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THE CHANGING QUALITY OF LIFE DURING "TRANSITION" - THE HOUSING COMPONENT

Abstract

The article deals with housing as a complex good which possesses many different properties which are subject to social change. Besides physical attributes, which are usually referred to as 'housing conditions' or 'quality of housing', there are many other charachteristics which can be embraced under the notion of housing tenure and can be referred to as housing tenure characteristics. It is argued that the first set of housing properties is, in general, overrepresented relative to the second set.

Furthermore it is also argued that the analysis of empirical regarding changes in housing during the so-called 'transitional' period in Slovenia indicates that the most siginificant changes occurred not in housing quality but in housing tenure characterstics. That is why the Scandinavian 'level of living' housing indicators need to be extended. This need has already been recognised by both 'the Housing right' approach and 'the Housing Indicators Program'.

Key words: Slovenia, housing, quality of life, housing tenure

INTRODUCTION

Housing is one of the most complex goods in the sense that its description entails a large number of properties important for its consumers (Harsman and Quigley, 1991). First, there are the physical attributes of a dwelling, such as its size, the solidity of its structure, amenities, etc. There are also other properties which are usually discussed as housing tenure issues - such as the security of tenure and the issue of affordability. These properties are difficult to observe and measure and the same applies to a large variety of other properties of housing, ranging from the privacy of a home and friendly ties in the community to the social reputation of the neighbourhood. Thus it is quite understandable why the social meaning of housing is so complex and why it is interpenetrating with many other social phenomena. That is also why, according to Dickens, Duncan, Goodwin and Gray (1985:11), "housing is work, home and politics". Or, as P. Marcuse (1987:232) puts it - "Housing is more than just housing".

This article focuses only on those properties of housing which are directly relevant to the concept of "quality of life". To put it more precisely, we shall analyze those properties of housing that match different dimensions of "quality of life". However, our analysis will have two specific goals.

The first goal is to demonstrate that the "quality of life" approach grossly overemphasizes one set of housing properties: those which describe housing as a physical entity and which could be referred to as "housing conditions variables". The other set of housing properties, which can be classified as "housing tenure variables", is relatively under-represented.

The second goal of the article is to argue that the most significant changes in housing during the so-called "transitional period" did not occur in housing conditions variables - i. e, in the physical quality of housing - but rather in housing tenure variables. This argument is based on Slovenian survey data comparing selected basic properties of housing in the years 1984 and 1994. It should be noted that the period of transition started only in late 1991.

THE 'HOUSING PARAMETERS' OF QUALITY OF LIFE

As we have already pointed out, housing is a very complex good with many properties relevant to the quality of life. However, the concept of 'quality of life' with its many dimensions, is also very complex. Since the basic conceptual issues of quality of life are fully discussed in the introductory chapter, only those features, which are of significance for our topic - housing, will be presented here. To be even more specific, only the two fundamental concepts, which represent the 'Scandinavian approach', will be considered.

The first concept is Robert Erikson's notion of 'level of living'. Briefly, the level of living consists of 'individual's resources, the arenas in which they are to be used, and his most essential living conditions' (Erikson, 1993:74). Furthermore, 'resources' and 'conditions' are understood in the following functional relationship: 'The individual's command over resources in the form of money, possessions, knowledge, mental and physical energy, social relations, security and so on, through which the individual can control and consciously direct his living conditions'(p.73). However, the distinction between 'resources' and 'living conditions' was not further elaborated, nor was it specified inside the chosen areas of level of living.

There were nine areas or 'components' in the level of living approach: health and access to health care, employment and working conditions, economic resources, education and skills, family and social integration, housing, security of life and property, recreation and culture and political resources. For each of these components, typical indicators were selected. For housing such indicators included 'number of persons per room' and 'amenities'. Let us point out how both these selected indicators serve the 'physical description' of housing while other possible characteristics of housing indicating individual's opportunities for control over his life chances were not specifically included.

