates from the specific context of university students.

The housing market in islands

Islands’ unique geographical and economic contexts, characterized by limited natural resources (Korsgaard et al., 2015), remote locations, and small land areas (Selwyn, 1978), profoundly influence their housing markets. These factors create significant barriers to housing affordability, including high transportation costs (Krugman, 1991), difficulties in achieving economies of scale, and restricted labour markets (Sufrauj, 2011). Additionally, inadequate access to technology, investment capital (Baldacchino, 1999), and logistical challenges (Briguglio, 1995) further exacerbate the complexity of these housing issues.

In their study on Greek islands, Kavarnou and Nanda (2014) identify several key determinants that shape housing market. These factors can be relevant to island communities worldwide: (1) Physical and locational heterogeneity, the unique geographic characteristics and infrastructural conditions of each island play a crucial role in determining housing demand and supply; (2) durability, the resilience and longevity of housing structures against environmental factors, such as coastal erosion and extreme weather events, directly impact the valuation and investment stability of properties; (3) political environment, the influence of local and national regulations, along with the broader political climate, is critical in shaping housing markets; (4) transaction costs, often arising from regulatory complexities and taxation, influence market fluidity and affordability; (5) imperfect and asymmetric information, the limited availability of and unequal access to market information contribute to reduced transparency, affecting pricing and market behaviours; (6) immovability or spatial fixity, the inherent immobility of real estate implies that local conditions and external factors heavily impact property values; and (7) external or local area effects, the local environment, including amenities and community characteristics, has a profound influence on housing values.

Additionally, tourism is a critical economic driver for many island communities; however, it can also exacerbate existing challenges within the housing market. This phenomenon is exemplified by the case of Santa Cruz de Tenerife, where the expansion of short-term rentals targeting tourists has significantly inflated rental prices, despite a declining local population (Hübscher & Ringel, 2020). This inflationary pressure is directly linked to the tourism sector, as housing traditionally available for residents is diverted to short-term tourist accommodations. Similar trends are observed in the Balearic Islands, where residential tourism has fuelled housing speculation and led to significant rental price fluctuations during peak tourist seasons (Stanchev, 2018). Likewise, in Hawaii, the rapid rise of short-term rentals in residential areas has become a major contributing factor to the displacement of residents and the growing difficulties they face in securing housing (Park & Agrusa, 2020). While tourism undoubtedly generates economic benefits for islands, it also places a significant strain on the ability of local communities to maintain affordable housing options.

Regulatory frameworks and economic policies also play a critical role in shaping the dynamics of housing markets on islands. Gopy-Ramdhany and Seetanah (2024) investigated the evolution of residential land prices in Mauritius. Their study revealed that local regulations, fiscal policies pertaining to mortgage loans, and speculative land purchases significantly influence land prices. Notably, their research found that foreign real estate investment did not have a substantial impact on land prices. This finding suggests that local regulatory and economic factors exert a more significant influence on shaping housing market outcomes on islands. As shown, island housing markets operate within a complex interplay of geographic, economic, political and social factors. Deciphering these dynamics is crucial for the formulation of effective housing policies and the promotion of sustainable development within island communities.

Housing in Madeira: Market and policy

Madeira, a Portuguese island jurisdiction in the Atlantic Ocean (population: around 250,000), serves as a relevant case study for examining the interplay between national policy and island housing markets. Recent years in Portugal have witnessed a significant expansion of the real estate sector fuelled by tourism demand. Jover and Cocola-Gant (2023) highlight various neoliberal policies implemented by the government. These policies aimed to attract foreign investment through a deregulation of rental markets, simplified registration processes

for short-term rentals, and fiscal incentives for housing investment and urban renewal. Portugal's rise as a popular tourist destination has presented a lucrative opportunity for investors in short-term rentals (Ferreira, 2018). The subsequent growth of this lodging type has contributed to a rise in house prices (Fernandes, 2019) and a shift in property owner preferences towards short-term rentals, reducing the availability of long-term options (Morais et al., 2018). This trend destabilizes the rental market, disproportionately affecting young people's access to affordable housing and jeopardizing their purchasing power (Ferreira, 2018; Marques, 2018).

