HOUSING ALLOWANCES IN THE NETHERLANDS AND THE HOUSING MARKET BEHAVIOUR OF HOUSEHOLDS

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1 Introduction

The housing allowance has developed into an important public housing instrument in The Netherlands in the last decade. Both the number of those entitled to housing allowance in the subsidy period 1988-1989 (900,000) and the annual expenditure (1600 thousand million guilders in 1988) confirm this. In the Housing Memorandum published in 1989 (VROM, 1989) the housing allowance is also described as one of the key instruments for the nineties that, unlike many other items of expenditure, is not to be the subject of cuts.

The principal objective of the housing allowance is without a doubt the reduction of the housing expenditure of tenants to a level affordable for them, as laid down in the 1986 Housing Allowance Act. The point of departure here is that households with a below-modal income must also be able to acquire a dwelling that is suitable and affordable for them. In this way the negative effects of the skew income distribution on the options of those seeking housing on the housing market are somewhat reduced.

The discussion in recent years in The Netherlands on the content and the importance of the housing allowance was concentrated on the subjective question as to what part of their income tenants could and should spend on housing. Research in The Netherlands was also directed frequently towards this theme. Thus the static effects of the scheme were the principal subject of study; which occupants lay claim to the scheme, how do housing costs develop as a result of the housing allowance and how can the manageability of the scheme be increased? However, for a proper understanding of the effect and the significance of the housing allowance with respect to the options of those seeking housing on the housing market, it is also important to establish the effect of the housing allowance on the housing market behaviour of households.

To be able to determine these effects two substudies were commissioned by the Ministry of Housing. In the first study attention was devoted to housing market behaviour in connection with local housing allocation. Here specific attention was paid to the relation between the rent and the income of those seeking

housing and the call on the housing allowance by tenants upon acceptance of a dwelling offered. As case studies a big city (Utrecht), a growth centre (Zoetermeer) and, a medium-sized town (Zaanstad) in the Randstad were selected. In these places there is in general excess demand in subsectors of the housing market. Two local authorities from outside the Randstad were then added: Leeuwarden in the north of the country and Venlo in the south. The analyses were performed with the aid of interviews with key informants and municipal documentation. Next a questionnaire was submitted to some 150 tenants who had moved in the past two years and claimed housing allowance for the first time.

In a second study attention was then devoted in a more quantitative way to the effect of housing allowance on the housing choice behaviour of households. To be able to determine this effect a distinction was made in this investigation between a group of housing allowance recipients and a control group of tenants with a comparable income receiving no housing allowance. For this purpose a sample was taken from the 1985/1986 Housing Demand Survey. This housing demand panel, as it will be referred to further, covered over four thousand households. By this procedure recent information was collected and moreover two measuring points were created, as a result of which the changes of the past two years could also be studied.

This contribution briefly considers the principal results of the two substudies. First of all, attention is paid to the household and dwelling characteristics of the dwellings occupied by tenants with and without housing allowance. Next the dynamics of the scheme is examined by means of the entry and exit of tenants into and from the scheme. The phenomenon that not all those entitled to housing allowance lay claim to it is also discussed, after which the contribution concludes with the most important subject of the study: the influence of the housing allowance on the housing market behaviour of households.

However, before the results of the two substudies are presented, the development of the housing allowance in The Netherlands will be discussed.

2 The development of the housing allowance in The Netherlands

Despite the fact that the idea of the introduction of an individual system for subsidization has repeatedly emerged in The Netherlands since 1901, the housing allowance achieved its great break-through at the end of the sixties. Although it perhaps seems contradictory, the primary goal of the introduction of the housing allowance was to arrive at a policy directed towards restoration of 'normal conditions' (liberalization). Policy-makers had become increasingly apprehensive of the many property subsidies that did not end up with occupants with a low income. Abolition or reduction of the property subsidies meant, however, that the starting rents in new construction would soar. So as to make these new dwellings nevertheless also accessible to low-income households, a new system of individual rent subsidization was then introduced. The housing

allowance was thus initially regarded as a supplementary instrument that ought to free the way for liberalization of housing and abolition of property subsidies tied to the dwelling (Lucassen and Priemus 1977, p. 11).

