

Evaluating the Cost Effectiveness of Mobility Assistance [†]

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I. Abstract

Unlike medical care and food assistance, low income housing assistance in the United States is not an entitlement. Only one in four households that are eligible for housing assistance receive it. The evidence on program performance argues for phasing out subsidized housing projects in favor of an entitlement voucher program that will serve millions more people for no additional cost. One common argument against exclusive reliance on vouchers is that many families offered vouchers do not use them. Voucher utilization can be improved through the use of mobility assistance. Forms of mobility assistance include pre- or post-move counseling, landlord outreach, and financial assistance for moving. Various forms of mobility assistance have been attempted, but not in such a way that enables one to determine the cost effectiveness. This paper seeks to determine whether the housing voucher program can be improved without additional spending by using more money on mobility assistance and less on the voucher subsidy itself. I propose a series of random assignment experiments that would test certain forms of mobility assistance. The long-term goal of this project is to work with public housing authorities to test and implement comprehensive and effective mobility programs.

II. Background

LIHA Summary

Government expenditures on low income housing assistance (LIHA) in the United States total \$50 billion annually. Housing assistance is primarily provided in one of two forms: subsidized housing projects (both public and private) and tenant-based housing vouchers. The U.S. Department of Housing and Urban Development (HUD) provides direct assistance on behalf of 2.2 million households living in subsidized projects (both public projects and project-based Section 8) (Picture of Subsidized Households, 2016). The Low-Income Housing Tax Credit (LIHTC) serves 2.4 million households, of which 1.8 million are households in newly built private subsidized projects, and about a million are renovations to existing housing projects (Olsen, 2017). HUD also provides tenant-based housing vouchers to over 2.2 million households¹(Picture of Subsidized Households, 2016).

The distinction between these types of programs is critical. For subsidized housing projects, the subsidy is attached to the dwelling unit. A household must accept that unit and would lose the subsidy if it moved. For tenant-based vouchers, the subsidy is attached to the household, not the unit. The household has a choice between many units that meet the standards and would not lose the subsidy if it moved.

HUD's Section 8 Housing Choice Voucher Program (HCV) is the primary form of tenant-based assistance. If a household receives a voucher, it has a set amount of time to move into a unit that meets certain minimum standards. Then the voucher covers a significant portion

¹ A common confusion in discussing such policies is confusing the number of households served with the number of people served. The mean household size for households receiving a housing voucher is 2.5 persons (authors calculation based on 2013 AHS).

of monthly rent. The household contributes 30% of adjusted monthly income towards rent, and HUD pays the rest, up to a limit called the payment standard (HUD, 2001). The HCV program is preferable to housing projects in that it is more cost effective and expands recipient choice.

Deficiencies of the Current System

Unlike medical care and food assistance, low income housing assistance in the United States is not an entitlement. Only one in four households who are eligible for housing assistance receive it (Joint Center for Housing Studies, 2013). If a household is eligible to receive assistance and applies, it is placed on a long waitlist, if the waitlist is even open, sometimes for upwards of 4 to 6 years.²

Time spent waiting depends on family characteristics, as many PHAs set preferences to give elderly, disabled, and extremely low income (ELI) households priority. HUD recommends that wait time not exceed two years, but 41% of HCV waitlists and 13% of public housing waitlists exceeded two years in 2013 (PAHRC, 2016). Because so many waiting lists are closed, time spent on waiting lists significantly underestimates how long families have been waiting for assistance.

Most low-income housing programs involve subsidizing the construction of new units. Yet the vacancy rate in the U.S. rental market was 6.9% in 2016 (JCHS, 2017). The issue is not a lack of units. There are empty units. Instead, households not receiving assistance are spending large fractions of their monthly income on housing. For the most part, households that do not receive assistance are not homeless.³ HUD considers families paying more than 30% of their

² 48% of HCV waiting lists and 6% of public housing waiting lists were closed in 2012. Of the closed waiting lists, 65% for HCV and 39% for public housing had been closed for more than one year (PAHRC, 2016).

³ There were 64,000 homeless families in 2015 (National Alliance to End Homelessness, 2016).

income on housing as cost burdened. Half of all renters were cost burdened in 2015 (JCHS, 2017). This is a matter of choice; clearly, many households prefer the more expensive options to other, less valuable housing. The problem is not that there are no available units, but that the available units are not affordable to low income households. Thus, the solution is to make the units affordable, not to build more units.

Proposed Reform

The current system is broken because it serves arbitrarily and at random. For many households, receiving housing assistance is like winning the lottery (Semuels, 2015). If only one in four eligible households receive assistance, this means that for each assisted household there are three identical or similarly composed households getting no help at all. No feasible explanation of taxpayer preferences justifies this. Surely almost no one favors offering some households large subsidies and then denying assistance to identical households. Even among those receiving assistance, the variation is enormous. The best and newest units in subsidized housing projects are far more desirable than the worst, yet tenants pay the same rent for units in either even if the households have the same characteristics. The poor design of the current system is a historical accident without any coherence (Olsen, 2014).

Due to a myriad of reasons, both public housing and privately owned subsidized projects have large excess cost, in the range of 44-76%⁴ (Olsen, 2008). Excess costs stem from absence of financial incentives for good decisions by those operating public housing, excessive profits to developers of subsidized projects, and inefficient mix of inputs. Some developers of LIHTC projects have been caught defrauding programs by overstating their development cost, thereby

⁴ See Olsen, 2003 for additional estimates of excess costs for various programs.

taking money that is intended to go towards affordable housing (Frontline, 2017). Because of these excess costs, switching to an entitlement voucher program would serve 7.5 million more persons in nearly 2 million households at no additional cost to taxpayers (Olsen, 2014). Such a program would replace most of HUD's current programs with tenure neutral housing vouchers, serving all eligible families that apply. It would also lower the overall poverty rate by 3%⁵ (Early & Olsen, 2012).

Aside from serving more families at no additional cost, housing vouchers also enable recipients to move to better neighborhoods. Such moves have well-documented benefits to both children and adults. Children who moved to lower-poverty neighborhoods when young had higher college attendance rates, higher earnings, were more likely to live in better neighborhoods as adults, and less likely to become single parents than those who stayed in higher- poverty neighborhoods (Chetty, Hendren, & Katz, 2015). Moves to less-disadvantaged neighborhoods improve adult physical and mental health and substantially improve adult subjective well-being, but do not improve adult economic outcomes (Ludwig et al., 2013).

Complaints Regarding Vouchers

Cost effectiveness, recipient choice, and taxpayer preferences all present a strong argument for reliance on housing vouchers. However, there are some concerns regarding the exclusive reliance on vouchers. An oft-cited complaint is that only 69% of families offered vouchers use them (Finkel & Buron, 2001). This is referred to as the success rate. A low success rate suggests that performance of the housing voucher program might be improved. However, it

⁵ Note that this is a decrease of 3% on the overall poverty rate, which is from 11.7 to 11.3%, not a decrease of 3 percentage points

is important to distinguish between being unable to use a voucher and deciding not to use it⁶.

Some recipients are unable to use a voucher, but others simply decide not to. The percentage of available vouchers used is higher than the success rate. PHAs over issue vouchers to account for this; the utilization rate, the share of authorized vouchers in use, is about 93% nationally (Picture of Subsidized Households, 2016). Ignoring administrative cost, the ideal rate is 100%. Less than 100% is to be expected due to search and time costs of using a voucher.

Another concern is that recipients face discrimination in the rental market. Landlords are half as likely to respond positively when potential renters indicate that they wish to pay with a voucher (Phillips, 2016)⁷. Federal law does not require landlords to accept vouchers, but ten states and the District of Columbia have laws that prohibit discrimination based on source of income (SOI), explicitly including vouchers as a source of income (Tighe, 2017). Some cities in states without SOI laws have local ordinances banning SOI discrimination, including Miami, Chicago, Baltimore, New York City, Austin, and more (PRRAC, 2017). Sometimes landlords still refuse to rent to voucher recipients, using advertisements stating “no section 8” or a similar phrase despite SOI laws; whether landlords are purposefully flouting the law or simply unaware is unclear. SOI laws are not always vigorously enforced (Tighe, 2017).

Local rental markets may also be tighter than the national average, making it difficult for voucher recipients to find a suitable unit. Rental vacancy rates vary greatly by state, for instance the rental vacancy rate in California in 2015 was 4.1%, whereas that same rate was 14.9% in

⁶ There is no requirement that someone receiving a voucher successfully use it. No one is required to participate in any entitlement program. For reference, the participation rate (the percentage of households eligible to receive benefits and participating) in the Supplemental Nutrition Assistance Program (SNAP) is about 83% (Gray & Cunningham, 2016).