Madeira reflects this national trend. The post-pandemic period has seen a surge in tourist arrivals, surpassing pre-pandemic levels. Consequently, many owners have converted their residences to short-term rentals, capitalizing on tourist demand; and foreign property purchases have increased. This reinforces the notion that tourism has worsened Madeira's housing problems. Findings from other island communities confirm this: Vives-Miró and Rullan (2020) identified tourism as a major driver of the housing crisis in Ibiza; and González-Pérez et al. (2014) argued that island residents often bear the negative externalities associated with tourism.

Given the challenges faced by young people, governments have a crucial role to play in facilitating housing access. Public policies and programmes promoting affordable housing options are essential (McKee, 2012). "Efforts to decrease the stressors associated with house instability are essential for the promotion of both educational, health, economic, and social development in emerging adults" (Silva et al., 2017, p. 286). However, the Portuguese public housing policy has faced significant challenges in recent years. Following the 2011 international financial crisis, Portugal implemented austerity measures to balance public accounts. These measures have led to "precariousness of social and economic life, characterized by privatization, deregulation of the labour market, degradation of collective services, and erosion of the Welfare State" (Morais et al., 2018, p. 230). Nevertheless, in 2019, several municipalities and state organizations in Portugal had already implemented programmes to directly address the problem of young people housing access. Table 1 presents four of these programmes.

Table 1: Support programmes for young people housing in Portugal, during 2019.

Promoting entity	Description	Beneficiary
State agency	A national programme that promotes urban renting.	Those living alone or in cohabitation, aged 18 - 35.
Municipality	Affordable rents addressed to young residents, attracting them and settling them in historic centres.	It is aimed at young people living in the municipality, aged 18 - 35.
Municipality	A programme supporting young residents to live in the historic centres, benefiting from controlled rents.	Young people aged 18 - 35, residing or working in the geographical area of the municipality.
Municipality	A programme that offers some houses, owned by the municipality, for a rental competition for young people, at costs some 50% less than the average in the private market.	Those residing in the municipality for more than a year, aged 18 - 35.

Source: Authors' compilation.

Other aids to help young people to overcome this problem include tax exemptions or reductions. Since 2019, the problem of young people's housing has become worse, leading to a strengthening of policy measures. These include the creation of new public houses, or financial support extended to families to help pay the rent or housing loan instalments.

Data and methods

This study employed a quantitative approach to conduct a survey of the perceptions of young people, aiming at identifying the main challenges they perceive about house accessibility and what they consider to be the most effective government policies to address them. The group of young people selected was the students from the University of Madeira (UMa). UMa presents a compelling setting for this research due to several factors: (1) the vast majority of UMa students are local young residents; (2) it is the only public university in the region; (3) Madeira is a renowned tourist destination, generating high housing demand to accommodate visitors; and (4) published statistical data confirms that the Madeira region has the third-highest housing prices in Portugal.

Questionnaire design and distribution

The questionnaire construction and distribution followed established procedures to ensure robust empirical validity and reliability. The instrument consisted of closed-ended questions divided into two sections. The first section comprised eight questions gathering the respondents' social and demographic data. The second section presented two sets of statements using a five-point Likert scale: 1 = strongly disagree; to 5 = strongly agree. Respondents were asked to assess their level of agreement with statements regarding perceived difficulties faced by young people in accessing permanent housing (owned or rented); and potential government solutions to facilitate young people's access to permanent housing. Most problems presented in this section were drawn from the literature review, while the governmental solutions were driven by the benchmark analysis of existing public housing programmes.

Sample selection and data collection

The survey was conducted between May and July 2019, targeting students who were 35 years old or younger from: final year undergraduate students; first-year master's students; and doctoral students. According to official records, during the academic year of 2018/19, UMa had a total of 811 students in these groups. The research yielded 248 completed and valid questionnaires, representing a 30.6% response rate. The primary form of data collection involved paper questionnaires distributed in classrooms within the university campus. However, an online version was also employed to reach students who no longer attended on-campus classes, including doctoral students and students on internship leave.

