From Post-Socialist Security to Housing Inequality

Housing Tenure, Vulnerability, and Subjective Wellbeing in Slovenia, 2005–2024



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Why This Topic Matters

- Housing increasingly shapes people's sense of stability and broader life outcomes, while access to stable housing is becoming harder.
- An increasingly politicised issue: a central concern for individuals, civic organisations, and politicians alike.
- Slovenia is strongly ownership-dominated: around 90% of households own their home.
- Ownership expanded further after independence in the 1990s, through mass privatisation and the gradual withdrawal of the state from housing provision.
- Social rental housing fell from roughly a third of the stock before 1991 to around 6% within a decade and was never systematically replaced.

90% of Slovenian households own their home — one of the most ownership-dominated housing systems in Europe.

A weak rental sector

- Rental alternatives remain weak and unstable, there is strong institutional and political support for ownership, limited rental development and persistent stigma around renting.
- Public rental housing accounts for only 4% of the housing stock today, compared to 8% across the EU.
- The private rental sector is further squeezed by the rapid growth of short-term, tourist-oriented rentals, particularly in Ljubljana.

Research gap

- Housing remains an under-monitored field — only two national housing surveys since independence (2005, 2024).
- International literature increasingly links housing to broader wellbeing, a relationship not yet systematically tested in Slovenia.

Research Question:

To what extent is housing tenure — ownership, private renting, and public renting — associated with subjective wellbeing in Slovenia, and how has this relationship evolved between 2005 and 2024?

Outcomes Studied:

Perceived housing security, housing cost burden, housing satisfaction, and life satisfaction.

Data + Approach

- Data: Two nationally representative housing surveys conducted in Slovenia since independence — 2005 and 2024.
- Focus on subjective housing outcomes and life satisfaction, following international literature treating subjective wellbeing as a key window into the broader social effects of housing.
- Methodologically, I combined descriptive and multivariate approaches.
- Step 1 — understand broader structural patterns and changes within the housing system.
- Step 2 — analyse whether tenure differences persist once individuals are made comparable on socio-economic, housing, and neighbourhood characteristics.

Finding 1 — A Structural Reorganisation of Housing Outcomes

2005

Primary dimension (PC1 = 27%)
Socio-economic: income, household size, age

Secondary dimension (PC2 = 23%)
Housing wellbeing: housing security, satisfaction, cost burden