⁷ In a correspondence experiment with landlords, applicants indicating paying with a voucher received positive feedback at a rate of 23%, compared to 49% for a control group, for about a 27-percentage point drop. Black sounding names received positive feedback 6-percentage points less than the control. So, in this experiment, the “penalty” from landlords for indicating a desire to use a voucher was nearly 5 times higher than the “penalty” for using a black name (Phillips, 2016).

Alabama (United States Census Bureau, 2015). Local vacancy rates may be even lower.

Unsurprisingly, a lower vacancy rate is correlated with a lower success rate, and vice versa (Finkel & Buron, 2001).

Despite these difficulties, eligible families seem to prefer housing vouchers over public housing as shown by longer waiting lists for housing vouchers than public housing (PAHRC, 2016). These concerns do matter. Participants face many challenges in utilizing the voucher. However, facing those challenges is still far better than receiving no assistance at all. Even if vouchers are better than other forms of assistance, there are still opportunities to improve performance. Importantly, such concerns do not refute the cost effectiveness of vouchers. To serve the greatest number of people at the least cost, tenant-based housing vouchers are clearly the best program to use.

Mobility Assistance

One way to address the difficulties of using a voucher is through the use of mobility assistance. Mobility assistance is a broad term covering additional support that Public Housing Authorities (PHAs) provide to voucher participants. Forms of mobility assistance include pre- or post-move counseling, landlord outreach, and financial assistance for moving. Various forms of mobility assistance have been attempted, but not in such a way that enables one to determine their cost effectiveness (Cunningham, Scott, Narducci, Hall, & Stanczyk, 2010). Such programs vary significantly across agencies, and the results and costs have not been well documented.

The Urban Institute recommended that HUD design research demonstrations to test these forms of assistance (Cunningham et al., 2010). Some forms of mobility assistance, such as intensive one-on-one pre-move counseling with a realtor, are quite expensive, and may or may

not be worth the cost. Other types, such as landlord outreach or security deposit assistance, may be cheap but ineffective. Cunningham et al. (2010) find in interviews that the cost for mobility assistance ranges from \$70 to \$6,000 per household, depending on the scope and scale of services. Such a wide range of costs emphasizes the need for further research.

Then the question is this: Does providing a voucher of lesser value coupled with mobility assistance lead to a better outcome for the recipient than a voucher of greater value that has the same net cost to the housing authority? If so, then which forms of mobility assistance are the most cost effective? The purpose of this project is to design revenue-neutral random assignment experiments (RAEs) that will effectively address the research question. The simplest form of such an experiment will test one form of assistance at one level against a voucher of equal value, or “business as usual.” This paper proposes a series of such random assignment experiments.

Moving to Work

It is an opportune time to test mobility assistance. HUD’s Moving to Work (MTW) program is a demonstration program that allows high performing PHAs greater flexibility to adjust program regulations. The Transforming Rental Assistance (TRA) initiative was a multi-year proposal that allocated \$25 million to PHAs for such research demonstrations on a competitive basis (HUD, 2010). The 2016 Consolidated Appropriations Act expands the MTW program by 100 PHAs over the next seven years. There are currently 39 MTW PHAs (HUD, 2016). HUD will select the additional PHAs in cohorts, with each cohort having a specific research focus and being required to implement a specific policy change in one of three key areas: cost-effectiveness, self-sufficiency, and housing choice. These are the three statutory

objectives of the MTW program. According to the Federal Register, some cohorts of MTW agencies may be required to participate in Randomized Control Trials (RCTs) (GPO, 2017).

In addition to fewer restrictions in program operations and specific research goals, MTW PHAs are also given greater flexibility in using program funds. MTW agencies can pool money from operating funds, public housing capital, and the HCV program into one agency-wide funding source (GPO, 2017). This is called the “MTW Block Grant.” Importantly, the MTW Block Grant makes conducting such random assignment experiments much easier, as funds for vouchers can easily be applied to mobility assistance.

Because MTW PHAs have much greater flexibility in administering housing vouchers, some experiments can only be conducted by PHAs with MTW status. However, it is important to note that all PHAs have the authority to vary the generosity of the voucher subsidy to particular types of households by +/- 10% of the standard subsidy (HUD, 2001). This means that it is possible to design and implement equal cost alternatives that can be tested by any PHA. As such, there is ample opportunity and funding to conduct such experiments in the near future. Some MTW PHAs have included cost effectiveness in their program goals or research demonstrations, but none have conducted random assignment experiments on this scale focusing on cost effectiveness.

III. Purpose

Evidence on program outcomes strongly favors reliance on tenant-based housing vouchers. Yet the performance of the housing voucher program might well be improved, without additional spending, through the use of mobility assistance. Unfortunately, there is little documented information on program outcomes. Implementing mobility assistance programs without evidence-based justification undoubtedly leads to unnecessary costs and administrative overhead. It is necessary to carefully test which forms of mobility assistance work, and which forms are worth the cost.

This paper proposes a series of RAEs to test certain forms of mobility assistance. Background research and justification for each type of assistance is provided, as well as a discussion of certain potential difficulties in administering the assistance or implementing the experiment. These programs can be tested in multiple ways and with varying degrees of rigor. Multiple levels of assistance and forms of experiments are discussed. Some designs are limited to PHAs with MTW status, but others are accessible by many or all PHAs. Sample hypotheses and implications of each experiment are included. Varying levels of experimental design allow researchers to pick and choose the way to test mobility assistance that is most applicable to a given PHA, city, or goal.

Literature Review

In reviewing the literature on mobility assistance, a number of programs or papers are of note. Poverty & Race Research Action Council (PRRAC) has the Housing Mobility Initiative, a multi-year effort advocating for mobility counseling strategies (PRRAC, 2017). PRRAC has also

partnered with the Center on Budget and Policy Priorities (CBPP) and three major housing authorities⁸ to launch “Mobility Works,” a consortium of researchers, housing agencies, policy experts, and nonprofits developing housing mobility programs (Mobility Works, 2016).

Partnering with PRRAC, in 2013 the Urban Institute published a toolkit⁹ for housing authorities or nonprofits looking to build a housing mobility program (Scott et al., 2013). This paper draws ideas for mobility initiatives and the implementation of such assistance from Expanding Choice, and seeks to design experiments that would test many of the programs suggested there.

MTW agencies are required to submit annual plans to HUD that describe proposed MTW initiatives, the status of such programs, and administrative updates. These plans are available on HUD’s website (HUD, 2016). Funded by the Creating Moves to Opportunity (CMTO) project¹⁰, a recent research report from the Urban Institute reviews many of the policies and programs adopted by MTW PHAs up to 2015 by drawing from these annual plans (Galvez, Simington, & Treskon, 2017). The report focuses on initiatives designed to “increase housing choice,” and does not include all mobility-related activities. The review does not evaluate the effectiveness of programs, but describes what MTW PHAs are doing. However, this paper is particularly helpful for understanding what initiatives are out there. Of note, only four MTW agencies offer comprehensive mobility programs and nine offer incentives for tenants specifically related to “increasing housing choice” (Galvez, Simington, & Treskon, 2017).

⁸ Baltimore, Chicago, and Dallas

⁹ “Expanding Choice: Practical Strategies for Building a Successful Housing Mobility Program”

¹⁰ CMTO is discussed further below

Interviews with PHAs

HUD sets standards for the voucher administration process in the Housing Choice Voucher Program Guidebook. However, due to the significant variance in PHA size, location, funding, and MTW status, the process that occurs once someone receives a voucher and leaves the waiting list no doubt varies drastically across housing authorities. In order to have a better understanding of the voucher administration process, an email was sent to the 39 MTW PHAs and 21 PHAs in Virginia requesting a description of this process. The purpose was to understand what practices are standard and what are not, and to identify points throughout the process that are suitable for mobility interventions.

With about a 30% response rate, the email survey was by no means comprehensive enough to constitute a rigorous review of all 3,000 plus housing authorities. Nonetheless, it was helpful for the purpose of learning about the administration process. Of note, all PHAs are required to brief families about program requirements prior to issuing the voucher. The particular content of the briefing differs across PHAs, but all must provide information on how the program works, what the family and owner responsibilities are, and where the family can rent a unit (HUD, 2001). The briefing is an important point of contact between PHAs and participants and should be used during any experiment to explain the mobility assistance and discuss ethical guidelines.

A more comprehensive review of a random sample of PHAs would be desirable. Some PHAs without MTW status are certainly utilizing programs that could be considered mobility assistance that would not be reflected in reviews of MTW agencies or in SEMAP¹¹ assessments.

¹¹ SEMAP (Section Eight Management Assessment Program) is the assessment HUD uses to measure PHA performance (HUD, 2001).

In determining the best forms of mobility assistance, it is certainly important to know what additional assistance small, non-MTW PHAs are providing to participants.

