READING EXTRACT FOR THE MEDIA

The Closed Door

Europe's Housing Crisis and the New Exodus

JAIME LUQUE

EXTRACT FROM CHAPTER 1

The Door That Would Not Open

Matteo is twenty-eight. He holds a master's degree in graphic design from a respected university in northern Italy, and he wakes up every morning in the twin bed he has slept in since he was seven.

The room is basically the same as it always was. The AC Milan posters from the early 2000s eventually came down — replaced by architectural prints, a Scandinavian desk squeezed into the corner, and a brushed-steel reading lamp. He painted the walls grey during university, a deliberate attempt to signal that he had moved on. The walls didn't get the message.

The floorboard by the door still creaks at the same pitch it did when he was sneaking in after high school parties. Outside, a leafy suburban street forty-five minutes from Milan carries on as it always has — the same neighbor, the same dog, the same walk, the same time every day. The church bells still mark the quarter-hours.

Down the hall, just before seven, Matteo's mother starts moving through the kitchen. There is the grind of coffee beans and the snap of the espresso machine as it clicks into place, and the low static of the morning news comes on. He has been waking up to this sequence of sounds his entire life. As a teenager, in the most difficult of years, it felt like reassurance — proof that something was stable and predictable. Now he lies on his back staring at the ceiling and hears it differently. Not reassurance. A tether.

He checks his phone. It is 6:55 AM. In forty minutes, he needs to be on the regional train to Milano Centrale.

He dresses quietly, pulling on the uniform of the European creative class: dark selvage denim, a neutral overshirt, clean white sneakers. He moves through the hallway with the practiced silence of an intruder, aiming for the bathroom without waking his father. In the kitchen, his mother is already wiping down the counter. She smiles, pours him a small cup of espresso, and asks if he will be home for dinner.

"I think so," Matteo says, leaning against the counter. "I might have to stay late for the pitch, but I'll text you."

"Your father bought the veal you like," she says.

"Okay. Thank you."

None of it is malicious. His parents are protective and generous; they know the market is cruel and would never ask him to leave. They are proud of his degree, proud of his job at a mid-sized digital agency in the city. But the urge to be independent — the primal drive to make a separate place — keeps pressing against the economics of the street outside. The kitchen is not his. The espresso machine is not his. The schedule is not his.

By the Italian government's official metrics, Matteo is middle class. He is employed on a permanent contract — a rarity his parents celebrated with a dinner out when he secured it. He

is educated. He has no debt, because university tuition in Italy is subsidized. He has a spotless credit history.

And when he opens his laptop on the train, balances it on his forearm, and scrolls through rental listings on Immobiliare.it, the numbers do not work. They are impossible.

A one-bedroom apartment — not near the Duomo, not in Brera, but at the end of a metro line, out in the industrial fringe where the sidewalks crack, and the supermarkets are large, windowless boxes — runs between 1,100 and 1,300 euros a month.

Matteo's net monthly salary, after taxes, is 1,650 euros.

If he were to sign a lease, rent alone would consume nearly eighty percent of his income. Add the condominium fees, heating, electricity, internet, and groceries, and the month ends in deficit before it has begun. There is no room for a gym membership, no room for a train ticket to visit friends, no room for a chipped tooth or a stolen laptop. Heaven forbid he want to start a relationship with the goal of planning a family of his own.

Last month he went to view an apartment in person. Lambrate, an old industrial neighborhood the agents were marketing as "up and coming." Forty square meters. The kitchen was a hotplate and a miniature sink shoved into a hallway. The bedroom overlooked a tram line.

Twenty other people were at the viewing. They filed through the small rooms in silence, glancing sideways at each other — a silent competition among the educated poor.

The agent, a man in a sharp blue suit who looked younger than Matteo, handed out application forms. "The owner requires a permanent contract, three months' rent as a deposit, and a guarantor," he announced over the noise of the tram. "Preferably a parent with a property deed."

Matteo stood in the narrow hallway, doing the math. To move into this forty-square-meter box, he would need to hand over 3,600 euros in cash, immediately. And he would still have to go back to his father, a retired civil servant, and ask him to sign a legal document guaranteeing the rent. He crumpled the application form and threw it in a municipal bin on the walk back to the metro.

"I am not looking for a penthouse or a terrace with a view," Matteo wrote in his submission to the European Commission's public consultation in 2025, typing late at night at the desk his parents bought him in middle school. "I am looking for the basic dignity of adulthood. Right now, I need a romantic partner just to split the rent. I literally cannot afford to be single, and I cannot afford to make a single financial mistake. If I move out, I am one unexpected dental bill away from eviction. So, I stay home. I am a child with a salary."