2024

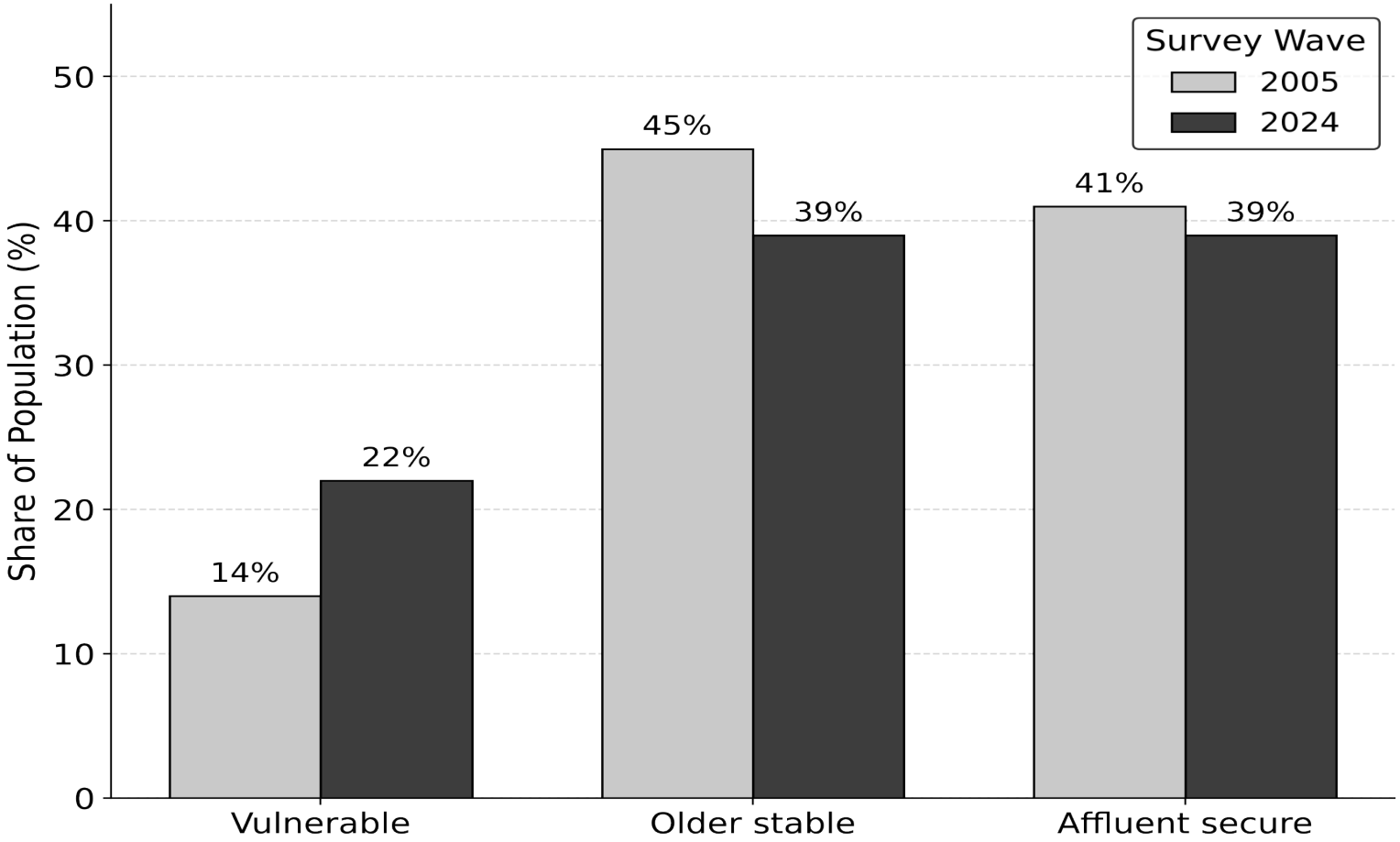
Primary dimension (PC1 = 35%)
Housing wellbeing: housing security, satisfaction, cost burden, **life satisfaction**

Secondary dimension (PC2 = 22%)
Socio-economic: income, household size, age

- Life satisfaction became closely aligned with housing outcomes by 2024 — loading onto that same primary, housing-wellbeing dimension alongside housing security and housing satisfaction.

