



**PIRL**

POVERTY AND INEQUALITY  
RESEARCH LAB



# What We Know About How Housing Mobility Matters and Where We are Headed Next

**Stefanie DeLuca**  
*Johns Hopkins University*

Work supported by: BMG Gates Foundation, WT Grant Foundation, Surgo Foundation, Overdeck Foundation



# Housing Mobility Impacts

- **Economic Mobility**
  - Increased earnings, college attendance, children living in low-poverty areas
- **Education**
  - Higher test scores, college attendance
- **Health**
  - Reduction in obesity, asthma attacks, hospitalization rates, inpatient spending, psychiatric services
  - Improved mental health
  - Reduction in all-cause and homicide mortality rates for black male youth
- **Cumulative Gains**
  - Persistence in low-poverty, high opportunity neighborhoods

# Creating Moves to Opportunity in Seattle and King County

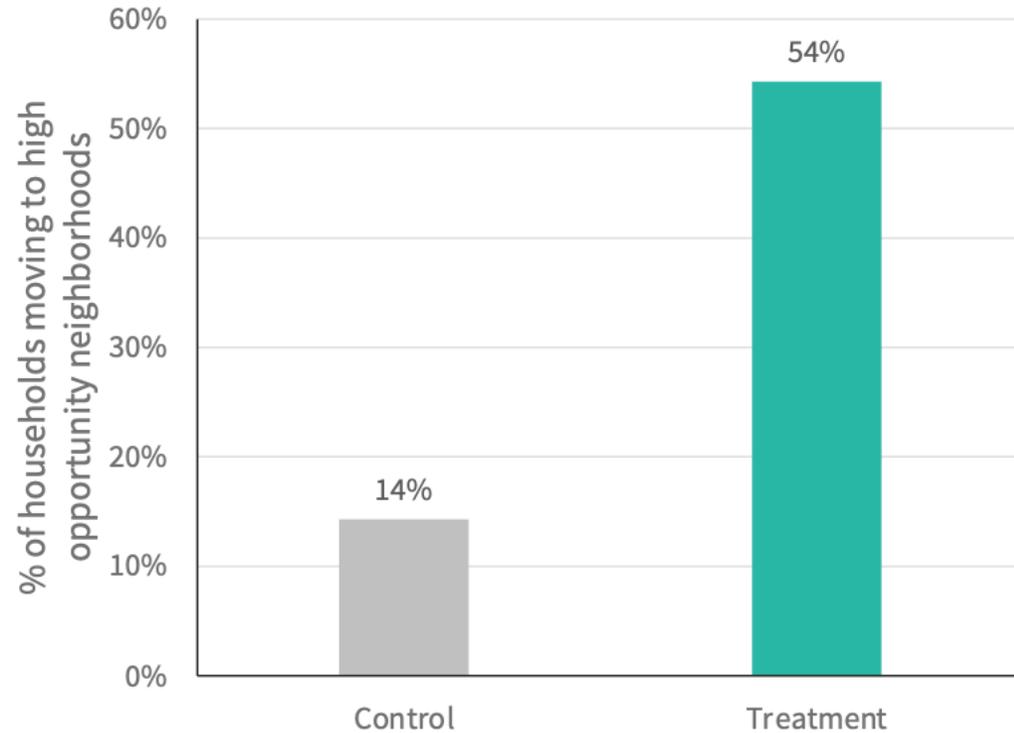
**Randomized trial** to develop and test policy-scalable strategies to reduce barriers housing choice voucher recipients face in moving to high-opportunity areas in Seattle and King County

*(Peter Bergman, Raj Chetty, Stefanie DeLuca, Nathaniel Hendren, Lawrence Katz, Christopher Palmer)*