Sample Characteristics

Table 2 summarizes the key demographic characteristics of the survey sample. The majority of respondents were female (60.7%), aged 21 to 25 (60.5%), single (94.8%), 1st cycle students (67.3%) and are fulltime students with a scholarship (55.5%).

Table 2. Sample composition of respondents (N= 248).

Characteristics		Total	
		N	%
Gender	Female	148	60.7
	Male	96	39.3
Age	18 to 20	48	19.4
	21 to 25	150	60.5
	26 to 30	31	12.5
	31 to 35	19	7.7
Marital status	Single	235	94.8
	Married	10	4.0
	Divorced	2	0.8
	Other	1	0.4
Cycle of Studies	1 st Cycle	167	67.3
	2 nd Cycle	67	27.0
	3 rd Cycle	14	5.6
Work situation	Full time student, no scholarship	68	27.5
	Full time student, with scholarship	137	55.5
	Student-worker, part-time job	19	7.7
	Student-worker, full-time job	22	8.9
	Other	1	0.4
Have you ever tried to:	Buy a house	12	4.8
	Rent a house	41	16.5
	Both of the above	6	2.4
	None of the above	189	76.2
Residence status at the present time	With parents or other family	205	82.7
	With a partner, in own house	11	4.4
	With a partner, in rent house	7	2.8
	In a university residence	10	4.0
	In a shared house with friends	6	2.4
	Alone in own house	4	1.6
	Alone in rent house	1	0.4
	Other	4	1.6
Residence status in 5 years	With parents or other family	43	17.3
	With a partner, in own house	67	27.0
	With a partner, in rent house	50	20.2
	In a shared house with friends	12	4.8
	Alone in own house	33	13.3
	Alone in rent house	36	14.5
	Other	6	2.4
Knows about a public housing support programme for young people	Yes	21	8.5
	No	226	91.5

Source: Authors' compilation.

Only 4.8% of respondents have tried to buy property and 16.5% have tried to rent; the rest, around 76.2%, did not try to secure housing. At the time of the survey, 8.3% of respondents lived with parents or family members. When asked about their desired living situation in five years, most respondents (82.7%) expressed a preference for independent living (owned or rented) with or without partners, friends, or colleagues. Finally, data suggests a significant lack of knowledge regarding youth housing programmes, with only 8.5% of respondents aware of their existence.

Results and discussion

Table 3 presents various problems faced by youth at UMa in accessing housing. Mean scores for each theme were organized by age group and an overall mean score was calculated. Higher mean scores reflect a greater perceived difficulty or significance of the problem. The non-parametric Kruskal-Wallis H test was used to identify statistically significant differences between age groups assessments.

Table 3: Major problems in accessing a house, own or rented, by Madeira youth (mean scores).

Problems	Age				Average score
	18-20	21-25	26-30	31-35	
Most young people have jobs without a stable employment relationship.	3.94	4.05	4.23	4.26	4.06
Young people have low wages.	3.98	4.09	4.48	4.53	4.15**
Youth have low prospects for career advancement.	3.13	3.57	3.81	3.83	3.53*
Cost of housing in the rental market is very high.	4.35	4.35	4.65	4.79	4.42*
Cost of housing on the open market is very high.	4.42	4.69	4.71	4.79	4.65*
When young people finish higher education, they have university loans to pay.	2.94	2.87	2.9	2.95	2.89
Youth find it very hard to get their first job.	3.75	3.93	3.94	4.58	3.94*
Nowadays, access to housing loans for young people is increasingly difficult.	3.96	3.82	4.03	4.21	3.90
Youth do not have the savings to buy a house.	4.34	4.13	4.52	4.58	4.25*
Family members are today unable to financially support youth in the purchase/rental of housing.	3.64	3.86	4.06	4.32	3.88*
Young people find it hard to access social housing benefits and programmes offered by public agencies.	3.65	3.61	4.00	3.79	3.68
There is no public housing programme directed to the needs and specificities of young	3.52	3.64	4.00	3.68	3.67
Youth have no problem accessing housing.	1.48	1.83	1.77	1.26	1.71*