The other concept in the 'Scandinavian' approach to quality of life is the very well known and influential concept of Erik Allardt, generally referred to as 'Having, Loving, Being'. Claiming to provide 'a fuller consideration of the

necessary conditions for human development'; this concept is based on a basic needs approach and 'focuses on conditions without which human beings are unable to survive, avoid misery, relate to other people and avoid alienation' (Allardt, 1993:89). These conditions and needs are classified in three major categories.

Having refers to the material conditions necessary for survival and avoidance of misery and covers needs for nutrition, air, water, protection against climate, environment, etc.. These conditions are measured by indicators denoting economic resources, housing conditions, employment, working conditions, health and education. Housing conditions are measured by available space and housing amenities.

The other two major categories are *loving*, standing 'for the need to relate to other people and form social identities' and *being*, standing 'for the need for integration into society and to live in harmony with nature' (p.91). Leaving aside the problem that vague definitions allow for ambiguities in interpretation, such as the distinction between 'relating to other people' and 'integration into society', let us point out the treatment of housing. No housing indicators were elaborated here to meet any of the needs of this category.

However, housing indicators could and should be further elaborated as a measure of how an individual's housing arrangement can meet many of these needs or, in some cases, prevent their satisfaction. Thus, when it comes to housing and the human needs of *loving*, there is no obvious reason to omit how an individual's dwelling can allow for - or perhaps prevents - social contacts, the founding of a new household or family etc. Actually, some rough empirical evidence can be found which would justify this line of reasoning. There is, for example, the case of rules which prohibit or severely limit visits that dwellers of hostels and many loggers (sub-tenants in private rental accommodation) may receive. There is also the reverse problem - the problem of securing the privacy in one's home and the ability to exclude undesirable people (in cases of multiple occupancy or multi household dwellings, adult remaining in parental home, involuntary co-habitation after formal divorce, etc.). There is also the possibility of a landlord exercising his arbitrary power to suddenly terminate the use of the dwelling or to alter the terms of habitation.

A variety of housing characteristics can also interfere with needs covered by Allardt's category *being*, most notably with feelings of self fulfilment and with personal growth and identity. The symbolic function of housing is particularly important here. An individual's dwelling, its design and aesthetics, location and price, is often considered to symbolize the individual's achievement in life, his prestige and social position. This is yet another very important aspect of housing - home ownership and its symbolic meaning.

According to Saunders (1990:39,) home ownership is 'an emotional expression of autonomy, security, or personal identity'. Furthermore, it is 'a key factor in influencing people's sense of self and identity' and 'may for many people go some way to reducing feelings of alienation, powerlessness and fatalism in modern mass society' (Saunders, 1989:184). However the

notion that providing ontological security is a specific feature of home ownership as such has already been severely tested by recent negative experiences of many British home owners who faced the threats of repossession of their homes by lenders and incurred losses and 'negative equity' rather than the expected accumulation of wealth (Forrest and Murrie,1994; Bramley, 1994).

We will not, however, enter the discussion about specific features of housing tenures. We merely want to point out how these features of housing may have a profound impact on an individual's satisfaction of a variety of needs and on the many aspects of quality of life. It is precisely the importance of these effects which was recognised and furter elaborated in another recent concept -the 'human rights approach'(Leckie,1994). As articulated in this concept, the characteristics of housing include, among others, the security of tenure (freedom from forced or arbitrary eviction) and the affordability of housing.

In conclusion, let us return to the 'Scandinavian approach' to the quality of life and its treatment of housing. Given the number of possible components and the many dimensions of each in a variety of needs, the reduction of indicators is needed and understandable. Yet, housing seems to have been somewhat victimised by this decision, which systematically reduced the relevancy of housing for level of living to its physical attributes, size and amenities. However, the defined social indicators were 'designed to describe social conditions in Scandinavian countries' (Allardt, 1993:89) where - at least in Sweden - the principle of 'tenure neutrality' is proclaimed (Lindberg, 1994). In other words, in this region the characteristics of housing do not tend to significantly vary among housing tenures. This together with the high involvement of tenants in decision-making and other key activities in the field can explain why these features were not regarded as an issue in Scandinavian approach.