Creating Moves to Opportunity

The Creating Moves to Opportunity (CMTO) project focuses on testing programs and policies that facilitate moves to high-opportunity areas (Galvez, Simington, & Treskon, 2017). CMTO is a work in progress led by economists Peter Bergman, Raj Chetty, Nathan Hendren, Lawrence Katz, and Christopher Palmer, along with sociologist Stefanie DeLuca (Katz, 2017). They are collaborating with MTW housing authorities including Cambridge Housing Authority (CHA), King County Housing Authority (KCHA), and Seattle Housing Authority (Lazaga, 2017).

The initiative grew out of a meeting between CHA, other housing authorities, nonprofit representatives, and researchers in response to a recent paper by Chetty, Hendren, and Katz (Reinert, 2016). The study revisited the Moving to Opportunity (MTO) experiment and found that moving to a lower-poverty area had significant positive effects on the economic outcomes of children who moved when they were young (Chetty, Hendren, & Katz, 2015).

The goal of CMTO is to implement RAEs similar to those that this paper proposes. However, the focus of CMTO is specifically on encouraging moves to high opportunity areas¹². Unlike CMTO, the experiments described here are not designed to encourage moves to certain areas (although that could be an outcome that is tracked), but rather to assist participants in using the voucher at all, thereby increasing the success rate.

¹² As CMTO has comparative advantage in all aspects of such research, after learning about CMTO the focus of this project shifted to evaluating whether mobility assistance can cost-effectively enable participants to use vouchers anywhere, without a focus on opportunity moves.

Measuring Cost Effectiveness

With a tight budget, it is important for government programs and policies to be tested for cost-effectiveness, preferably prior to implementation. This is no different for housing assistance, particularly in light of the excess costs in the LIHTC program. Some forms of mobility assistance may be low to no cost. For example, partnering with a local nonprofit to provide some sort of mobility counseling may be advantageous and not costly. Other forms, such as intensive, one-on-one pre-move counseling, are far more expensive.

There is large variance in program costs. Cunningham et al. (2010) found that MTW PHAs report costs for mobility assistance ranging from \$70 to \$6,000 per household. Money used to fund a mobility assistance program could instead be used to increase the subsidy of the voucher. This would also incentivize participants to use the voucher, as the opportunity cost of not using it is now greater. Cost-effectiveness is particularly important because the current system serves so few eligible households; the money spent on mobility assistance could support more families. Thus, mobility assistance must be tested for cost-effectiveness in order to show that it is both better than simply raising the voucher subsidy, and better than the current voucher. Otherwise, those funds should go elsewhere.

To test equal cost alternatives, it must be clear how much a PHA spends on the voucher. The PHA's housing assistance payment (HAP) is based on the tenant's income and the rent of the unit, with some limitations. PHAs set payment standards (PS) by bedroom size based on fair market rents (FMRs)¹³ published by HUD. Participants can choose units with gross rent (GR)

¹³ FMRs are based on the 40th or 50th percentile of rents in an FMR area and are meant to represent the rent for a suitable but modest unit. PHAs have authority to set the PS in the range of 90-110% of the FMR, and can request additional exceptions (HUD, 2001).

that is more or less than the PS. In 2016, the national average HUD expenditure per month for households in the HCV program was \$760 (Picture of Subsidized Households, 2016).

The minimum amount that the participant contributes, called the total tenant payment (TTP) is typically 30% of monthly adjusted income. The PHA pays all additional rent as long the GR is less than the PS. The maximum subsidy is the PS minus the TTP¹⁴. However, the share the participant contributes cannot exceed 40% of monthly adjusted income. Thus, there is an upper bound on the gross rent of a unit the participant may choose.¹⁵

It may seem that the easiest way to adjust the voucher subsidy is to adjust the PS, because PHAs have the authority to do so. However, adjusting the PS does not always affect the HAP, which is the actual cost to the PHA¹⁶. Although adjusting the PS would not affect the subsidy for every household, it would surely affect it for some. Hence, the total program cost would be affected. However, the change in cost would not be the change in the PS times the number of households.

Fortunately, it is reasonable to believe that this would not present a problem in the vast majority of cases. Adjusting the PS as a means of amortizing cost is only problematic if households are renting units with GR significantly below the PS/FMR. This is unlikely because FMRs are already based on the 40th or 50th percentile of gross rents in the FMR area. A unit renting significantly below the FMR would be in the 30th percentile or less. Participants are

¹⁴ Thus, if a participant chooses a unit that rents at or below the PS, then the HAP is equal to the GR minus the TTP. If a participant chooses a unit that rents above the PS, then the HAP is equal to the PS minus the TTP (HUD, 2001).

¹⁵ GR cannot exceed the maximum subsidy plus 40% of monthly adjusted income, which is equal to the PS plus 10% of monthly adjusted income.

¹⁶ For example, suppose two identical households with the same TTP of \$300 were offered different vouchers. The first household's voucher has a PS of \$1,000. The second household's voucher has a payment standard of \$950 and is offered \$600 in security deposit assistance. If both households rent a unit with GR of \$900, then the HAP in both cases is \$600, but the PHA spends more money on the second household because of the security deposit assistance.

required to rent a unit that meets certain minimum standards. It is unlikely that someone would find a unit that both meets the standards and rents that far below the market rate.

Additionally, it is in the participants rational self-interest to avoid renting below the payment standard, because they pay no additional cost until the GR exceeds the PS. Rational expectations implies that participants would aim for the maximum subsidy. Of courses, this ignores search cost and time limits for finding a unit. Only about 1% of households in the HCV program pay less than 30% of income toward rent, and 62% of households pay about 30% (McClure, 2005). Overall, adjusting the PS to amortize the cost of additional assistance is a reasonable means of testing equal cost alternatives.

Adjusting the PS is not the only way to adjust the cost of the voucher. Changing the deductions that go into calculating adjusted income is another. If adjusted income goes up, then the TPP increases and the HAP decreases, and vice versa. Changing the benefit reduction rate, currently 30% of adjusted income, would also change the HAP. If the rate were lowered, then the HAP would increase, and conversely. Some MTW PHAs are already adjusting the benefit reduction rate and the way that adjusted income is calculated. One of the MTW initiatives at San Antonio Housing Authority (SAHA) is rent simplification. By calculating rent using 27.5% of the participant's monthly gross income, SAHA makes it easier to estimate by not considering any deductions except in hardship cases (SAHA, 2017). It is important to note that MTW PHAs are authorized to adjust all of these cost variables¹⁷.

Another consideration is the time period over which to amortize the cost. For example, if the form of mobility assistance is \$1,200 to cover moving expenses, then the payment standard

¹⁷ Per the MTW Statement of Authorization: "The Agency is authorized to determine family payment, including the total tenant payment, the minimum rent, utility reimbursements, and tenant rent," and "the Agency is authorized to determine the term and content of Housing Assistance Payment (HAP) contracts..." (HUD, 2007).

could be lowered by \$100 per month for one year, or by \$50 per month for two years, etc. to make up for the cost of moving. Length of stay (LOS) in HUD assisted housing varies somewhat based on the makeup of the household and the type of assistance¹⁸.

It is reasonable to amortize cost based on LOS in the unit, and so this paper will typically suggest timeframes of two or three years. A shorter timeframe keeps the subsidy lower for less time, but also limits the available units more. However, time horizons of a single year make sense too, as most leases are signed for one year. A longer timeframe will not limit available units for a household, but does leave a household, in some sense, indebted to the PHA, particularly with a loan. Thus, there is a tradeoff between limiting choice and not restricting the participant. PHAs should carefully choose the timeframe to amortize cost based on magnitude of cost and type of assistance provided. In most cases, it would make sense to increase the PS to the norm after this time period.

The most accurate means of implementing equal cost alternatives in a RAE would be to directly adjust the tenant payment to account for the additional cost of mobility assistance. Only MTW PHAs are able to do this. However, all PHAs can adjust the payment standards. Although less rigorous, adjusting payment standards is an adequate way to account for the cost of mobility assistance. In discussing proposed experiments, this paper will provide options that are accessible to PHAs with and without MTW status.

¹⁸ Median LOS for participants in the tenant-based voucher program is 3.08 years. For households with a nonelderly, nondisabled head and children, median LOS is slightly shorter at 2.63 years. The median LOS for elderly households without children is 5.41 years. Median LOS in public housing is 4.69 years, longer than tenant-based vouchers (Lubell, Schroder, & Steffen, 2003).

Ethics Concerns

Lastly, it is necessary to take all ethical considerations into account. Participants must be informed that they are part of an experiment that is testing a new program. Participants cannot be required to take part in the experiment, and must always be offered the option of taking the regular voucher. As in other major random assignment experiments, potential participants should be informed of the alternative treatments¹⁹. Ideally, HUD could offer additional vouchers to participating PHAs which are limited to participating households, in order to continue current programs as usual.

The Family Options Study was a random assignment experiment giving homeless families priority access to different programs, including housing vouchers; much can be learned from the rigorous, experimental methodology employed there (HUD PD&R, 2013)²⁰. A hallmark of the HCV program is that it increases household choice. In testing forms of mobility assistance, researchers should avoid restricting choice as much as possible.