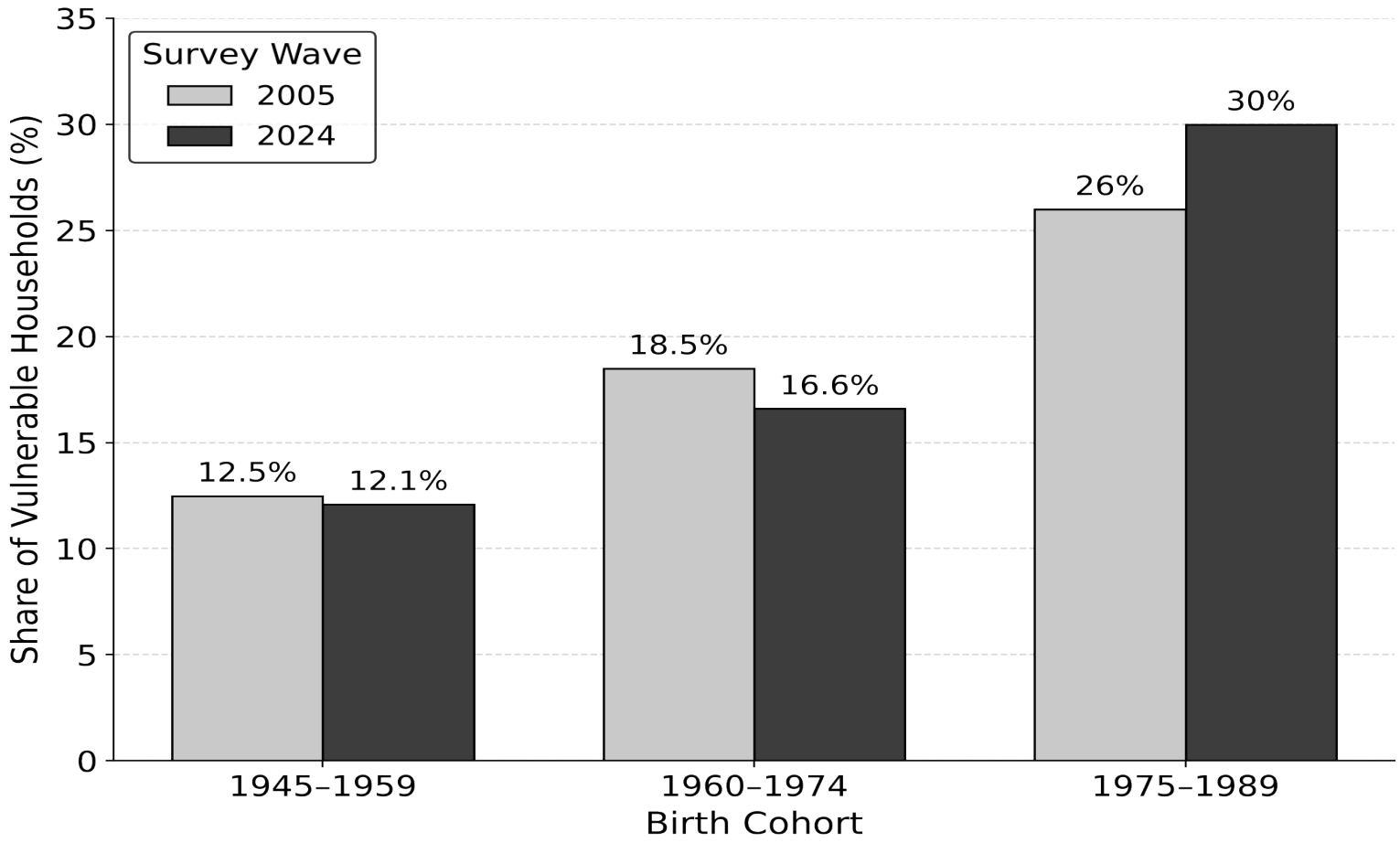
Explained variance of PC1: 26.9% (2005) → 34.6% (2024) — housing wellbeing becomes the dominant dimension.