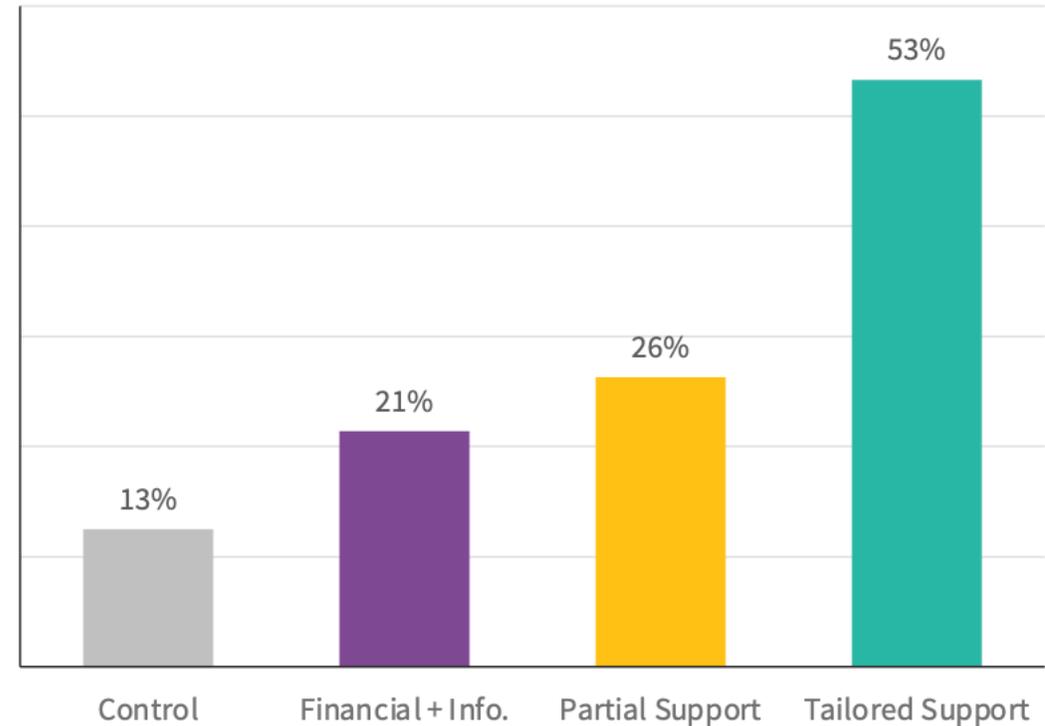


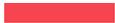
# Informing Policy: Creating Moves to Opportunity