The above considerations led in 1970 to the introduction of the supplementary rent subsidy. The scheme was of an experimental nature. Only the occupants of subsidized dwellings built after 31 March 1960 qualified in the first instance for supplementary rent subsidy. The point of departure for provision of the contribution was that the tenant did not pay more than one sixth to one seventh of his taxable income in rent. In the first instance only a very modest use was made of the scheme. Lucassen and Priemus (1977) remark in this context that at the beginning the scheme emerged as a fairly unimportant, modest, rather specific provision that had little effect on the overall development of the housing stock. This did not change until July 1975, when the Housing Allowance Order was introduced. This change was based on the Rent and Subsidy Policy Memorandum from 1974. The Memorandum opted definitively for a mixed system of property and individual subsidies. As a result of property subsidies new social housing would have to remain within the reach of the employee with an approximately modal income (the housing price). In addition to encouraging good housing in general, subsidy policy ought to be aimed at increasing the options for all groups of residents, including the lower-paid. This required additional aid through individual subsidies. The scope of the housing allowance was extended to all rented dwellings with an annual rent below f.5000 and thus acquired an overall nature. Segmentation of the market by type of owner or building period was also countered, and the options for those dependent on the housing allowance were considerably widened. Henceforth those on social security would also fall under the scheme (Van der Schaar, 1987, p. 279). As a number of characteristics of the 1975 order may still be found in the present legislation, in the rest of this section we shall briefly consider the principal features of the scheme.

The starting point was that a household that rented a dwelling had to pay at most a fixed percentage of income itself in rent. This standard rent ratio, as it was called, was higher according as the income was higher. As a result the size of the subsidy fell sharply according as the income increased. This is also referred to as the progression effect. The latter would tend to discourage occupants and can also exert an indirect influence on the housing market. Thus a relatively not inconsiderable part of an occupant's real income increase will be skimmed off as a result of a reduction in the housing allowance (the marginal effect). If often financially more suitable dwellings are available, this could contribute towards curbing the unnecessary continued occupation of inexpensive dwellings. To establish some link with the quality of the dwelling a system of 'reduction for quality' was also included in the scheme. This was based on the principle that the rent of a dwelling is in broad outline a reflection of the quality offered. It was therefore considered reasonable to require a larger contribution by the tenant towards the actual rent asked of the household according as the rent of the dwelling worked out higher.

The system described above underwent no fundamental changes up to and including the period 1982/1983. To characterize the housing allowance more strongly as an instrument of housing policy, an important change was introduced on this point; the adjustment of the standard rent ratios via development of income was abandoned. Since 1983/1984 the standard rents have been annually raised by the percentage of the trend rent increase, and the standard rent ratio is the result of the increase in standard rent and income development. In this way the system of index-linked standard rent ratios was abandoned.

For the period 1983/1984 measures were again taken to contain further overspending on the budget. Less allowance was paid to single persons, the maximum rent limit was reduced by f.75 and the reduction for quality was intensified.

After these economies had been introduced into the scheme, the Housing Allowance Order Officially became law in May 1986. This was done to indicate that the housing allowance was regarded as a structural measure, which could further increase tenants' confidence in the scheme.

Despite promises by the State Secretary of Housing in the spring of 1987 that there would be no cuts in the housing allowance, a number of legal amendments were nevertheless proposed for the period 1988/1989, because the actual expenditure on housing allowance in 1985/1986 had worked out higher than estimated by the Ministry of Housing. Thus payment of the allowance to young people was limited, the reduction for quality was again intensified, the subsidization above f.700 was gradually done away and the control and implementation were improved.

Despite these cuts the expenditure on housing allowance in The Netherlands will continue to grow slightly in the years to come and the housing allowance is regarded by the authorities for the future too as one of the principal key instruments of housing policy.

3 The household and dwelling characteristics

After this introduction the rest of this contribution will be devoted to the results of the two substudies. First of all, a number of characteristics of various research group will be considered.

The household and dwelling characteristics of the tenants who occupy their dwelling with a housing allowance contribution are in close agreement with the results of earlier studies (Bouwcentrum 1982, VROM 1986 and Van der Schaar 1987). As regards the household characteristics it emerges that the housing allowance is strongly concentrated among the weakest groups on the housing market: low to very low income groups, people out of work, the elderly, divorced and widowed households and small households. On the basis of this it can therefore be established that the granting of housing allowance is extremely well targeted: the most vulnerable groups on both the labour and the housing market profit the most from the subsidy.