However, these specific characteristics do not necessarily prevail elsewhere and under different social circumstances. Notably, the 'transition' of housing systems from socialist to more market oriented models seems to bring relatively few changes in physical housing conditions, at least in short term. Rather the most significant changes are in security of tenure and affordability. The nature of these changes thus calls for inclusion of additional indicators.

CHANGES IN HOUSING CONDITIONS DURING THE LAST DECADE

In housing research and in housing policies, the physical attributes of housing are generally referred to as 'housing conditions' and 'quality of housing'. These attributes were the earliest concern of housing policies and remain one of the most important concerns. That is why standards and norms are set and used not only in building codes and in allocational criteria, but also in defining the qualitative aims of housing policies and in monitoring their actual impacts.

THE NATIONAL HOUSING STOCK

The national housing stock is a significant, scarce and long-term resource of any society. Its characteristics, structure and suitability to the needs of the population in terms of availability, quality and affordablity - are systematically monitored by national statistical reports (for instance, Statistics on Housing in the European Community 1992). The quality of housing stock indicates not only the general level of living and of policy goals such as modernisation but indicates housing opportunities available to members of society. Larger and more modernised housing stock generally provides superior housing opportunities.

Data about national housing stock allows cross-national comparisons. Thus, we know that in terms of modernisation the Slovenian housing stock does not lag behind most of the European Union Members: in Slovenia 87% of the housing stock is equipped with bath or shower (Statistical Yearbook of Slovenian, 1992), while among European Member States it varies from 76% in Belgium to 99% in the Netherlands and in the United Kingdom (OTB, 1994).

Quite a different A comparison in space standards yields uite a different result. The average size of a Slovenian dwelling - 69 m2 - is significantly below the lowest national average in EU - 80 m2 in Greece not to mention the highest average of 107 m2 in Denmark and Luxembourg (OTB, 1994). Additionally, the average number of persons per dwelling in Slovenia is among the highest.

However it is the actual use of the housing stock and its distribution among population which is of highest importance for observing the level of living. Bad housing is never evenly spread throughout the hole population and there are specific groups where the risks are highest or most socially undesired. Detecting these groups is an important task of surveying quality of life.

HOUSING CONDITIONS OF THE GENERAL POPULATION AND OF SPECIFIC GROUPS

The monitoring of such conditions is a necessary tool of any housing policy aiming, for instance, to decrease the incidence of over-crowded or unsanitary dwellings. However, to monitor such conditions specific indicators have to be selected and applied - for instance, a 'person to space ratio', absence of particular amenities, etc..

We have empoyed the data from the Quality of Life Survey in order to gain an understanding of how the housing stock is actually utilised by the population and to observe changes over time. A representative sample of the Slovenian population was observed in the years 1984 and 1994.

In Slovenia, housing policy has not yet defined qualitative measures of problematic issues such as over-crowding, bad housing, etc. (for further details see Mandič and Kraigher, 1992). Space, selected amenities and certain other characteristics of housing are applied as criteria for the allocation of social housing and state loans but they differ from and are not gen-

erally included in regular statistics. That is why researches have to rely on their own indicators. In the Quality of Life Survey we used, among others, the following two indicators: inadequate space for an individual is defined as 'up to 15 square meters per person', and the lack of modern equipment is defined as 'no bath or shower in the dwelling'. These indicators provide a longitudinal comparison between the years 1984 and 1994.

The results of this research are in Table 1. We can see that the lack of modern equipment is concentrated among the oldest and the lowest educated segments of the population, while the problem has almost disappeared among middle and higher-educated persons. Although progress has been during the last ten years, it has been the smallest among people with the lowest education - the group with the highest original incidence of bad housing.