¹⁹ For example, in testing security deposit assistance, participants should not be allowed to choose between the control and experimental group, but would be told that one group is receiving assistance with paying the security deposit.

²⁰ For more information on the Family Options Study, visit
< https://www.huduser.gov/portal/family_options_study.html >

IV. Experiments

Introduction

The following section proposes a series of RAEs to test certain forms of mobility assistance. These proposals have been chosen out of the various possibilities on the basis of being particularly promising, already implemented in some capacity, or potentially cost effective. For each, background research and the motivation behind providing such assistance is provided. Following is a description of the assistance and ways to amortize cost. After that is a table providing various proposed options for ways to administer, test, and measure the program. Then, three example experimental designs are described: basic, standard, and best²¹. Lastly, there is a discussion of the concerns and limitations of each experiment, as well as suggestions and possible implications.

Security Deposit Assistance

Background and Motivation

A security deposit is a sum of money given to the landlord by the renter to ensure that rent will be paid and that the renter will fulfill other obligations. It may be used to pay for damages, last month's rent, or returned to the renter at the end of the lease. Even though security deposits are often returned to renters, paying it requires significant available funds, sometimes one or two months' rent. If a voucher recipient does not have cash on hand to pay a security deposit, it can significantly constrict the number of units available to them and make it far more

²¹ The "basic" model is feasible for any PHA, but limited based on program restrictions. The "standard" description accomplishes more but with limitations. The "best" design is typically only workable for a PHA with MTW status, but would provide the greatest information on a particular type of assistance.

difficult to use the voucher. Take this quote from Pastor Lewis, a tenant placement agent who specializes in helping landlords in Baltimore fill vacant units: “I tell owners ... look, you want to get your place rented. Okay. All right, now, this girl is on Section 8, okay? Her annual income is \$6,000 a year. For real. You want a \$1,000 security deposit? You want one sixth of her annual income” (Rosen, 2014).

In Baltimore City, where landlords compete to attract voucher tenants²², fifteen of twenty landlords interviewed waived security deposits or used some sort of “move-in special” to incentivize voucher tenants (Rosen, 2014). If private market landlords in certain cities provide security deposit assistance, then this is certainly a strategy that should be tested by PHAs.

There are already MTW PHAs that offer forms of security deposit assistance. The housing authorities of Buffalo, New York; Chicago Metro, Illinois; Dallas, Texas; and Joliet, Illinois all offer some eligible families grants for security deposits, ranging from \$150 to \$500 (Berdahl-Baldwin, 2015). The San Diego Housing Commission (SDHC) has a security deposit loan program (Galvez, Simington, & Treskon, 2017). Other PHAs direct participants to non-profits, churches, or charities that can help provide funds or loans for security deposits²³.

Description of Assistance

Security deposit assistance can come in a number of different forms. The PHA could provide a grant to pay for the participant’s security deposit in full. Or, it could give a grant of a fixed amount towards a security deposit, as some MTW PHAs already do. Alternatively, the PHA could provide the participant with a short-term, low-cost loan used to fund the deposit. All

²² Baltimore is particularly abnormal in that it has one of the highest rates of vouchers in the country

²³ For example, Berkeley Housing Authority lists the Salvation Army, Season of Sharing, and Operation Dignity Inc. as local non-profits that can assist with security deposits (BHA, 2017).

of these alternatives expand the housing options available to the participant. Ideally, each of these forms should be tested by different PHAs. It could be, for instance, that loans or small grants have an insubstantial effect on voucher success, but full grants have a significant effect. However, loans or smaller grants involve smaller reductions in payment standard, and so may increase success more than larger grants with comparatively larger reductions. Or, it could be that loans and grants increase success similarly, in which case loans may be a better option as those are less costly to the housing authority. Experiments involving multiple treatment forms would show what type of security deposit assistance, if any, works best.

Cost Amortization

The cost of a security deposit varies significantly depending on the unit. Typically, the cost is based on the gross rent. Depending on the state, there are laws regulating security deposits. Twenty-seven states have laws setting a maximum-security deposit at one or two months' rent or some other similar rule²⁴ (Landlord.com, 2014). Thus, the cost of providing security deposit assistance, if it is not fixed, cannot be determined until the participant chooses a unit²⁵. Because HUD establishes FMRs that limit the maximum gross rent, one can expect a practical range of security deposits for units rented by voucher recipients to be around \$1,000 to \$2,500²⁶.

Cost amortization should depend on the type of assistance provided. If the PHA pays the security deposit in full, it may be best to amortize the cost over a longer period of time, such as

²⁴ Fourteen states even require landlords to pay tenants interest on the security deposit

²⁵ However, this is not a problem for conducting cost-neutral tests as the HAP cannot be determined until then either

²⁶ The national average family expenditure and HUD expenditure per month in the HCV program are \$364 and \$760, respectively, for an average gross rent of \$1,124. Thus, one to two months' rent is likely in the range of \$1,000 to \$2,500 (author's calculation – HUD Picture of Subsidized Households)

three years, so that the monthly voucher subsidy is not reduced as much. If the PHA pays a smaller fixed amount towards the security deposit, then it may be best to amortize the cost over a shorter period of time, such as one year. If the PHA provides the security deposit on loan, then the security deposit ought to be paid back quickly.

Experimental Options

Form of Assistance	Cost Amortization	Timeframe	Outcomes
<ul style="list-style-type: none"> ▪ Full Grant ▪ Fixed Grant ▪ Loan ▪ Contract with Nonprofit 	<ul style="list-style-type: none"> ▪ Decrease Payment Standard ▪ Adjust HAP ▪ Adjust TPP ▪ Repay Loan 	<ul style="list-style-type: none"> ▪ 1 year ▪ 2 years ▪ 3 years ▪ Term of voucher 	<ul style="list-style-type: none"> ▪ Success Rate ▪ Time to lease up ▪ LOS in unit ▪ Satisfaction with unit

Example Experiments

Basic:

After informed consent and random assignment, the PHA offers participants in the experimental group a \$500 low interest loan to go towards the security deposit on a new unit. Participants are not required to use the loan. The loan is repaid on a monthly basis over the course of one year, at a monthly payment of approximately \$42.12²⁷. This payment to the PHA is in addition to the tenant payment to the landlord. Ideally, there would be no interest except to account for inflation. The experimental group receives the same voucher as normal, because the cost is already accounted for. The control group receives a voucher as normal and no additional

²⁷ This is based on an interest rate of 2% to account for inflation. Inflation projections from the CBO or BLS are also adequate

assistance. The PHA records the success rate, time to lease-up, satisfaction with the unit, etc. of both groups. Any housing authority can set up a program like this.

Standard:

The PHA provides a grant to participants in the experimental group of up to \$1,000 to pay for the security deposit on a new unit. The payment standards on the voucher offered to the experimental group are about \$43 per month lower than that of the control group²⁸. Alternatively, payment standards could be adjusted on a case-by-case basis depending on how much of the grant is used by participants to more accurately account for cost. The control group receives a voucher as normal and no additional assistance. The PHA records the success rate, time to lease-up, satisfaction with the unit, etc. of both groups. Any housing authority can do this, though it requires more discretionary funds.

Best:

For all households in the experimental group, the PHA pays the full cost of the security deposit on any eligible unit. The payment standards remain the same, but the monthly HAP is directly reduced (or the TTP increased) by a fixed amount, which is determined at the time of leasing, to make up the cost over the course of three years. For a security deposit of \$1,500, the monthly difference is \$43²⁹. For a \$2,000 security deposit, it would be \$57. This expands recipient choice the most by eliminating the challenge of paying a security deposit, while also measuring cost effectiveness as accurately as possible. The control group receives a normal

²⁸ This amount is based on the present value of \$1,000 in two years at a 2% interest rate

²⁹ The fixed amount is the cost of the security deposit plus an inflation term, divided by 36

voucher. The PHA measures the success rate, the time to lease up, and so on. Note that only PHAs with MTW status can adjust the HAP directly.

Concerns and Limitations

An important concern in providing security deposit assistance is that it could affect the incentives of landlords. If landlords know that the PHA will pay all or part of the cost of the security deposit, that incentivizes them to charge the maximum amount possible. One way around this would be to simply not inform landlords. However, if security deposit assistance were provided to all participants, then landlords would surely find out. The PHA could consider offering cash to landlords in exchange for waiving the security deposit. Another possibility is legislation limiting the amount landlords can charge to voucher recipients.

Another concern is that this type of mobility assistance incentivizes moving over using the voucher in the present unit. Many voucher recipients already rented an eligible unit prior to receiving the voucher and are able to use it without moving. In an experimental setting, it would be important to address this. The PHA could consider giving a cash grant to a participant that does not move. Or, likely better, simply not adjusting the subsidy if they stay in the present unit. Depending on the way this is addressed, it may be better to give those households a voucher as normal and not include them in the experiment³⁰.