Finding 2 — Vulnerability Expanded Across the System



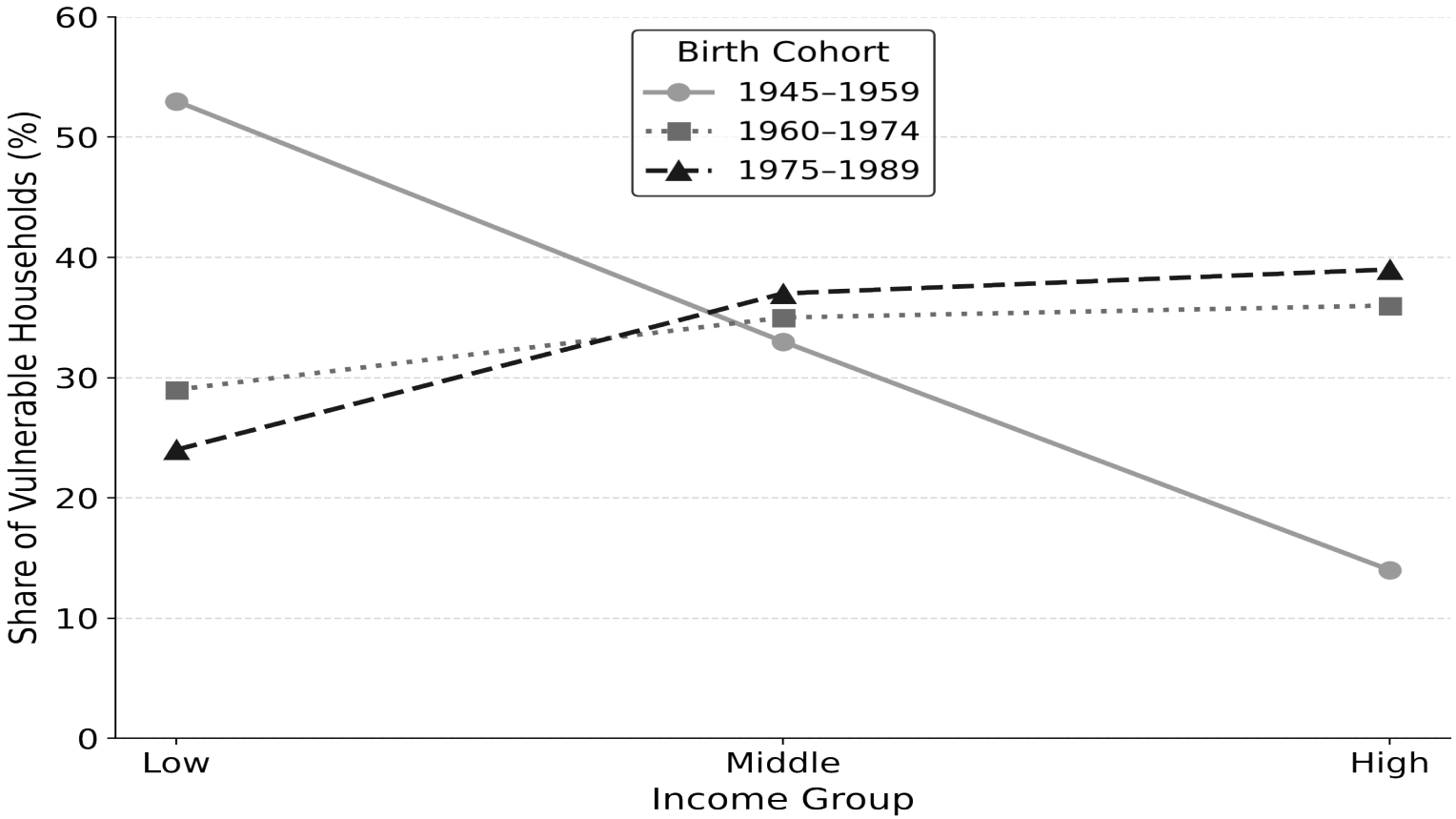
The vulnerable share among owners more than doubled, from 7% to 18%, between 2005 and 2024.