The other problem, presented in Table 1, is inadequate space. Among the Slovenian population, overcrowding is the highest among the middle age groups and among those with lower education. During the last decade there has been a significant decrease in the population suffering from overcrowding - from approximately one-third to one-fourth of the population. No group has changed its relative position compared to others.

It should be noted, however, that the selected indicator is crude, sufficient only for observing general trends in overcrowding and is thus certainly limited in its applications. Namely, the observed unit is the 'individual', while in real terms the unit should be the 'household'. Because the utilisation of a dwelling by more people allows for a more efficient use of the space, '15 square meters per person' denotes an entirely different situation in the case of a single-member household than in the case of larger households. Thus, the indicator is somewhat biased in terms of the size of the household and demands care in its use.

Table 1:
INADEQUATE HOUSING IN THE YEARS 1984 AND 1994 AMONG DIFFERENT GROUPS ACCORDING TO AGE AND EDUCATION

	without shower/bathroom				up to 15 m2 per person			
	1984		1994**		1984		1994	
	%	N	%	N	%	N	%	N
total	17.6	2454	8,2	1800	33.8	2454	24.9	1800
15 to 24 years*	16.1	355	5.5	242	36.3	355	27.0	242
25 to 34 years	15.8	607	8.0	365	42.9	607	33.9	365
35 to 44 years	11.2	472	6.1	359	30.7	472	30.5	359
45 to 54 years	15.9	470	6.5	295	27.4	470	24.2	295
55 to 64 years***	23.2	371	11.7	538	22.9	371	14.6	538
over 64	35.1	188			20.9	188		
less than primary	38.2	463	21.3	257	41.1	463	29.9	257
primary school	20.2	764	12.6	502	34.0	764	29.1	502
vocational school	11.9	579	4.4	449	33.3	579	26.4	449
high school	6.9	434	2.1	425	21.8	434	20.2	425
university or more	1.4	214	0.0	170	17.4	214	12.8	170

Notes: * in year 1984 - from 18 to 24 years
** in year 1994 - no bath
*** in year 1994 - all above 54 years
In 1984, the sample population aged from 15 to 75 years, while in 1994 from 18 years onwords.
The source: Quality of Life in Slovenia Survey 1984 and 1994; data for 1994 are weighted by RGH weights.

In addition, this indicator provides a statistical average of the space per person, which does not necessarily coincide with the space actually used by each individual. For instance, Munro and Madigan (1993) have pointed out, that in British dwellings where space is inadequate, the parents tend to be much more space-deprived than their adolescent children.

In the Slovenian case, however, it should be noted that in spite of the general growth in space standards, there are specific groups, which are particularly deprived. For instance, among the 5,500 house-searchers in Ljubljana in 1993, 40% did not exceed, on average, 8 square meters per person; one half of the searcher-households were composed of parents who permanently share a bedroom with children (Mandič, 1994).

HOUSING TENURE CHARACTERISTICS

INTERNATIONAL COMPARISON OF THE TENURE STRUCTURE

Tenure structure is another basic characteristic of the national hosing stock.

Table 2:
HOUSING STOCK ACCORDING TO TENURE IN SELECTED EUROPEAN COUNTRIES AROUND THE YEAR 1990

	PRIVATE RENTAL	SOCIAL/ PUBLIC RENTAL	OWNER OCCU-PIED	COOPERA-TIVE, OTHER
BELGIUM 1980	32	7	61	0
DENMARK 1991	18	17	51	13
F.R. GERMANY 1991	43	15	38	4
GREECE 1991	23	0	77	0
SPAIN 1990	17	1	76	6
FRANCE 1990	22	18	54	6
IRELAND 1991	10	9	81	-
ITALY 1990	21	7	67	5
LUXEMBOURG 1991	31	1	67	1
THE NETHERLANDS 1991	17	36	47	0
PORTUGAL 1980	39	4	57	0
U. KINGDOM 1991	7	26	67	0
SWEEDEN 1980	20	23	41	14
NORWAY 1981	14		59	27
SLOVENIA 1991	0	33*	67	
SLOVENIA 1993	13**		87	0