## Phase I Results



## Phase II Results

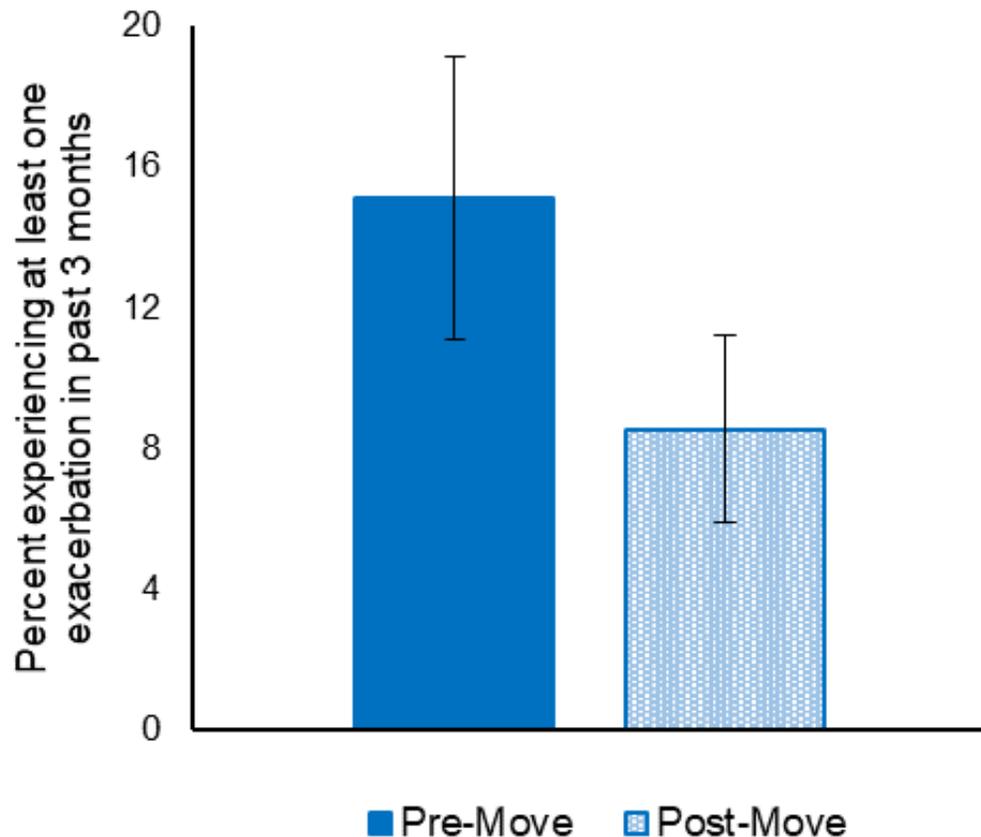




# New Research!

- **Baltimore Housing Mobility Program**
  - Long-term neighborhood and school quality
  - Long-term outcomes such as education and labor market
  - Dionissi Aliprantis, Pete Cimbolic, and Hal Martin
- **Mobility Asthma Study (MAP)**
  - Baltimore Housing Mobility Program
  - Craig Pollack, Laken Roberts, Roger Peng, Pete Cimbolic, David Judy, Susan Balcer-Whaley, Torie Grant, Ana Rule, Meghan Davis, Rosalind Wright, Corinne Keet, Elizabeth Matsui
- **Mobility Opportunity Vouchers to Eliminate Disparities (MOVED)**
  - Partnering with the Community Choice Demonstration
  - Craig Pollack, Alyssa Moran, Eliana Perrin, Erin Hager, Matthew Eisenberg, Sabriya Linton, Ross Hatton, Amanda Blackford
- **Collaboration with Opportunity Insights**
  - Big Data Limitations and the promise of mixed methods

# 54% reduced odds of asthma exacerbation after moving



- Cohort study of 123 children in the Baltimore Regional Housing Partnership
- Effect size is larger than the effect of inhaled corticosteroids and similar to that observed for biologic agents
- Changes in neighborhood stress explained about a third of the results
- Long-term follow-up on-going to examine whether reductions persist and to assess lung function

<sup>a</sup> Adjusted odds ratio and 95% confidence interval: 0.46 (0.28-0.76). Computed with weighted generalized estimating equation (binomial distribution and logit link), adjusted for age and sex; JAMA 2023 May 16;329(19):1671-1681



- Studying the health impact of HUD's Community Choice Demonstration
- 900 families in 3 cities—Nashville, Pittsburgh, Cleveland—for baseline and 2-year follow-up survey
- Measure changes in obesity (BMI), diabetes risk (hemoglobin A1c), blood pressure, mental health and mechanisms
- NIDDK R01DK136610

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# OI-JHU PIRL Collaboration

- **Social Capital**
  - How do cross-class friendships work?
  - Places with high EC—by accident or design?
  - Understanding causal mechanisms through which economic connectedness impacts mobility
- **Race and Class Trends**
  - Understanding changes in economic mobility by race and class
  - The role of neighborhoods and place
- **Policy Mechanisms**
  - Can the mechanisms that explain why CMTO worked also explain the success of other interventions to promote economic opportunity?
  - How important is social support for increasing program take-up across domains like education or sectoral employment? Does such support increase the impacts of policy investments?

# Improving Equality of Opportunity

*New evidence on how **people and relationships matter** for improving economic mobility*

Sarah Oppenheimer | September 2023



# New Research: How Social Connections Matter for Mobility



**Effective Service  
Structures to Increase  
Opportunity Moves**



**Social Capital and  
Economic  
Connectedness**

# New Research: How Social Connections Matter for Mobility

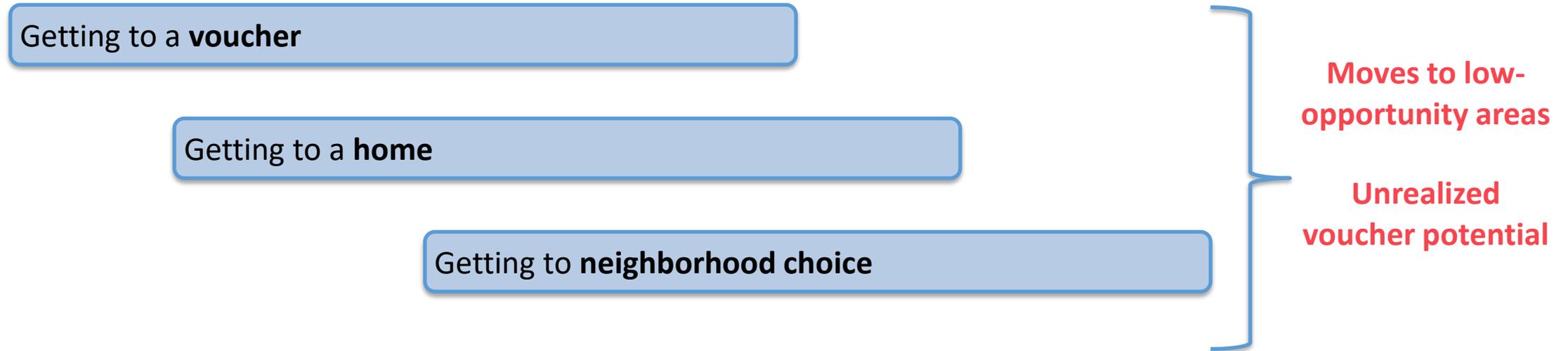


**Effective Service  
Structures to Increase  
Opportunity Moves**

Stefanie DeLuca, Lawrence Katz, Sarah Oppenheimer  
THE RUSSELL SAGE FOUNDATION JOURNAL OF THE  
SOCIAL SCIENCES, VOLUME 9, ISSUE  
5 | SEPTEMBER 2023