Cohort Point — Vulnerability by Generation



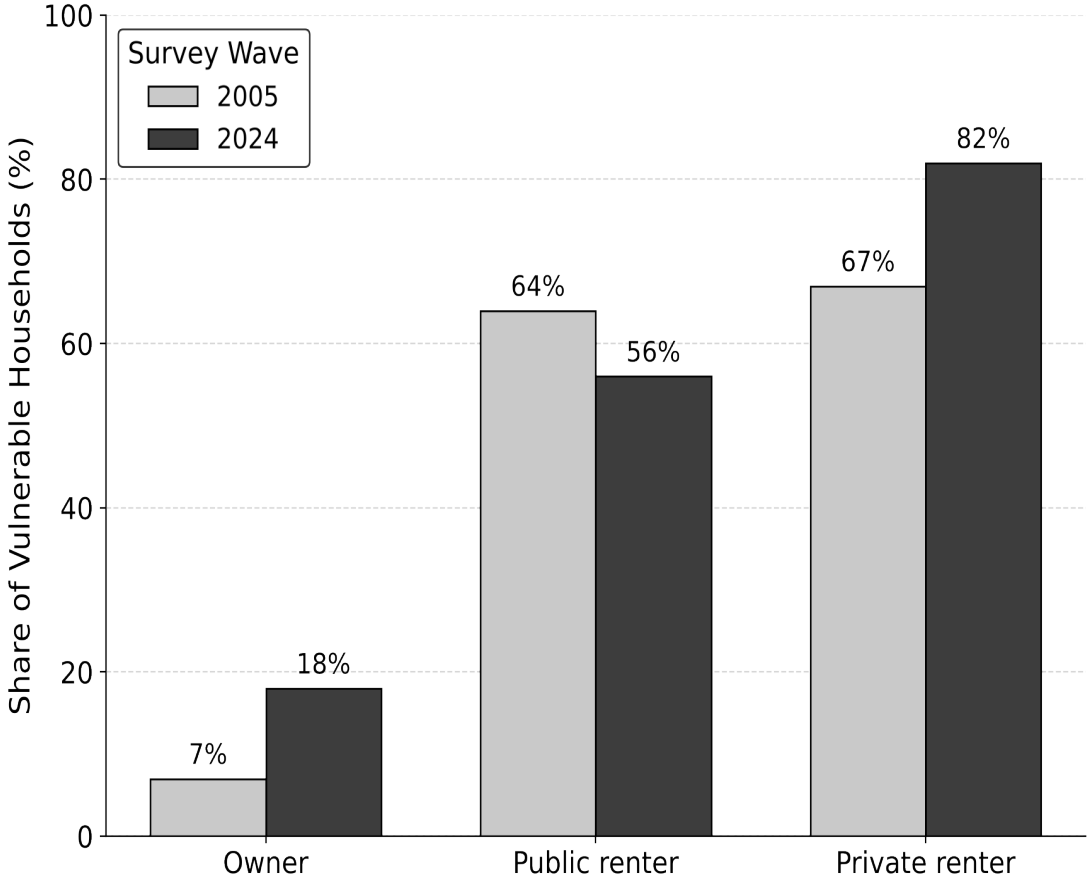
The youngest cohort is the only group where vulnerability rose — from 26% to 30% — while it decreased for both older cohorts.