Additionally, the present value of money is different from the future value of money. This concern is relevant to all experiments looking to test cost effectiveness by amortizing cost, especially when the cost is repaid over a number of years. The PHA could consider charging interest on a loan, or reducing the cost of the subsidy based on the future value of the assistance,

³⁰ Thought that would introduce an interesting type of selection bias

not the present value. Alternatively, the PHA could opt to simply take a small loss on the assistance, but to be rigorous that should not be done in an ideal experimental design.

The PHA should also consider what to do if a household moves again. Households in the HCV program can move multiple times without the loss of assistance. Depending on the experimental design, it may be best to only provide assistance for the first move, as in the case of a large grant that covers the full security deposit. Alternatively, the PHA could offer that assistance again only if the cost has been covered. Or it could offer the security deposit assistance every time. If the tenant gets the security deposit back after the end of the lease, as would likely be the case with a loan, it could be used for the next unit and the PHA would not need to provide additional assistance.

Another concern relevant to all such experiments is that it is not necessarily ideal to reduce the value of a household's voucher. PHAs should consider conducting experiments that involve a control group receiving a voucher as normal, an experimental group receiving the regular voucher with additional assistance, and a comparison group receiving a more valuable voucher without mobility assistance. Although more complicated, this would allow experimental testing without reducing anyone's subsidy.

It is also important to make sure that participants in the experimental group understand how their security deposit assistance works. If such assistance is going to increase mobility, then they have to know how much of the deposit will be paid by the PHA or via loan prior to the housing search process.

Implications and Suggestions

Security deposits are a significant barrier to many voucher recipients, and likely contribute to the lower overall success rate. If that is the case, then security deposit assistance would effectively increase the success rate and speed up the search process. Additionally, security deposits are not that costly in comparison to the lifetime cost of the voucher. Thus, security deposit assistance may be quite cost effective. If such experiments are able to show that it is cost effective, this would demonstrate that all PHAs, even smaller ones, should develop mobility programs that include security deposit assistance. Alternatively, if experiments show that security deposit assistance is only effective in certain markets, it would help PHAs determine whether to offer it or not.

Another possibility is to combine security deposit assistance with moving assistance. PHAs could offer comprehensive financial assistance with all aspects of moving. When paired with a less expensive voucher, this may be a more effective means of helping participants find and lease a unit than requiring them to do all the searching on their own.

Moving Assistance

Background and Motivation

Moving is a difficult process. It takes time, energy, and money. Presumably, those working hourly jobs might miss out on work in order to move. Although much of the housing search likely occurs on weekends or other times not allocated to working, time off work is often unavoidable. One may need to borrow a larger vehicle, find additional childcare, or enlist help from friends and relatives. A lack of transportation, funds, time, or energy can all discourage participants from moving to higher opportunity areas, or even moving at all. If the current unit is not eligible or does not meet the standards, this can result in loss of the voucher. The difficulties of moving are particularly important to consider with the elderly or those with disabilities.

However, moving can put a household near better schools, more employment opportunities, or in a more desirable location³¹. Technically, participants can use a voucher anywhere in the country, although some PHAs place restrictions on portability³². Clearly, vouchers present an opportunity to move, and some participants move far.

Because of the challenges presented by moving, it may be effective for housing authorities to provide some form of moving assistance. Barriers to moving such as time or financial constraints restrict choice and limit outcomes. Thus, such assistance may make it easier for participants to use the voucher and enable more moves to high opportunity areas.

³¹ 1 in 10 American households report a desire to move due to dissatisfaction with current housing, and a desire to move is associated with younger age and lower income (Mateyka, 2015)

³² A portability move is when a household uses a voucher to move outside the jurisdiction of the agency that issued the voucher. From 1998 to 2005, approximately 8.9% of households used their voucher to move to another jurisdiction (Climaco, Rodger, Feins, & Lam, 2008).

Description of Assistance

Moving assistance could be provided in a variety of ways. The PHA could contract with a moving company and pay part of the cost of movers, though this would be relatively expensive. Instead, the PHA could give participants a fixed grant to compensate for the costs of moving, including lost wages, childcare costs, and transportation costs. There are also non-profit organizations that PHAs could partner with³³. Another possibility is partnering with community organizations or churches to offer free moving services to participants. These experiments could demonstrate that reducing the barriers to moving increases voucher success rates can be accomplished at a low cost. Or, it could be demonstrated that a voucher of greater value incentivizes moving adequately, and that lower success rates are caused by other factors, such as tight rental markets or discrimination.

Cost Amortization

Amortizing the cost of moving assistance would depend on how it was offered. Contracting with a non-profit or community organization could, of course, be free or very low cost. A grant or loan for a fixed amount could easily be amortized in the same way as other experiments. The cost of movers depends on the size of the unit, distance of the move, and the overall cost of living in a given area. It may be that paying the cost of movers would require reducing the voucher subsidy too much. Another consideration could be paying moving companies a below market rate for assisting voucher recipients with moves, as a means of giving back to the community³⁴. Because the vast majority of voucher recipients stay in the same

³³ Such as Veterans Inc., which offers financial assistance to veterans for moving expenses (Veterans Inc., 2017).

³⁴ Social responsibility can still be profit maximizing

jurisdiction, moving costs are low. A practical range for moving assistance would be \$500 to \$1,000.

Experimental Options

Form of Assistance	Cost Amortization	Timeframe	Outcomes
<ul style="list-style-type: none"> ▪ Cash grant for moving expenses ▪ Loan ▪ Full payment for movers ▪ Contract with nonprofit or local moving company 	<ul style="list-style-type: none"> ▪ Decrease Payment Standard ▪ Adjust HAP ▪ Adjust TPP ▪ Repay Loan 	<ul style="list-style-type: none"> ▪ 1 year ▪ 2 years ▪ 3 years ▪ Term of voucher 	<ul style="list-style-type: none"> ▪ Success Rate ▪ Time to lease up ▪ LOS in unit ▪ Satisfaction with unit ▪ Moves to opportunity neighborhoods

Example Experiments

Basic:

After informed consent and random assignment, the PHA offers participants in the experimental group a \$500 low to no-interest loan to cover moving expenses. Participants are not required to use the loan. The loan is repaid on a monthly basis over the course of two years. This payment to the PHA is in addition to the TTP. Ideally, there would be no interest except to account for inflation. The experimental group receives the same voucher as normal, because the cost is already accounted for. The control group receives a voucher as normal and no additional assistance. The PHA tracks the success rate, time to lease-up, satisfaction with the unit, moves to opportunity neighborhoods, etc. Any housing authority can evaluate a program such as this.

Standard:

The PHA provides a \$500 grant to participants in the experimental group to cover moving expenses. Participants may use the funds at their discretion. The payment standards on the voucher received by the experimental group are \$42 per month lower than that of the control group. The control group receives a voucher as normal and no additional assistance. The PHA tracks the success rate, time to lease-up, moves to opportunity neighborhoods, etc. Any housing authority can conduct this experiment, though it would require more discretionary funds.

Best:

For households in the experimental group, the PHA provides a \$1,000 grant to cover all moving expenses³⁵. Participants may use the funds at their discretion. The payment standards remain the same, but the monthly HAP is directly reduced (or the TTP increased) by a fixed amount to make up the cost over the course of three years³⁶. This expands participant choice the most by significantly reducing the barriers to moving possible, while also measuring cost effectiveness as accurately as possible³⁷. The control group receives a voucher as normal. The PHA tracks the success rate, time to lease-up, moves to opportunity neighborhoods, etc. Conducting this type of experiment requires MTW status, as MTW PHAs may adjust the HAP/TTP directly. Some PHAs may want to consider restricting the grant to participants agreeing to move to high opportunity areas, similar to the MTO experiment. Although less rigorous, that may be better suited to other PHA goals and values.

³⁵ An unrestricted cash grant could cover all moving expenses, including lost wages, cost of movers, transportation, and so on

³⁶ For a \$1,000 grant at 2% inflation, this amount would be about \$29

³⁷ Cost effectiveness is accurate not because of the longer time span, but because the HAP and TTP are adjusted directly

Concerns and Limitations

A concern with this type of assistance is that it may incentivize additional moves. In particular, a cash grant for moving expenses heavily incentivizes moving. Ideally, these experiments are focused on making it easier for participants to use a voucher, not necessarily on pushing or nudging participants towards certain outcomes. Too much moving assistance may cause participants to make unnecessary moves that disrupt family structure. High residential instability is associated with adverse outcomes for children (Sandstrom & Huerta, 2013). PHAs concerned about over-incentivizing moving could consider reducing the amount of the grant, only offering assistance for certain moves, or focusing on loans.