Source: Authors' compilation. * $p < 0.05$, ** $p < 0.001$

Among the listed problems, “The value of housing in the acquisition market is very high” had the highest overall mean score of 4.65, in all age groups, indicating that it is perceived as the most significant barrier to housing access by young people. This is closely followed by “The value of housing in the rental market is very high” with a mean score of 4.42, suggesting that high rental costs are also a major concern. Other high mean scores were observed for: “Young people have low wages” (4.15), reflecting the financial constraints faced by young people; “Young people do not have the savings to buy a house” (4.25), highlighting the difficulty in saving for a house purchase. On the other hand, “Young people have no problem accessing housing” had the lowest overall mean score of 1.71, suggesting that few individuals perceive housing access as unproblematic. This low score is consistent across all age groups, underscoring the universal nature of housing difficulties among young people.

Overall, high housing costs in both the rental and acquisition markets are clearly the most pressing issues for young people, as indicated by their high mean scores. These challenges are exacerbated by low wages and insufficient savings, making it difficult for this group to afford housing. The lack of stable employment and the difficulty in securing the first job further complicate young people's ability to access housing. Conversely, despite their relevance the absence of a public housing programme and the problem of university student loans are perceived as less critical. The latter reflects the fact that, in Portugal, university students' tuition fees are low, in line with most public European universities. In 2024, the maximum tuition for a 1st cycle of studies, in a public university, was 697 euros. Another interesting finding is that most problems obtained a higher mean value amongst the oldest age group, and the lowest value from the youngest age group, eight with significant differences: this reflects how the perception of problems about housing access tends to intensify with age. Only when young people are actively searching for a house, which will more naturally occur during their late twenties and early thirties when individuals start having a more stable life and start thinking about having a family, they will become more engaged in solving the housing accessibility issue. For this reason, governments should consider this group of individuals as important stakeholders who are actively concerned with mitigating this problem.

Table 4 presents a detailed analysis of young people preferences for various governmental solutions aimed at improving access to permanent housing. In the overall, the top three governmental solutions in housing access are: a governmental programme to subsidize part of the rent price (4.13); (4.06); and a list of public houses available for acquisition, with prices below the average value in practice in the private acquisition market (4.05). For young people between 31 to 35 years old, the solution with the highest score was “a governmental programme to subsidize part of the rent price”. This solution also obtained the highest score on the aged group between 21 to 25 years old. The solution “a list of public houses available for acquisition, with prices below the average value in practice in the private acquisition market” obtained the highest score on the age group between 18 to 20 years old. The group between 26 to 30 years old preferred the solution “a government programme to subsidize part of the value of a mortgage loan”. Despite the variability, the results show that most young people prefer governmental solutions better linked to “affordable” rental options.

Table 4. Governmental solutions which would facilitate the access to permanent housing, owned or rented, by young people in Madeira (mean scores).

State solutions	Age				Average score
	18-	21-	26-	31-	
A government programme to subsidize part of the costs of rent.	4.04	4.12	4.16	4.42	4.13
A list of public houses available for acquisition, with prices below the average market value	4.1	4.01	4.23	4.00	4.05
A government programme to subsidize part of the value of a mortgage loan.	3.88	3.89	4.29	4.26	3.96*
A list of public urban land available for acquisition, with prices below the average market value	3.46	3.77	3.65	3.58	3.68
A government programme for the rehabilitation and restoration of degraded houses belonging to the family or from an inheritance.	3.77	3.94	3.81	4.05	3.90
A list of public houses available for rent, with prices below the average market value	4.02	4.05	4.03	4.26	4.06
A list of public rooms, in shared housing, available for rent, with prices below the average market value	3.73	3.95	3.81	3.26	3.83