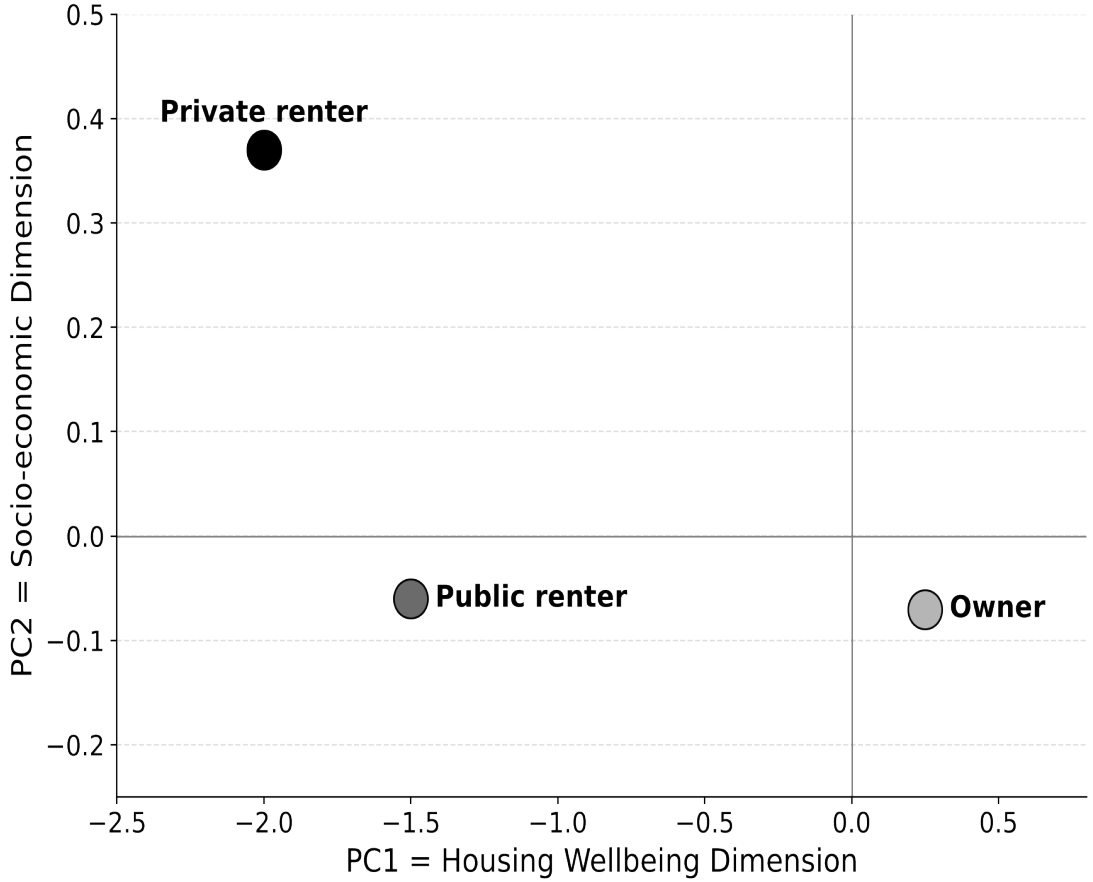
If There's One Number to Take Away...



- **For the oldest cohort, income works as expected: vulnerability drops from 53% to 14%.**
- **For the youngest cohort income no longer has a softening effect on housing vulnerability.**

Finding 3 — Renters Remain the Most Disadvantaged





Private renters: vulnerable share rose from 67% to 82%.

