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Home ownership increasing

The increase in home ownership continued in 2000. The expenditure on housing by home owners was virtually the same as in1999. Housing expenditure for people renting their home went up slightly, according to the latest figures by Statistics Netherlands. The share of total housing expenditure takes up in the incomes of home owners and renters has remained virtually the same in recent years.

Percentage of dwellings bought keeps increasing

In 2000 some 52.2% of the dwelling stock was purchased not rented. The percentage growth rate of owner-occupied homes in 2000 was lower than in previous years.

Ten years ago the percentage of owner-occupied homes was 45.3. The growth in the number of homes purchased was caused by the fact that many homes that had been rented were sold, and by newly constructed dwellings. The total number of owner-occupied dwellings has grown by more than 800 thousand since 1990, whereas the number of dwellings for rent has gone down slightly during this period.

Expenditure on housing stable in recent years

People renting their homes spent an average of 302 euro a month in 2000, the amount is after subtracting rent subsidies. This comes down to about a quarter of their net household income. If the energy, water and housing-related taxes are also included the expenditure on housing is 421 euro a month. This is about a third of the net household income. These shares have been stable over the last three years.

Home owners spent an average of almost 100 euros a month more in 2000 than renters. Their expenditure on mortgages, minus their tax rebates, was 358 euro a month. This is one sixth of their net household income. Their total expenditure on housing was 517 euro a month, which equals a quarter of their income. Both the net expenditure on mortgages and the total expenditure on housing are about the same as the previous year.

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Statistics Netherlands is a department of the Ministry of Economic Affairs Table 1 housing stock rent/ownership

Year	Housing stock used	rent	ownership	
	x 1000	%		
1990	5705	54.7	45.3	
1994	6037	52.4	47.6	
1998	6367	49.2	50.8	
1999	6436	48.1	51.9	
2000	6505	47.8	52.2	

Source: CBS/VROM. WoningBehoefte Onderzoek

Table 2 Housing expenditure renters

Year	Net rent	Additional housing costs	Total housing costs	Income	Net Rent ratio	Total hous- ing ratio
	euro	euro			%	
1990	191	83	274	13.613	19.7	28.3
1994	238	100	338	16.018	21.1	30.1
1998	285	108	393	16.926	24.1	33.2
1999	288	116	404	17.108	23.7	33.3
2000	302	118	421	17.970	24.0	33.7
	guilders					
2000	666	261	927	39.600		

Source: CBS/VROM. WoningBehoefte Onderzoek

Table 3housing expenditure home owners

Year	Net rent	Additional housing costs	Total housing costs	Income	Net Rent ratio	Total hous- ing ratio
	Euro			%		
1990	197	112	313	20.420	12.9	20.5
1994	283	131	414	24.459	15.1	22.9
1998	340	142	482	27.544	16.8	24.5
1999	359	155	515	27.907	17.7	25.9
2000	358	160	517	28.815	17.5	25.5
	guilders					
2000	788	352	1.140	63.500		

Source: CBS/VROM. WoningBehoefte Onderzoek