It is also important to note that many voucher recipients already rented an eligible unit prior to receiving the voucher and could use it without moving. In an experimental setting, it is important to account for this. For a cash grant, with regard to experimental design the best course of action may be to still provide the grant even if a participant stays in place. Alternatively, the PHA could consider neither offering the grant nor adjusting the voucher subsidy for such households.

Another concern is whether to offer moving assistance for additional moves. It would not make sense to give cash grants for every single move a household makes. PHAs should consider only offering moving assistance for the first move, the first two moves, or only offer additional moving assistance after a year, two years, or three. In experimental design, it is important that this is consistent for all participants in the experimental group.

Some particularly paternalistic observers may be concerned about offering participants cash for moving expenses with no strings attached. However, the purpose of these experiments is to test assistance as cost-neutrally as possible. Participants receiving cash grants would receive

slightly smaller housing subsidies. Additionally, voucher recipients that move need to pay moving expenses regardless. The PHA paying for moving costs does allow more consumption of other goods, but so does receiving a housing subsidy in the first place. Also, the participant would not receive such a grant until a unit has been leased; it would not be possible to take the cash and leave.

The PHA may consider placing restrictions on how cash grants are used. For example, there could be stipulations that the funds are only used for transportation costs or paying a moving company. However, this would restrict the effectiveness of moving assistance, because it would not allow compensation for the opportunity cost of lost wages and lost time.

One proposed form of assistance is contracting with a local moving company. However, in practice this may be far too difficult for a small PHA. Such extensive start-up costs may only be worthwhile for the largest PHAs.

Moving assistance encourages portability. This may be a concern to some PHAs. There are PHAs that try to limit portability moves because they require a drawn out, bureaucratic process between the sending and receiving housing authorities. At least 14 MTW PHAs have implemented programs that restrict voucher moves in some way, such as the Keene Housing Authority, which restricts households from porting out of its jurisdiction except for special cases (Galvez, Simington, & Treskon, 2017). PHAs often cite fairness, administrative burden, or keeping housing dollars within their jurisdiction as motivations for such restrictions. PHAs concerned about portability moves may prefer to test other forms of mobility assistance. Or, certain types of moving assistance could dis-incentivize portability if properly designed, such as only providing a grant for moves within jurisdiction.

Implications and Suggestions

There are many explicit and implicit costs to moving. These costs can create significant barriers that limit the success of voucher recipients. These experiments would show whether the effect of such barriers is substantial. If so, they could give evidence that all PHAs, even smaller ones, should include some form of moving assistance in their voucher program. Providing moving assistance is not too costly relative to the lifetime cost of a voucher, so it may be particularly cost effective.

For housing authorities that are interested in encouraging moves to high opportunity areas, moving assistance may be especially effective. It would still be important to know whether such assistance is cost effective. These experiments could easily be adjusted to test moving assistance that incentivizes moves to certain areas. The type of moving assistance could also be adjusted, such as only offering grants for moves to higher opportunity neighborhoods.

Pre-Move Counseling

Background and Motivation

As with any government program, the process of receiving a voucher is not simple. Bureaucratic processes are often necessary to reduce inconsistency and limit fraud, but it can present a barrier to participation. Per HUD regulations, participants leaving the waitlist are required to attend a briefing session at the PHA before actually receiving the voucher (HUD, 2001). At this briefing session, participants are usually bombarded with information and then told to quickly go out and try to use the voucher before it expires. This process can be stressful and challenging. Some participants may have never rented in the private market before. Take a single parent, working multiple jobs, with children, who is trying to leave public housing with a voucher. This is undoubtedly a common scenario. It is easy to see how the process of actually using a voucher could be difficult and time consuming.

Imperfect information is the theoretical justification for some sort of pre-move counseling. Lack of understanding about voucher use, lack of knowledge about the rental process or the local area, all present barriers to voucher utilization that could be resolved by increasing information. The briefing session is intended to reduce these barriers, but at most housing authorities this session is short (only an hour or two) and attended by many households at once. It is unlikely that briefing sessions provide all participants the information they need.

Some form of pre-move counseling is one of the more common forms of mobility assistance already used by MTW PHAs³⁸. This is one of the forms of mobility assistance with

³⁸ The District of Columbia Housing Authority, King County Housing Authority, Massachusetts Department of Housing and Community Development, and San Diego Housing Commission all provide comprehensive mobility services including case management for participants (Galvez, Simington, & Treskon, 2017).

Mobility programs in Baltimore, MD; Buffalo, NY; Stamford, CT; Philadelphia, PA; Richmond, VA; Yonkers, NY; Joliet, IL; and Twin Cities; MN all offer some type of pre-move or one-on-one counseling to voucher recipients (Berdahl-Baldwin, 2015).

the widest support; unfortunately, it is also one of the most difficult to test empirically, due to inconsistencies across administration of assistance, uncertainty in participation, and so on.

Imperfect information imposes barriers on voucher utilization, restricts recipient choice, and limits the success rate. Pre-move counseling may rectify this information gap and improve outcomes. Our hypothesis is that intensive one-on-one counseling will increase the success rate, decrease time to lease up, and particularly increase moves to target areas. In terms of cost-effectiveness, the hypothesis is that pre-move counseling is cost effective over the term of the voucher, as long as a counselor's case load is high enough that the voucher subsidy does not decrease too much.

Pre-move counseling could be provided by a PHA staff person, a volunteer, a realtor, or a non-profit. This experimental design focuses on a PHA staff person as that makes it easier to estimate cost. Further experiments are suggested to test volunteer work or a program involving realtors.

Description of Assistance

Pre-move counseling may take many forms. The distinguishing feature is that this assistance is offered after voucher receipt but either before or throughout the search process. What the counseling is like, who provides it, the intensity, and the length of time can all vary. One of the strengths of pre-move counseling is that it can be highly personalized to the participant³⁹. PHAs already have the mandatory briefing session. However, this is neither personal nor intensive. The briefing session is too short and there are too many households there at once to adequately address all participants needs.

³⁹ Although this is almost a weakness in terms of experimental design due to potential inconsistency

Pre-move counseling could be provided by someone on the PHA staff who has other responsibilities, if the caseload is small. Alternatively, it could be provided by someone at the PHA whose full-time position is as a mobility counselor. The education, experience, and caseload of such employees must all be considered.

The intensity of pre-move counseling can vary, and should for the sake of experimental variety. It could be merely a one-time informational session to answer questions and brief the recipient, differing from the briefing session only for being one-on-one and personalized. Or, it could be multiple meetings with a counselor with the goal of actively assisting the participant in using the voucher.

Cost Amortization

It is difficult to measure the cost of such assistance because determining the cost per case is challenging. If there are full time mobility counselors, as some MTW PHAs or mobility organizations have, the best way to measure the cost may be to simply divide a fixed amount that includes the counselor's salary and other administrative costs by that counselor's caseload, giving a fixed amount per-participant. That fixed amount would then be amortized as in other experiments. However, that may overstate the cost and result in reducing the voucher subsidy too much, if it included administrative costs that would occur regardless. A better way to calculate the cost may be on an hourly basis, estimating the number of hours a counselor is actually working one-one-one or on a particular participants case. That way voucher recipients are not charged for the counselor's administrative work⁴⁰.

⁴⁰ Of course, that could then understate the cost. Some sort of median estimation may be most preferred

Unfortunately, a perfect cost estimate cannot be determined. The best way to do this is likely to estimate the total cost of a pre-move counseling program, divide it by the case load, and estimate a fixed amount per participant. The voucher subsidy would then be amortized based on that fixed amount. It would likely be far too difficult to estimate the cost of pre-move counseling on a case by case basis⁴¹. Each PHA conducting such experiments should carefully document how cost is determined. It would be useful to see results for more than one method of calculating cost, because the voucher subsidy would be adjusted by different amounts.

Cost amortization should depend on the type of assistance offered. For example, more expensive pre-move counseling should be amortized over a longer period of time, such as three years, so that the voucher subsidy per month is not reduced too much. Alternatively, it may be better to amortize low-cost pre-move counseling over a shorter period of time if the voucher subsidy is later raised.

Experimental Options

Form of Assistance	Cost Amortization	Timeframe	Outcomes
<ul style="list-style-type: none"> ▪ Additional briefing sessions ▪ A one-on-one meeting with PHA staff person ▪ A one-on-one meeting with specialized mobility counselor ▪ Intensive casework by mobility counselor throughout process 	<ul style="list-style-type: none"> ▪ Decrease Payment Standard ▪ Adjust HAP ▪ Adjust TPP ▪ Based on average per-case estimate ▪ Cost determined on a case-by-case basis 	<ul style="list-style-type: none"> ▪ 1 year ▪ 2 years ▪ 3 years ▪ Term of voucher 	<ul style="list-style-type: none"> ▪ Success Rate ▪ Time to lease up ▪ LOS in unit ▪ Satisfaction with unit ▪ Moves to target neighborhoods

⁴¹ Some MTW agencies have estimates of the cost of their comprehensive mobility programs, even on a per-case basis, but these estimates tend to be “apples and oranges” comparisons (Cunningham et al., 2010).