This is the calculus of Europe's housing crisis. It forces choices — or the absence of choices — that no generation before him faced.

Demographers, economists, and Brussels policymakers call this cohort the "delayed emancipation" generation. It is a sterile term for the loss of something that was once routine. Across Europe, including now in the northern countries like Germany and the Netherlands that once prided themselves on early independence, the average age of leaving the parental home is approaching thirty. In southern European countries like Italy, Spain, and Greece, it is past thirty-two.

It is a quiet crisis. No burning barricades, no riot police, no tent cities in the public squares. At least, not yet. It does not look like the housing crises of the past, the ones marked by visible squalor or violent displacement. None of the imagery draws the attention of television cameras.

The new housing crisis unfolds behind closed doors. It looks like millions of childhood bedrooms across the continent, occupied by grown adults whose lives have been placed on indefinite hold.

For Matteo, like millions of others, the modern European city has become a fortress of closed doors. It is a quiet, bureaucratic echo of an older story: a family arriving in a prosperous town, finding every room taken, every door shut, pushed to the precarious margins because there is no room for them at the inn.

The headlines focus, rightly, on visible suffering — homelessness, soaring purchase prices, families thrown onto the street by vulture funds. But a much larger group is invisible because nothing has happened to them. They have not been evicted. They have been prevented from forming the household that could one day be evicted. They are locked outside a door they have never been able to open.

When the numbers make leaving one's childhood home impossible, something is lost that's harder to name than a delayed milestone. It leaves a low, persistent friction in its place. For Matteo, it's constant: hesitation before inviting someone back, knowing she'll have to walk past his parents' bedroom door. The wait to use the kitchen. The small moment when his father asks what time he'll be home for dinner.

In a follow-up to his consultation submission, Matteo elaborated on the psychological toll. "Sometimes I feel like I am playing a video game where the next level simply refuses to load," he wrote. "I have accumulated the right points. I studied the right subjects, I secured the right job, I saved my money. I did everything the previous generation told me I was supposed to do to succeed. But the rules of the game were completely rewritten while I was taking the exam. The prize at the end — a simple, quiet place to call my own — has been removed from the board."

At the digital agency, Matteo sits beside colleagues trapped in variations of the same puzzle.

There is Clara, who commutes two hours each way from a village near Bergamo because she refuses to pay Milan rents. She drinks four espressos before lunch, and her life is consumed by the transit system.

There is Lorenzo, who rents a single room in a shared apartment with three university students, despite being thirty-one and a senior developer. He hides his food on a specific shelf in the fridge and waits in line to use the bathroom every morning — the life of a sophomore a decade past graduation.

And then, there is Giulia. Giulia moved in with her boyfriend of six months because they both needed to escape from their parents' houses. They argue constantly. The relationship is buckling under the pressure of forced proximity, but they cannot break up because neither can afford the deposit on a new flat. Nor can they improve their relationship by securing more personal space. They are housing locked.

The sense of a broken intergenerational contract is the defining mood of their lunch breaks. They sit in the agency's minimalist kitchen, eating Tupperware meals prepared in their childhood homes, and look at their parents' housing trajectories with a kind of vertigo.

Many of their parents bought family homes on a single working-class income in their mid-twenties. Younger generations, including Millennials and Gen Z, spend a significantly higher percentage of their income on rent than previous generations, such as the Silent Generation and Baby Boomers, did at the same age. Wages have come unmoored from property prices so quickly that the older generation can barely register the change.

When Matteo's father suggests he look a little further out, to the cheaper suburbs, he is reading from a mental map of Milan that stopped being accurate in the late nineteen nineties. The cheap suburbs are no longer cheap. They have been absorbed by the financialized commuter belt. To find genuinely affordable rent inside the thirty-percent rule, Matteo would have to live three hours from the center of gravity of his own life — exiling himself from his industry, his friends, his future.

For Matteo, Clara, Lorenzo, and millions of others waking up in childhood beds this morning, the key to their first home and to an independent life has simply become too expensive.

The question stopped being about how they'll afford to leave. It became something harder: what happens to a society when an entire generation never gets the chance to start?

End of excerpt. The chapter continues in the book.

Note for editors. The characters are narrative composites based on patterns in public-consultation submissions; they are not named respondents or verbatim testimony.

Media enquiries: info@jaimeluque.com · https://jaimeluque.com/the-closed-door/