There are also clear differences between the characteristics of the dwellings occupied by the tenants with and without housing allowance. The differences in rent may be described as limited, having regard to the content of the housing allowance scheme (at a given income the allowance rises along with the rent). Thus the tenants receiving housing allowance on the housing demand panel pay on average per month f.91 more in basic rent than the tenants who do not lay claim to housing allowance but who would qualify for it on the basis of their income at a higher rent of the dwelling. The differences are even smaller when only the average rent (f.64) of the dwellings that come under the housing allowance scheme is calculated. These small differences can be largely explained by the fact that the households with the lowest incomes are in many cases actually accommodated in the cheapest rented dwellings. Further, the tenants with housing allowance live comparatively more often in dwellings built since 1971, in dwellings of higher quality, in dwellings from the non-profit rented sector and, to a smaller extent, in single-family row houses and in blocks of flats of five storeys and higher. Incidentally, the price-quality ratio of the dwellings occupied by the tenants with housing allowance is considerably less favourable than that of the dwellings occupied by tenants without housing allowance. Because both the household and the dwelling characteristics are strongly correlated with each other, it was also deemed relevant to track down by a model analysis the variables that make the greatest distinction between tenants with and without housing allowance. It proved that the year of construction, the source of income, the basic rent and the income explain most of the variance of the dependent variable. This result may be regarded as remarkable. For, on the strength of the Housing Allowance Act, it may be expected that only income and dwelling rent exert influence on the distinction between housing allowance and no housing allowance. An explanation of this result is that utilization of the subsidy by those in work and by tenants of recently built dwellings is in general lower than the claim to subsidy by those out of work and by tenants of old dwellings (see also the results in Section 5).

4 Entry and exit

In the second substudy specific attention was paid to the dynamics of the housing allowance in addition to the household and dwelling characteristics. On the basis of the changes that occurred over the period 1985/1986 - 1988 it may be concluded that there is considerable entry into and exit from the housing allowance scheme. Thus 11.3% of the respondents who were still receiving the allowance in 1985/1986 proved in 1988 to be laying no further claim to it, whereas 7.4% of the respondents entered the scheme in this period. The characteristics of these two groups of tenants differ strongly. Thus the entrants are on average older, over-represented among childless couples and occupy a significantly lower socio-economic position than those exiting from the scheme. It was also established that the tenants who laid claim to housing allowance in

1985/1986 but no longer did so in 1988 were living in the latter year in a more attractive dwelling than the tenants who in this period applied for housing allowance for the first time. Thus the average rent of the dwellings occupied by those leaving the scheme is higher; they live more frequently in a single-family row house and less often in a flat. In conformity with this is the fact that in general the dwellings are of higher quality than those occupied by the entrants to the scheme.

For a proper understanding of the housing allowance, it is also important to devote specific attention to the characteristics of those remaining in the scheme, in addition to those entering and leaving. Thus the social position of this group of tenants is by far the worst. They are over-represented among the tenants with the lowest incomes, the elderly, the divorced and widowed households and among the single-person households. The dwelling characteristics too offer few prospects of leaving the scheme in due course. Thus the proportion of dwellings with a high rent and of high quality in the non-profit rented sector is strongly over-represented.

The problem that many sitting tenants are confronted with high expenditure on housing was also recognized by the housing managers in the five municipalities investigated. In view of the increasing shortage of inexpensive dwellings for rent in all municipalities investigated, it is practically impossible for the tenants with a high housing allowance contribution (and also high housing expenditure) to move into cheaper accommodation. Only when arrears of payment occur are the tenants often recognized as 'urgent cases seeking accommodation' (financial urgency) and qualify for a cheaper dwelling. A number of local authorities in The Netherlands are seriously considering allocating to tenants confronted with very high housing expenditure, often through no fault of their own, a cheaper rented dwelling with financial assistance (removal costs) and with priority. However, the great dilemma facing housing managers (notably in the more urbanized regions) is that the proportion of short-term urgent cases as a result of divorce, eviction, public auction and urban renewal has already strongly grown in recent years.