Example Experiments

Basic:

After informed consent and random assignment, the same PHA staff who conduct the briefing session also host one longer, one-on-one meeting with each participant in the experimental group. At this meeting, participants receive more personalized advice and additional information than at the briefing session⁴². This session should occur shortly after the briefing session, preferably on the same day but at least within one week. The payment standards of the vouchers received by the experimental group are decreased by a fixed amount over two years to amortize cost. The PHA measures the success rate, time to lease-up, satisfaction with unit, and moves to opportunity neighborhoods of both groups. Any housing authority can conduct such an experiment, since all PHAs must conduct the briefing session.

Standard:

The PHA hires or trains a specialized mobility counselor. This counselor conducts three one-on-one meetings with all participants in the experimental group at different points in the search process, offering personalized advice and assistance throughout. These meetings should most likely be mandatory for the sake of consistency, and last an hour or two. Cost is amortized over two years by adjusting the payment standards of the vouchers received by the experimental group. The fixed cost is estimated based on the mobility counselor's salary and caseload as well as other administrative costs. The control group receives a voucher as normal and no additional assistance. The PHA tracks and records the success rate, time to lease-up, satisfaction with unit,

⁴² Such a session should not replace the briefing session unless it meets all the requirements laid out by HUD

and moves to opportunity neighborhoods. Any housing authority could design such a program, but it would require the means to train or develop particular employees.

Best:

The PHA trains or hires specialized mobility counselors who assist participants in the experimental group throughout the entire search process, from the briefing session to lease-up. The mobility counselor's services are not limited to a certain number of meetings. Counselors provide individualized one-on-one meetings, help with the search process by looking for and recommending units, follow up with participants, give reminders and advice, etc. Ideally the mobility counselor provides as much assistance as participants desire. The cost is amortized over three years based on a fixed amount by directly decreasing the HAP or increasing the TTP. The control group receives a voucher as normal and no additional assistance. The PHA tracks the success rate, time to lease-up, satisfaction with unit, and moves to opportunity neighborhoods. This form of experiment is limited to PHAs with MTW status⁴³.

Concerns and Limitations

The most important concern with pre-move counseling is finding some way to standardize the services provided. Unlike security deposit or moving assistance, there can be large variation across counselors or even across cases. Limiting what the counselor can do for the sake of standardization is likely to limit the effect of such assistance, but allowing counselors to assist as much as possible would lead to participants utilizing services to different degrees and less rigor in experimentation. This tradeoff is unavoidable, so experiments both limiting and not

⁴³ Only MTW PHAs may adjust the HAP/TTP directly. Some MTW PHAs already employ specialized mobility counselors

limiting counselor services would be ideal. The purpose is to determine the cost effectiveness of particular types of counseling service. It is also important to account for and consider the intensity of services, quality of counselor education, amount of time, etc. when comparing across experiments. One way to approach this would be to take an existing pre-move counseling program at a MTW PHA, preferably one favored by mobility enthusiasts, and conduct a random assignment experiment using the system already in place.

Another concern is that this type of assistance may simply be too costly. It is expensive to hire and train new employees, and it is expensive to provide any personalized assistance. It may turn out to be more cost effective to use volunteers or part-time workers, even if the service provided is of lower quality. But that is why it is important to test this form of assistance in some capacity, since it is a type favored by many people who support mobility assistance.

Implications and Suggestions

Pre-move counseling presents an opportunity to eliminate informational barriers and increase moves to target neighborhoods. It is likely that such assistance improves outcomes. The biggest question is whether it is cost effective. The funds used to provide pre-move counseling could be used to serve more households. Thus, it is important to test this assistance. It may be that expensive counseling programs are inefficient and too costly, but that low-cost pre-move counseling is enough to significantly improve outcomes. Alternatively, it could be that only intensive counseling affects outcomes, but that it is cost effective. It would be important to conduct multiple experiments in order to address these possibilities⁴⁴.

⁴⁴ Because many MTW PHAs or mobility organizations already have comprehensive mobility programs in place, it would be prudent to use those in conducting such experiments, rather than try to build programs from the ground up. Although this would require extensive research on how the current program works, it would be a better first step.

Search Assistance

Background and Motivation

The motivation behind search assistance is similar to the motivation behind any intensive pre-move counseling: using a voucher is not easy. Search assistance is aimed at making the process of finding a unit easier. One of the big benefits of tenant-based vouchers is that the participant chooses a unit that suits their needs, preferences, and interests, rather than being confined to accepting a given unit in a housing project. At the same cost, vouchers allow a participant to rent a unit they prefer more, or at least not less, than any project-based unit. In order to realize the gains of this increased choice, participants must search through the available units. But that process is by no means simple. The search process requires time, energy, and effort in researching available units, contacting landlords, touring units, and so on.

Consider a single parent, working a job, with children, who is trying to find a suitable unit to use a voucher. In order to allocate time to the search process, they may lose hours at work or need to pay for additional childcare. There is always opportunity cost to time spent looking. Some participants may have never rented in the private market before. Because of the time constraints that some participants face, they may be unable to conduct a thorough and adequate search for a unit. This can result in choosing a unit that is suboptimal, or in the loss of the voucher entirely by failing to use it.

Imperfect information argues that if participants had complete understanding, they would be more likely to successfully use the voucher as intended. Thus, rectifying this lack of information via assistance with the search process could lead to better outcomes. Our hypothesis

is that search assistance, whether offered by volunteers or paid professionals, will increase the success rate, decrease time to lease-up, and may increase moves to target neighborhoods.

There are useful resources available online for free. For instance, Zillow is an online real estate and rental marketplace that, among other functions, allows users to search for available rental units (Zillow.com, 2017). GoSection8 is a rental-listing service specifically for the Section 8 housing market (GoSection8, 2017)⁴⁵. However, all such resources have downsides. Zillow and other rental-listing sites tend to skew towards the upper range of rents. GoSection8, although useful, is often an incomplete list⁴⁶. Additionally, participants may be unfamiliar with or incapable of using such online resources due to technological barriers or lack of experience. Some participants may need assistance to take full advantage of such online resources, and this is where search assistance might help.

In interviewing some housing authorities, we found that many direct voucher recipients use GoSection8 as a means of looking for units. This is helpful, but the GoSection8 website is by no means a complete list of properties. To really be effective in searching for units, participants need to be given more than just a link to a website, and so the use of more targeted search assistance should be explored.

Description of Assistance

Search assistance refers to someone working in collaboration with a participant to help them identify a unit to rent. This may include looking for available units, contacting landlords on the participant's behalf, going to visit units, and so on. Search assistance is distinguished from

⁴⁵ Some housing authorities also use GoSection8 for rent comparability and rent reasonableness compliance.

⁴⁶ For example, a search for Charlottesville, VA online returns only two different affordable properties that accept vouchers

pre-move counseling in that pre-move counseling is intended to provide information and resources to make the search process easier, whereas search assistance directly aids the participant in that process. Pre-move counseling could include search assistance. This distinction is important because someone providing search assistance does not need as much expertise as someone providing pre-move counseling. Pre-move counselors need a close understanding of how the voucher program operates; anyone willing to help could provide some sort of search assistance. This is an advantage, as search assistance can be provided by volunteers instead of PHA employees.

For example, a low-cost type of search assistance would be a volunteer who sits down with a participant for an hour or two, and guides them through online resources such as GoSection8, Zillow, and Google Maps to look at various units. The volunteer would help the participant consider the unit's location, local schools, employment opportunities, neighborhood characteristics, distance to family and friends, etc. Ideally, a volunteer would have experience using these online tools and so it would be quicker and more efficient than the participant searching by themselves. This may be particularly advantageous for elderly or disabled voucher recipients who are unfamiliar with such online resources. It also gives computer and internet access to participants who may not have that readily available.

A more targeted, higher cost form of search assistance would be hiring a realtor to assist the participant. As professionals, realtors know the area and would likely be best at searching for available units and helping the participant consider all aspects of a unit. The most intensive type of such search assistance could involve a realtor driving participants to units to help them find one that is appropriate and eligible⁴⁷. If the private market employs these methods to attract

⁴⁷ Driving prospective tenants to potential units is another tactic used by some tenant-placement specialists in Baltimore. This tactic is sometimes used to prevent tenants from exploring the neighborhood and to emphasize the

voucher holders, then it seems reasonable for PHAs to attempt similar practices to assist participants.