Sources: Who is who in Housing in the European Community; OTB, ENHR; Delft 1994, p. 2, 30, 42, 43, 62, 75, 106, 123, 136, 146, 163, 176; for Sweden and Norway the unit is household, the sources: Lundqvist, L.: Dislodging the Welfare State? Delft University press,1992: p. 98, 75. For Slovenia 1991: Izhodišča za Nacionalni stanovanjski program, MOP, Ljubljana 1991, p. 5 (Preliminary results from 1991 Census); for 1993: Household expenditure survey, Zavod RS za statistiko, Statistične informacije no.263, 1994.
Notes: * dwellings in social ownership; ** households tenants or subtenants

The usual set of housing tenure forms and their magnitude among European Union Member states is provided in Table 2. We can see that private rentals comprise from 7 to 43% of the national stock, social or public rentals from 1% to 36%, cooperative dwellings from 0 to 27% and owner-occupied dwellings from 38% to 81%. These figures demonstrate a large variability of the size of tenures. The generally dominant owner-occupation is usually coupled with a form of rental tenure, comprising some 20 % of the stock, which could hardly be considered 'marginal'.

When compared with these figures, Slovenian housing stock is quite specific in two aspects. First, after 1991 home-ownership rose to 87%, while all forms of renting came to comprise only 13%, a relatively 'marginal' amount. However, before 1991 and the program of privatisation, social renting comprised 33% of the stock. After 1993, when most of privatisation had been completed, the tenure structure of Slovenian housing stock differs from EU states even more than before. The second problem is presented by the compatibility of Slovenian classification of tenures with those provided in the table. Since there is no data reflecting the private/public distinction in rental stock, but only the distinction between private and legal persons, all forms of renting are lumped together. Moreover, there is no cooperative housing in Slovenia.

When compared to most of Eastern and Central European nations, it is discovered that Slovenia displays similar peculiarities as already pointed out: an outstandingly high percentage of home-ownership and a smaller number of kinds of tenure forms due to the lack of cooperative housing. Before privatisation the percentage of home-ownership was the lowest in Poland and the Soviet Union - 21% and 26% respectively, and the highest in Bulgaria in Hungary - 81% and 74% respectively (B. Turner, J. Hegedus and I. Tosics, 1992). With privatization the tenure structure began to change. In 1993 Bulgaria reported that home-ownership has exceeded 90% (Hoffman, L. M. and Koleva, M., 1993). Bulgaria, Hungary and Slovenia displayed the fastest privatisation during which over 20% of the stock became converted from rental to home-ownership (Baross, P. and Struyk, R., 1993).

The tenure structure of Slovenian housing stock does not provide either a wide array of tenure choices nor sufficient choices within the rental sector. Following privatization, the rental stock comprised mostly lower quality units of smaller size located in least desirable locations (Stanovnik, 1994).

HOUSING TENURE AND THE QUALITY OF LIFE SURVEY

Housing properties, connected to tenure, have already been discussed at the beginning of this paper. Here, let us only reiterate that it denotes the household's or the individual's legal title to use the housing unit. If the unit of observation is - as in our Quality of Life Survey - an individual and not the household, we have to consider either the individuals own legal title, if she or he has one, or the legal title of another person.

In the Survey we differentiate the following four types of individual housing tenure:

- the interviewee or her/his spouse is tenant
- the interviewee or her/his spouse is (co)-owner
- the interviewee resides with his/her parent or with the parents of his/her spouse or with other relatives
- other;

We consider that the status of 'residing with relatives' implies a relative lack of autonomous control over dwelling for adult persons. Furthermore, it indicates the lack of opportunities for adults to form an independent household. That is why we think 'dependent housing tenure' is worth surveying.