Because the availability of cheap dwellings for rent in housing allocation has decreased in recent years both through an increasing demand by those seeking housing and through shrinkage of the supply, housing managers are confronted with a difficult dilemma. They can choose between letting the waiting periods for lower-income groups lengthen considerably or applying the rent-income relation flexibly in some cases. However, so as not to let the existing inequalities grow further, all the interviewed housing managers from the non-profit rented sector opt for having the allocation of dwellings proceed as much as possible on a basis of urgency. They accept the resultant imbalance. Of course, the consequence of this choice is that some of those who have been found accommodation have to apply for housing allowance. An exact count of the numbers of housing allowance recipients in housing allocation is not kept by the managers. They are, however, able to make an estimate. For the three local authorities in the Randstad the percentage of housing allowance recipients in allocation varies

between 30 and 40 and in Leeuwarden and Venlo between 40 and 50. Among the housing managers only limited differences occur. However, without violating the criterion of urgency the managers do try to limit the amount of rent subsidy upon allocation as much as possible. The municipality of Leeuwarden instituted an authorization measure for this. This measure entails that every application for rent subsidy by those seeking housing that exceeds f.200 must be approved by the municipality. The latter then evaluates whether no other solution is available that better matches the applicant's income.

To relieve the shortage of cheap dwellings for rent to some extent otherwise, all five municipalities investigated maintain strict allocation standards with respect to the relation between rent and income (the minimum rental at a given income). Moreover, for all municipalities the rent-income relation is becoming increasingly dominant in respect to the other allocation norms. This is notably to the disadvantage of adjusting the size of the household and that of the dwelling to each another.

The changes in the household and dwelling characteristics also make it possible to devote attention to the reasons for entry and exit to and from the housing allowance scheme. As part of the investigations instituted by the Ministry of Housing, a specific study of this aspect was performed (SCP, 1989). As a general result it can be stated that in past years there was a clear shift in the reasons for entering the housing allowance scheme. Thus according to the results of the National District Survey in 1983 56% of the tenants were still receiving housing allowance as the result of moving house. For the period 1987/1988 this percentage has fallen to only 37 (Table 1).

Table 1 The principal reason for entering the housing allowance scheme in 1986/1987 as a percentage

reason for entry	entrants 1986/1987
reduction in household income	43
of which by:	
unemployment	12
divorce	11
other disappearance of	
source of income	7
death of partner	4
retirement	4
unable to work	3
other reasons	2
move to more expensive dwelling	20
living on one's own for the	
first time	17
made aware of the scheme	15
other	6

Source: SCP 1989, p. 37.

Now the principal reason for entering the scheme is a drop in income (49%), followed by moving house (37%) and the fact that the tenants have been made aware of the existence of the scheme.

In accordance with this is the fact that in new construction too there is a strong decline in the proportion of housing allowance recipients. Thus the Occupants of New Dwellings investigation revealed that in 1983 40% of the occupants of new construction were still claiming housing allowance, whereas by 1986 this had declined to 28%.

In addition to the possible reasons for entering the scheme, the possible reasons for leaving it can also be analysed. By far the most important possible reason is a change in income (44%). A reasonable proportion of the tenants exit from the scheme on account of the purchase of a dwelling (11%), while in addition a change in the composition of the household (12%) may also be mentioned as a possible explanation. This contrasts with moving to a less or more expensive dwelling (only 6%) (SCP 1989, p. 33).

5 The latent demand

In both investigations attention was paid to the phenomenon of the latent demand. The question that called for an answer here was to what extent those entitled to subsidy actually make use of their right to subsidy. As in earlier sampling cover percentages of 50 to 85 were mentioned, the housing managers of the five municipalities investigated were asked whether in their view it was possible that an extensive latent demand existed in their housing stock. The majority of the housing managers are convinced that their tenants are well aware of the existing possibilities of applying for housing allowance. Particularly with respect to their sitting tenants the managers regard unawareness of the scheme as improbable. Thus every year the tenants receive a letter from the managers in which they are informed of the possibility of applying for housing allowance. Only a limited number of the managers can imagine the occurrence of an extensive latent demand.

However, the results of the fieldwork in the three Randstad municipalities display a somewhat different reality. Thus 30% of those seeking housing are not aware when accepting the dwelling offered of the possibility of applying for housing allowance. In addition, only a minority can state the criteria on which the housing allowance is based. This result is in accordance with the fact that the housing managers state in general that they are cautious about furnishing information on the housing allowance when a dwelling is offered to an applicant for housing, with the exception of housing estates with a very high rent.