Cost Amortization

An advantage of utilizing volunteers is that this type of assistance could be practically free to the housing authority, and there would be no need to amortize cost. This might be best tested by PHAs near large universities. College students often volunteer in the local community, and they are familiar with the technology necessary for search assistance. A program could easily be set up recruiting students to work with voucher recipients. Alternatively, students could be compensated for their time at an hourly rate that does not add significantly to the cost of the voucher. Although search assistance provided by volunteers has a negligible variable cost, there would be a fixed cost to developing such a program, including costs for design and implementation, recruiting students, and maintaining resources. If the fixed cost of creating such a program is substantial, it would be ideal to cost its cost effectiveness by amortizing the cost over the vouchers of all those receiving assistance from the program.

If search assistance were provided via paid professionals such as realtors, the cost would be much higher, but the services should be of greater value. The same challenges encountered in amortizing the cost of pre-move counseling would be relevant here. The best way to adjust cost is to estimate the total cost of assistance and then reduce the voucher subsidies based on that. One particular challenge here is that the payment standard is determined prior to the search process, whereas search assistance occurs during that time. Also, depending on how the service is provided, some participants may receive more assistance, possibly by more hours, than others.

quality of the unit more than the surroundings (Rosen, 2014). Of course, unlike landlords, ideally realtors would not be incentivized to push participants towards specific units.

But it would not be a good idea to adjust the payment standards after the fact, because that would penalize participants for using the intended assistance. Thus, as expected, it would be far more difficult to estimate the cost of variable forms of search assistance. Providing search assistance for a fixed number of hours via a volunteer or hourly employee would be the most accurate means of measuring cost effectiveness.

Experimental Options

Form of Assistance	Cost Amortization	Timeframe	Outcomes
<ul style="list-style-type: none"> ▪ Time searching with volunteer ▪ Time searching with PHA employee ▪ Contract with nonprofit ▪ Hire realtors ▪ Volunteer realtors 	<ul style="list-style-type: none"> ▪ Free or low-cost volunteers ▪ Decrease payment standard ▪ Adjust TPP ▪ Adjust HAP 	<ul style="list-style-type: none"> ▪ 1 year ▪ 2 years ▪ 3 years ▪ Term of voucher 	<ul style="list-style-type: none"> ▪ Success Rate ▪ Time to lease up ▪ LOS in unit ▪ Satisfaction with unit ▪ Moves to target neighborhoods ▪ Long-term satisfaction

Example Experiments

Low-Cost: Volunteers

Basic:

The PHA recruits volunteers who are willing to sit down with participants for 1 to 2 hours to help them with the search process by using a computer and online resources. After informed consent and random assignment, participants in the experimental group are required to attend one such session with a volunteer. This is in addition to the briefing session. Ideally,

volunteers would work a number of sessions⁴⁸. Because volunteers are uncompensated, there is no need to amortize cost⁴⁹. The control group receives a voucher as normal with no additional assistance. Any housing authority could design such a program. The PHA measures the success rate, time to lease-up, and so on.

Standard:

The PHA draws volunteers from a local college or university to work with participants during the search process. Participants in the experimental group would be required to meet with a volunteer for three different one-hour sessions throughout the search process. Using university students as volunteers ideally decreases the variance in assistance provided⁵⁰. Because volunteers are not compensated, there is no need to amortize cost. The control group receives a voucher as normal without additional assistance. The PHA measures the success rate, time to lease-up, and so on. Any housing authority is capable of designing such an experiment, but it would only be practical for those near universities.

Best:

The PHA draws volunteers from a local college or university to assist participants throughout the search process. Volunteers are compensated for their time on an hourly basis and receive standardized training about the voucher program. Participants are paired with volunteers and work with them in as many sessions as request throughout the entire search process. The estimated cost of the program is divided by the number of participants and the voucher

⁴⁸ As this would reduce variability of assistance received based on who volunteers

⁴⁹ Although it would require the time to develop and recruit volunteers, which has some cost

⁵⁰ Under the assumption that a group of students is more homogenous than a group of other volunteers

subsidizes are directly adjusted, by the HAP or TTP, to amortize the cost over one year⁵¹. The PHA tracks the success rate, time to lease-up, satisfaction with unit, and so on. Only MTW PHAs have the authority to adjust the HAP and TTP directly.

High Cost: Professionals

Basic:

The PHA hires realtors to assist participants with the search process one-on-one for a two-hour session. Realtors are compensated on an hourly basis. After informed consent and random assignment, participants in the experimental group are required to attend such as session in addition to the briefing session. The payment standards of the vouchers received by the experimental group are adjusted to amortize the cost over one year⁵². The control group receives a voucher subsidy as normal and no additional assistance. The PHA tracks outcomes for both groups. Any housing authority can create such a program, though it requires available discretionary funds to pay realtors.

Standard:

The PHA hires realtors to assist participants three to five times throughout the search process. This search assistance occurs in one-hour meetings beginning after the briefing session. Realtors are compensated on an hourly basis. Depending on the program, participants could be required to attend these sessions, though that is not necessary. The payment standards are

⁵¹ If the cost per participant were \$200, based on 20 wage hours at \$10/hour, then this monthly adjustment would be approximately \$16.85, accounting for 2% interest on the year for inflation

⁵² Estimating the median hourly wage of realtors at \$25, the cost of such a program per participant might be, for instance, \$100, including administrative costs. The payment standard adjustment would be less than \$10, including an adjustment for inflation

adjusted to amortize the cost over two years. The control group receives a voucher as normal without assistance. The PHA tracks the usual outcomes. Any housing authority can conduct such an experiment, but again it requires more discretionary funds.

Best:

The PHA hires realtors to work one-on-one with participants in the experimental group throughout the entire search process⁵³, from the briefing session to lease-up. Realtors may use a computer to guide participants through the process, make phone calls to landlords, drive participants to units, and so on. This experiment is intended to test the ‘best-case’ of search assistance, though it makes it more difficult to measure cost. The voucher subsidy is adjusted directly through the HAP or TTP to amortize the cost of assistance over two or three years. Conducting this experiment would require MTW status.

Concerns and Limitations

The assumption that motivates providing search assistance, both through volunteers or professionals, is that they can provide something that participants would not be able to get on their own. An important concern is that volunteers may not be able to provide that. It could be that such search assistance adds nothing, and is actually a waste of time. For participants who do understand how to rent a unit, who have used GoSection8, Zillow, or Google Maps, some forms of search assistance would be useless. In fact, it would make the situation worse because it would slow down their searching. Search assistance may be the most appealing and helpful for elderly

⁵³ Note that it is not ideal to compensate realtors on an hourly basis, as that would incentivize drawing out the search for longer, when the point is to make the search process faster.

or disabled participants who are otherwise unfamiliar with or unable to use the technology that is most helpful in searching.

A particular concern with volunteers is that, since they are providing free or essentially free services, they could be unhelpful, rude, or provide low quality assistance. Or, landlords might sign up as volunteers to try to push prospective tenants towards their properties. Depending on the program, PHAs might consider screening volunteers or otherwise evaluating their participation.

For search assistance provided by realtors or other professionals, the big concern is whether this would cost far too much or simply not be that effective. Another concern would be if realtors had an incentive to push participants towards certain units, or had other self-interested purposes⁵⁴ for participating.

Another natural assumption motivating search assistance is that the difficulty of the search process contributes to a lower success rate. However, in especially tight rental markets, this factor may not be significant. Then, such assistance would not address the real difficulties inhibiting voucher use. With all tests of mobility assistance, it is important to consider the local rental market at the time, but this is particularly relevant to search assistance.

Implications and Suggestions

The upside of search assistance is that it is simply a reasonable idea. More people searching means more units found, more landlords contacted, and more chances for success. And, the search process is difficult. The resources that most PHAs provide participants as of now are simply inadequate. The appeal of this type of assistance is that it could be low-cost and high-

⁵⁴ That is, self-interested purposes that are also at odds with the interests of the participant, as in any principle-agent problem

impact. Such experiments could show that a volunteer program is an effective way to assist participants in finding a unit. Or, they could show that that is a complete waste of time, and that only search assistance provided by professionals is consequential. Alternatively, it could be that search assistance from professionals is far too expensive. The best means of providing search assistance is unclear, but because of the high potential upside it is advised to test the effectiveness of such programs.

V. Conclusion

This paper proposes a series of random assignment experiments that can be used to test the cost effectiveness of various forms of mobility assistance. One of the biggest challenges to such design is amortizing the cost of assistance. Legislative constraints on most housing authorities limit the best such experiments to housing authorities with MTW status. However, some promising types of assistance, particularly a revolving loan program for security deposits or moving fees, can be implemented by any housing authority. Some forms of assistance, such as search assistance or partial security deposit grants, are low cost to the housing authority relative to the voucher subsidy. It is especially important to test such low-cost methods because of the potential for high impact per dollar. I strongly recommend that public housing authorities construct mobility assistance programs and test the effectiveness along these guidelines. The next step of this project is to work with housing authorities to encourage and evaluate such programs. We are in contact with local officials in Charlottesville as well as a number of housing authorities in the MTW program, and hope to make progress soon.

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