



# Housing Vouchers: A Comparative International Analysis

*E. Jay Howenstine*

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Outside the United States, the idea of a consumer housing subsidy is a highly developed concept. Housing allowances, shelter allowances, rent allowances—or rent rebates as they are called—have been paid out on a larger scale for longer periods of time on an entitlement basis, with a much greater variety of rationales than in the United States. As the United States moves ahead with its demonstration program, it is timely to examine and evaluate foreign experiences with the consumer housing approach.

E. Jay Howenstine addresses common questions that have puzzled many policymakers: How do consumer housing subsidies work? For tenants? Homeowners? Builders? And government officials? Gathered here is the definitive experience of the countries that have employed them. From Australia to the United Kingdom, here is the reality gleaned from a dozen countries and brought to bear on the United States. Both the virtues and the limitations of the approach are presented in detail for everyone interested in housing.

This study is divided into three major parts. First, Howenstine reviews the historical background and analyzes housing allowance strategies that foreign governments have adopted. A second part examines in detail the major principles and elements with which governments have fashioned their systems. The third part examines the impact of housing allowance systems and weighs them in the light of the original objectives. Conclusions are also drawn about foreign experiences: Should financial assistance to low-income families be in the form of consumer housing subsidies or producer housing subsidies, or some synthesis of the two systems? Should the housing allowance be maintained as a separate housing policy, or should it be integrated into a general income maintenance policy? This book addresses an increasingly prominent portion of the housing market.

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