The results of the housing demand panel confirm the above research findings from the first report. Thus, of the 1628 tenants who received no housing allowance in 1988, 419 proved to be entitled to it (potential housing allowance recipients). As 1447 respondents receive housing allowance, the latent demand on the housing demand panel is 22.5%. However, the calculated latent demand

in the sample survey gives no insight into the extent of the actual latent demand. The sample framework from which the control group of tenants without housing allowance has been composed is, after all, defined on the basis of the tenants' income (an income below the maximum housing allowance income). In the sample the number of housing allowance recipients has further been made equal to the number of non-recipients (a stratified sample). However, in reality this group of tenants is about three times the size. When on the basis of the above assumptions the latent demand is calculated on the 1985/1986 Housing Demand Survey, a percentage of 16 results.

The differences between the household characteristics of those who are entitled to housing allowance but do not claim it and the tenants who do receive housing allowance are only limited. However, the former group is of a somewhat greater age and is under-represented among the households with children. The differences in the characteristics of the dwellings occupied by the two groups are considerably greater. The principal distinction is that the potential recipients of housing allowance live comparatively more often in an inexpensive rented dwelling. In addition the dwellings of this group of tenants are of inferior quality and older, and the proportion of single-family houses and semi-detached dwellings is more strongly represented in respect of the dwellings occupied by the tenants with housing allowance. The sum to which the potential recipients of housing allowance are entitled (f.108) is also considerably lower than the subsidy that is received by the tenants who have claimed the allowance (f.199).

In the investigation it was also endeavoured to give an explanation for the extensive latent demand. For this purpose it is interesting first of all to establish the reason for non-application for housing allowance. The answers to this question show that the argument that their income is too high according to the tenants is by far the most important reason (43%) for not claiming housing allowance. However, the argument that the rent is too low is also mentioned fairly often (27%). It is also striking that 10% of the tenants are of the opinion that the present rent, given their income, may be regarded as reasonable.

These results are in agreement with the research result that in general tenants are poorly with the content of the Housing Allowance Act. This applies both to the tenants from the fieldwork in the three municipalities investigated and to the tenants from the housing demand panel. A strong positive correlation also exists between the length of residence and the latent demand.

On the strength of the above opinions, the importance of good information to tenants, notably to tenants in the existing housing stock, concerning their entitlement to housing allowance is again emphasized.

6 The effect of the housing allowance on the choice of dwellings by households

To be able to determine the effect of the housing allowance on the choice of dwelling, the tenants from both the survey in the Randstad and the housing

demand panel were asked whether the housing allowance influenced the choice of their present dwelling. Because the tenants from both surveys had moved in the past two years, it may be assumed that they were in a position to give a reliable answer to this question. It is striking that this research question was confirmed in the two surveys by 41% of the tenants and answered in the negative by 59%. This result is in accordance with the data from the National District Survey, the 1985/1986 Housing Demand Survey and the Occupants of New Dwellings investigation. Thus according to the 1987 National District Survey some 43% of the occupants who have moved in the past two years would not have moved into their present dwelling without a contribution from the housing allowance (Buijs and Dijkhuis-Potgieser 1988). Among the occupants of more recent new construction the contribution towards the rent proves to have an even stronger effect: 63% would not have taken the dwelling without a contribution towards the rent (Willems-Schreuder 1987).

As reasons why no account was taken of the housing allowance when accepting the dwelling offered, the tenants from the Randstad put forward the following arguments:

- a. because they were of the opinion that they did not need housing allowance and were convinced that in the near future an income increase would mean that in any case they could no longer claim housing allowance (these are principally highly educated young households);
- b. because they had wrongly assumed that they were not entitled to housing allowance;
- c. because they were not aware of the housing allowance scheme;
- d. because they wanted to move into accommodation as quickly as possible and considered this wish more important than receiving housing allowance and
- e. because the rent of the dwelling concerned was already low and no cheaper alternative would become available in the short term;
- f. because the amount of the subsidy was only small.

Incidentally, a strong correlation occurs between the amount that the households receive monthly in housing allowance and the influence of the subsidy on the choice of dwelling (Table 2). Thus the average amount of subsidy for the tenants who indicated that the housing allowance exerted no effect on the choice of dwelling is f.149 and for the tenants for whom this was in fact the case f.193.

The respondents who replied that the housing allowance had affected their choice of dwelling were then asked how they would have acted if they had not qualified for housing allowance. 59% of this group of people who had moved replied that in such a case they would have looked for a dwelling at a lower rent, while 29% of them would not have moved. Only 3% of those that had moved would have looked for a dwelling for sale without the granting of housing allowance. On the strength of this result it therefore seems highly improbable that the housing allowance would have a negative effect on the demand for dwellings for owner-occupancy.