Table 3 shows the incidence of these types of tenure in the survey sample as well as the changes between the years 1984 and 1995.

We can see that in 1984 approximately one fourth of the sample were tenants, approximately one half (co)owners and approximately one fourth were residing with relatives. The incidence of renting was highest among the population with te highest education and among the middle age groups. The incidence of (co)ownership was highest among older groups and those with a lower educational level.

Table 3:
THE TENURE STRUCTURE OF THE SAMPLE ACCORDING TO AGE AND EDUCATION IN 1984 AND 1994

	tenant		(co)owners		with relatives		other	
	1984	1994	1984	1994	1984	1994	1984	1994
total	23.9%	7.8%	49.7%	64.1%	24.4	25.6	2.0	2.5
15 to 24 years*	6.2	2.4	7.7	6.8	84.9	87.7	1.2	3.1
25 to 34 years	31.0	9.8	34.5	45.5	29.9	40.9	4.8	3.4
35 to 44 years	34.2	10.4	55.1	77.8	9.6	10.0	1.1	1.7
45 to 54 years	21.6	5.4	72.7	86.1	4.4	7.0	1.3	1.5
over 54	21.0	8.4	68.1	80.9	9.9	7.9	1.0	2.8
less than primary	20.5	9.4	64.4	71.5	12.2	15.2	2.9	3.9
primary	19.5	7.0	47.2	66.9	30.7	24.2	2.5	1.9
vacational school	26.6	9.6	49.2	60.2	22.8	27.0	1.4	3.2
high school	26.1	6.8	42.9	58.3	30.1	32.7	0.9	2.3
higher education	36.2	6.5	41.1	68.3	20.8	23.9	1.9	1.3

Notes: * in year 1984 - from 18 to 24 years
The source: Quality of Life in Slovenia Survey 1984 and 1994; data for 1994 are weighted by RGH weights.

Ten years later - after the intensive privatisation of rental housing which took place from late 1991 to late 1993 - significant changes have occurred. Firstly, there was a drastic decrease in the incidence of renting and a complementary increase of (co)ownership. Second, not only has the percentage of tenants decreased to comprise only one third of its value in 1984, but its incidence among social groups has also changed: among the highest educated groups the decrease of tenants is most significant, converting from an over-represented group to an under-represented group. This transforma-

tion accompanied the change in the symbolic meaning of renting during the period under discussion: renting has changed from a preferred and highly respectable tenure to a marginalized and less desirable tenure.

Third, although the 'dependent housing tenure' has not changed on average, it has increased among those who are in the 'critical age' for independent household formation - between 25 and 34 years. In this group, the incidence of 'dependent housing tenure' has increased from 30% in 1984 to 41% in 1994. In our opinion, this change indicates the worsening of housing opportunities and of chances to enter independent living situations and to form new households. Let us also point out that the 1984 rate of living with relatives was somewhat comparable to the situation in Austria, where 28.2% of all households were found to consist of at least two adult generations (Deutsch, E. 1993).

THE CHANGING FEATURES OF RENTING

Let us first turn to the Survey findings regarding tenants who entered home-ownership on the basis of Right-to-Buy. When asked about their satisfaction with the purchase, 84% claimed to be satisfied, 9% were neither satisfied nor dissatisfied and the remaining 7% were dissatisfied. In trying to explain the high level of satisfaction let us turn the interviewees' evaluation of the level of maintenance following privatisation. Statistics regarding the conditions of the unit and about the whole building are presented in Table 4.