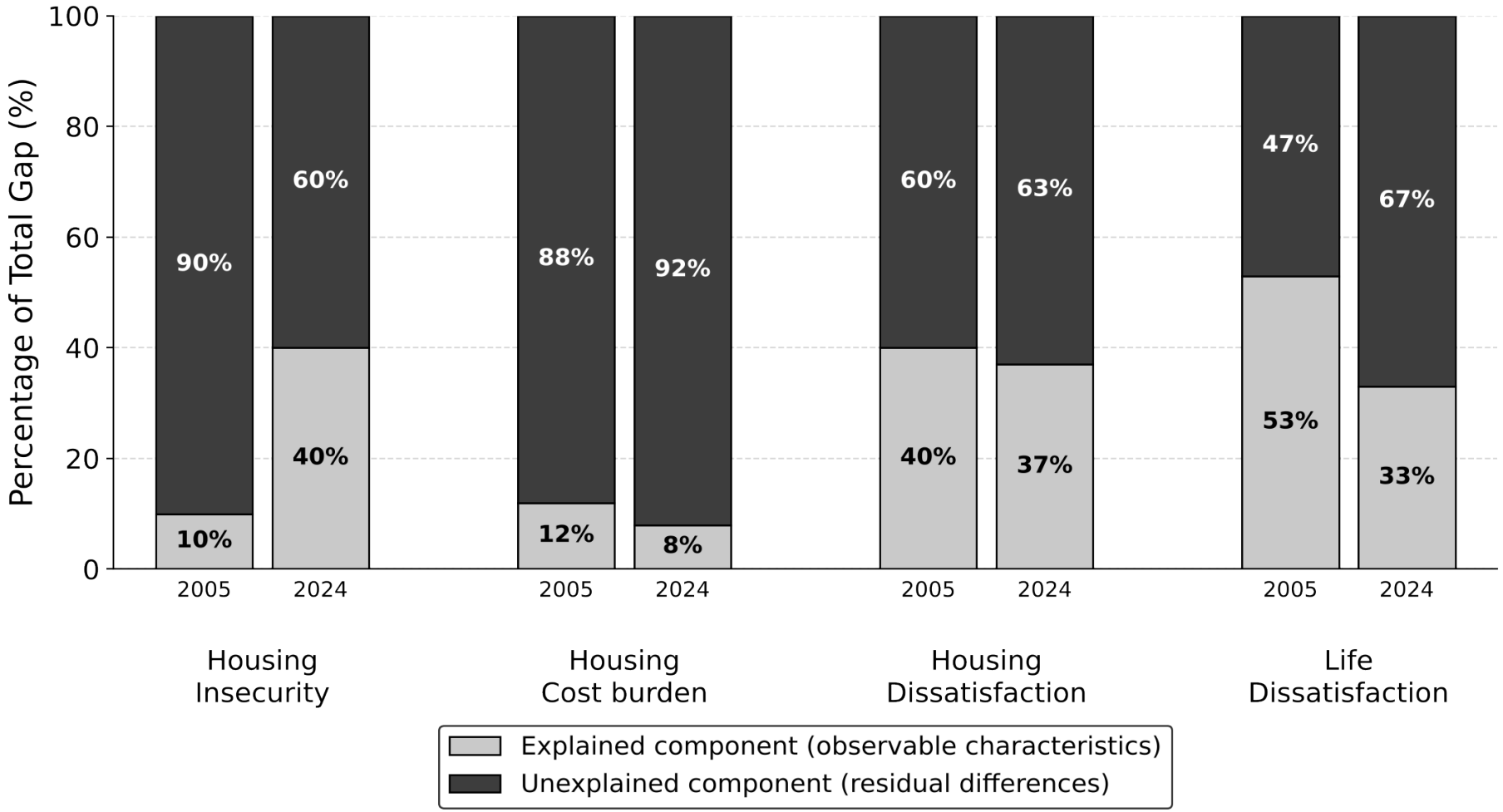
Does this reflect tenure itself?

Regression models, specifically average marginal effects, show the effect of tenure once everything else is held constant.

Outcome	Tenure	2005 AME	2024 AME
Housing insecurity	Private renter	0.17***	**0.46*** **
	Public renter	0.13***	0.33***
Housing cost burden	Private renter	0.09***	**0.38*** **
	Public renter	0.11***	0.18***
Housing dissatisfaction	Private renter	0.22***	0.15***
	Public renter	0.05	0.10***
Life dissatisfaction	Private renter	−0.11	**0.08** **
	Public renter	0.00	**0.09*** **

*Reference category: homeowners. Fully adjusted models (socio-demographic, housing, and neighbourhood characteristics). Significance: * p<0.05, ** p<0.01, *** p<0.001*

Oaxaca-Blinder Decomposition



Life satisfaction: the unexplained share of the tenure gap rose from 47% to 67% — the clearest shift of any outcome.

Interpretation + Policy

Interpretation

- Increasing instability across the whole housing system.
- Even traditionally stable positions, such as homeownership, are under more pressure: rising costs, mortgage burdens, an ageing housing stock (average dwelling now 54 years old), and one of the lowest EU housing-construction rates of the past decade.
- Persistent disadvantage in renting points to structural weaknesses: short-term and insecure contracts, rising prices, limited supply, and a public rental sector at 4% — half the EU average.
- Housing increasingly functions as asset-based welfare — substituting for weakened state provision, so limited access to secure housing spills over into broader wellbeing inequality.

Recommendations

- Stabilise the rental sector — longer contracts, stronger tenant protection, expanded public housing provision.
- Address affordability pressures across both renting and ownership.

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Thank you for your attention!

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Limitations

- Repeated cross-sectional data — findings should be read as robust associations, not causal effects.
- A relatively small renter subsample, reflecting the structure of the Slovenian housing system itself — addressed through survey weights and robustness checks throughout.