Moreover, for some of the tenants from the housing demand panel the situation applied that upon acceptance of the dwelling they did not qualify for housing

Table 2 The amount of housing allowance of the tenants who had moved in the past two years for which the housing allowance did and did not have an effect on the choice of dwellings (%)

amount of housing allowance	no effect of housing allowance on dwelling choice	effect of housing allowance on dwelling choice
up to f.50	15	8
f.50 to f.99	21	15
f.100 to f.199	28	24
f.200 to f.299	28	34
f.300 and over	9	19

Source: Housing Demand Panel 1988, processed by OTB.

allowance but meanwhile do receive housing allowance through a change in income or composition of the household.

These findings are supported by the fact that in the two substudies many tenants wished to move into accommodation at short notice and in general immediately accepted the first dwelling that was offered to them.

On the basis of these research results it may be concluded that only a limited percentage of the total of housing allowance payments exert a direct influence on the housing choice of tenants. For a large part of the subsidy is paid to tenants who have not moved (approx. 45%), while the remaining grants of subsidy to tenants who have moved have no influence on the choice of dwelling for a small majority of the tenants. However, when it is not the proportion of housing allowances granted but solely the proportion of tenants with a housing allowance who have moved that is taken into consideration, one may of course speak of a considerably greater influence.

In addition to the effect on the choice of dwelling by those seeking housing, the housing allowance is also definitely of influence on the present distribution of housing accommodation. Thus 36% of the tenants indicated that, if the housing allowance were to cease to exist, they would look for a cheaper dwelling, while in that case only 4% would consider making the change to the owner-occupied sector. For those who stated that in such a case they would simply continue to live in their present dwelling, there was in any case no alternative cheaper accommodation available for most of them. Thus the rent (and also income) for the bulk of these tenants is already very low.

7 Some concluding remarks

In this contribution attention is devoted to the influence of the housing allowance on the housing market behaviour of households in the widest sense. Thus in addition to the ultimate choice of dwelling the housing and dwelling characteristics, entry into and exit from and utilization of the scheme were the subject

of study. On the basis of the research results discussed, we conclude this contribution with a number of more general remarks.

Firstly, we may remark that housing allowance largely ends up with the weakest groups on the housing market: low to very low income groups, the out-of-work, the elderly and divorced and widowed households. Insofar as this is not the case, often young households are concerned who regard the housing allowance as a leg-up to enable them to make a start in the housing market. In general this group exits from the scheme again within a few years as a result of an income improvement. A more problematic position is that of the tenants who are dependent on housing allowance for some considerable time. In most cases housing managers see no opportunity of offering these households cheaper accommodation. Come to that, some of them are already occupying low-rent housing.

Our results suggest that the possibilities of restricting claims to housing allowance via strict allocation seem to be only limited. Firstly, nearly half of the first applications for housing allowance come from occupants of the existing stock. It is these households in particular that are often entitled to a high contribution of housing allowance. The amounts that are paid out upon housing allocation are considerably lower. Moreover, a strong correlation can be established here between income and the rent of the dwellings: the households with the lowest incomes are also actually housed in the dwellings with the lowest rents. This result also fits in with the practice of housing allocation. In general the income-/rent allocation criterion occupies an everimportant place, at the expense of among other things adjusting the household and dwelling size to each other. Another limitation is that the proportion of urgent applicants for housing, notably in the Randstad, has strongly increased in recent years, whereas the opposite applies to low-rent housing becoming vacant.

Despite the fact that tenants can often claim considerable housing allowance payments, rising from f.180 to a maximum of f.400 per month, utilization of the scheme is not optimum. On the basis of research results the assumption that some 20% of those potentially entitled to housing allowance do not claim it seems justified. In part this can be explained by the fact that tenants in general are poorly acquainted with the content of the housing allowance scheme, despite the information efforts of the housing managers. Incidentally, this applies to a large extent to tenants who have already been living for a number of years at the same address. It has proved in practice that an intensive publicity campaign often causes the percentage of applicants for housing allowance to increase considerably.

Finally, it is true to say that for many households moving into a new dwelling housing allowance is an important, indeed in nearly half of the cases an essential contribution.

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