Source: Authors' compilation. * $p < 0.05$

Conclusion and implications for policy

In this study, we aimed to address two critical research questions: Which are the most significant problems in housing access experienced by young islanders? And which are the most preferable policy programmes in housing access identified by these young people? Our findings provide some insights to these questions. Clearly, there are significant barriers and challenges facing young people in Madeira when accessing housing. Given the unique socio-economic and geographic context of islands, coupled with the specific conditions of the housing market in Madeira, these challenges are particularly pronounced for youth. The high cost of housing in the property market and high rental costs are perceived as the most severe obstacles. This is consistent across all age groups, underscoring that both ownership and rental markets are financially inaccessible for most young people. Additionally, low wages, lack of savings to purchase property and difficulties in obtaining a first job are critical impediments, which suggests that economic instability exacerbates the housing crisis.

This study also suggests that rental assistance programmes are seen as the most immediate and impactful interventions for improving housing access for youth in Madeira. This preference for rental support aligns with existing literature (e.g., Rugg & Quilgars, 2015), which indicates that younger populations hold different housing consumption preferences compared to the wider population, preferring the rental sector. Meanwhile, youth older than 26 years of age expressed a strong preference for mortgage subsidies, reflecting their transition towards home ownership. Clearly, policies addressing younger persons need to be targeted, depending on the age group.

Additionally, data highlights a critical lack of awareness and knowledge among young people about existing youth housing programmes. Only a small percentage of respondents were aware of these programmes, indicating a need for improved communication and outreach from policymakers. The study also points out that young people have high expectations regarding their future housing situation. Most respondents expressed a strong desire to secure their own housing within the next five years, either through renting or purchasing. This aspiration underscores the importance of addressing the current housing crisis to ensure that the ambitions of young people in Madeira can be realized. From a policy perspective, these findings emphasize the urgent need for targeted interventions to improve housing access for young people, where solutions linked to rentals programmes have the highest preference.

Analysing Portuguese housing policy in the last decade it is evident that the dichotomy between the need to act in an environment of acute crisis and the possibility of planning a cohesive and equitable housing system is, without a doubt, a rather delicate issue (Allegra *et al.*, 2017). With a more dynamic governance, the state may reinforce the importance of housing as a social right, thus mitigating the historical failures in the housing system and reformulating a new generation of public policies and programmes (Tulumello, 2019). For this involvement to be reflected in a lasting commitment, the Government must ensure that central, municipal, and autonomous administrations would prioritize the non-discrimination of long-term residents while satisfying the needs from the tourist influx (Morais *et al.*, 2018), and encourage long-term leases, so that landlords can adhere to tax benefits as existing contracts expire (Tulumello, 2019).

Even though in the last two year the Portuguese Government has been more proactive in its effort to mitigate the major housing access problem in the country, much remains to be done. As stated by Rugg and Quilgars (2015, p. 9), “to date, no government has been able to offer a coherent housing policy for young people”. Hence, this study brings to the forefront analysis ideas and solutions for public policies in the sense of promoting greater dynamism and balance in the housing market in small islands. Potential policy measures could include expanding affordable housing options, regulating the conversion of residential properties into short-term rentals, and enhancing young people awareness of available housing support programmes. Additionally, there may be a need to revisit and potentially redesign existing housing policies to better align with the unique challenges faced by island communities. Overall, the study contributes to a deeper understanding of the housing challenges faced by young people on islands and highlights the critical need for comprehensive and effective housing policies to support this vulnerable group. Housing policies need a significant shift in its logic because it follows an inappropriate pattern of intervention, both in conception and in the organizational forms of execution, distribution, and management. Addressing these issues is crucial to the well-being and success of young people and for the broader socio-economic stability and development of the island.

Given the unique context of Madeira and similar insular regions, future research on housing access for young people in island environments could explore several useful avenues. First, comparative studies conducted across islands can help identify best practices and adaptable policies that might be effective across different island contexts. Second, it is pertinent to assess the impact of tourism on island housing markets, and how the rise of short-term rentals affects long-term housing availability and affordability for residents. Finally, the effectiveness of governmental housing programmes targeting young people needs to be evaluated, by focusing on how these programmes are taken up, and on their impact in reducing housing precarity.

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