Table 4:
ESTIMATED QUALITY OF MAINTENANCE AFTER THE SALE TO TENANTS AMONG INTERVIEWEES

	DWELLING	BUILDING
worse than before the sale	0.5	6.4
same as before	61.9	58.4
better than before	37.7	34.9
total n=270	100.0%	100.0%

As reported in the table only approximately one third of the ex-tenants claim that following privatisation the maintenance of the dwelling and the building improved. Therefore, improved maintenance cannot sufficiently explain the high level of satisfaction with the purchase. Is the satisfaction due to the fact that the best part of the stock was purchased at the prices well below the market rates? Or is the satisfaction the result of the comparison of these ex-tenants with the other group of tenants who could not buy their dwellings because they became subject to 'de-nationalisation', (i. e. restitution to the original pre-war private owners)? We cannot find a sufficient explanation for this issue in our Survey data. However, the personal satisfaction of ex-tenants with privatisation must be coupled by yet another

phenomenon - that privatisation has caused Slovenia to have a disproportionaly high percentage of poor owners as well as a high incidence of multiple ownership (Lavrač, 1994).

We have already demonstrated how the size and the social composition of renting has changed. Stanovnik (1994) has also documented with other survey data, that the unsold portion of rental stock was older, smaller and had a lower level of modernisation than that portion which was privatised. Table 5 contains our Survey figures regarding the incidence of inadequate housing and dissatisfaction reported among different tenures.

Table 5:
INCIDENCE OF INADEQUATE HOUSING AND OF DISSATISFACTION REPORTED AMONG HOUSING TENURES

	% inadequate housing*	% dissatisfied** with dwelling	N
tenants	54.3	22.6	139
(co)owners	40.7	5.5	1120
with relatives	35.2	9.4	445
other	57.5	16.4	38
total	40.8	8.3	1742

Notes:

* Inadequate is housing with at least one of the following deficiencies: no shower/bathroom, without flush toilet, damp, average space per person does not exceed 15 m2.

** Satisfaction was measured by this scale: very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied, very dissatisfied; the figure in the table refers to 'dissatisfied' and 'very dissatisfied'.

The source: Quality of Life in Slovenia Survey 1984 and 1994; data for 1994 are weighted by RGH weights.

As we can see from the table, there is a higher proportion of inadequate housing among tenants than in other major tenures. Moreover, the incidence of dissatisfaction with housing is extremely high among tenants.

However, during the observed period, the quality of rental in terms of legal protection has also changed. Before 1991, social rentals legally guaranteed permanent use and low cost; the situation has drastically changed since then.

First, different types of renting were introduced. While social and non-profit were intended to guarantee a permanent lease and regulated rents, for -profit rentals, employer-owned rentals and sub-letting are practically free of any restrictions. In additionally, the later decisions of the Constitutional Court have abolished restrictions on termination of lease and on rent-setting on many of the non-profit dwellings, which had not been privatised because they were subject to denationalisation.

Thus, currently in Slovenia renting denotes many different forms that include both extremes - on the one hand, security of tenure and regulated rent and, on the other hand, a virtual lack of any protection. Moreover, 18.5% of tenants in our survey reported not to have signed any rental contract, at all.

CONCLUSION

The article contends that housing is a very complex good with a mulititude of properties being subject to changes. We argue that in addition to the physical attributes of housing - usually referred to as housing conditions and comprising indicators of space and modernisation of equipment - there is also another set of attributes which can be referred to as tenure characteristics. We tried to demonstrate that in one of the most influential concept dealing with the issue - the "quality of life" approach the first set of housing properties is overemphasized relative to the second set.

Furthermore, the analysis of data on Slovenian housing and its changes during the last ten years indicates a number of important improvements in housing conditions as well as changes in its allocation among different segments of the population. However, we have tried to argue that the most significant changes during the so called "transitional period" did not occur in housing conditions variables - i. e, in the physical quality of housing - but rather in housing tenure variables.

These attributes, however, are much more difficult to observe and measure. The scandinavian 'level of living' housing indicators need to be further extended to inlcude housing tenure variables if intended to adequately monitor transitional changes. In general, such a need has already been recognised by the "housing right" approach (cf. Leckie, 1994) as well as by the Housing Indicators Program (c.f.Priemus, 1992). However, the broadening of the housing issue will also bring new conceptual challanges.

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