# What Gets in the Way?

## Administrative Burdens in the Housing Voucher Program

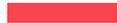


For families, it is hard enough to find a place to live, *and nearly unimaginable to find a good place to live in a desirable neighborhood*. Families feel they must “take what we can get” and rely on units owned by landlords most willing to take vouchers and who tend to be in high-poverty areas.



## High-Quality Communication

- **Accessible:** Communication was frequent, quick, responsive, customized, available, and (when needed) persistent
- **Collaborative:** Navigators were respectful, non-judgmental, relatable, and framed the process as a “two-way” street (talking **with** not **to** families)
- **Pertinent Content:** Navigators provided concrete & timely resources (e.g., information on units in opportunity areas, info & ideas on flexible funds use, rental resume support)



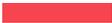
## Housing Search Confidence

- Communication made families feel cared about, which was a key ingredient in building a sense of **openness, optimism, and excitement** for the housing searches to work
- Program bolstered participants' **confidence** and **sense of efficacy** in approaching complex housing searches in new areas & increased **trust** in navigators as advocates who understood their preferences
- Helped families overcome pessimism about being rejected because of credit or source of income, and framed such as denials as a **normal part of the housing search process**

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## Navigators Supported Opportunity Moves

- Increased families' **comfort with uncertain, longer searches** & considering new/unfamiliar places to live
- Encouraged families to **expect more** from their housing search – consider what they want and not settle
- Increased families' **confidence in communication with landlords** at key moments in their housing search



## Takeaways:

Psychological Costs Matter,  
Navigators Can Help

- Voucher program falls short in providing residential choices in part because of administrative burdens, especially psychological costs, and **we can do better**
- CMTO increased neighborhood quality/choice—and policy benefit—not just because it changed *what* services were offered but *how* these services were offered: people were heard, treated well, and difficult moments were brokered and bridged

# New Research: How Social Connections Matter for Mobility

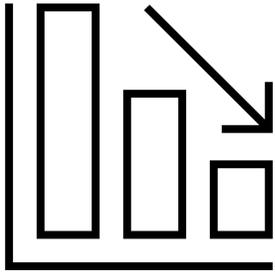
Raj Chetty, Matthew O. Jackson, Theresa Kuchler, Johannes Stroebel, Nathaniel Hendren, Robert B. Fluegge, Sara Gong, Federico Gonzalez, Armelle Grondin, Matthew Jacob, Drew Johnston, Martin Koenen, Eduardo Laguna-Muggenburg, Florian Mudekereza, Tom Rutter, Nicolaj Thor, Wilbur Townsend, Ruby Zhang, Mike Bailey, Pablo Barbera, Monica Bhole, Nils Wernerfelt  
NATURE, VOLUME 608, ISSUE 7921 | AUGUST 2022



**Social Capital and  
Economic  
Connectedness**

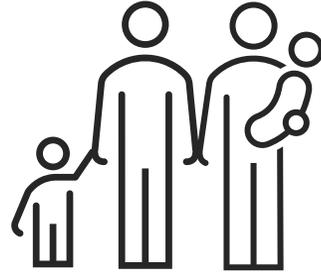
# Characteristics of High Mobility Neighborhoods

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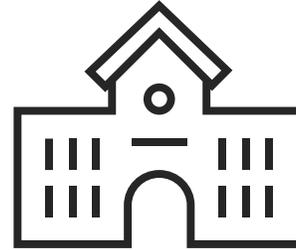
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**Lower Poverty Rates**



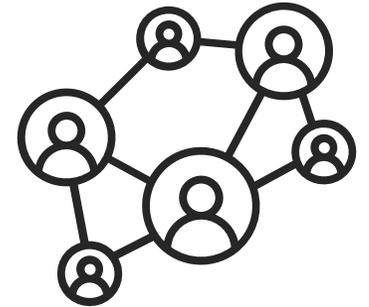
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**Stable Family Structures**



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**Better School Quality**

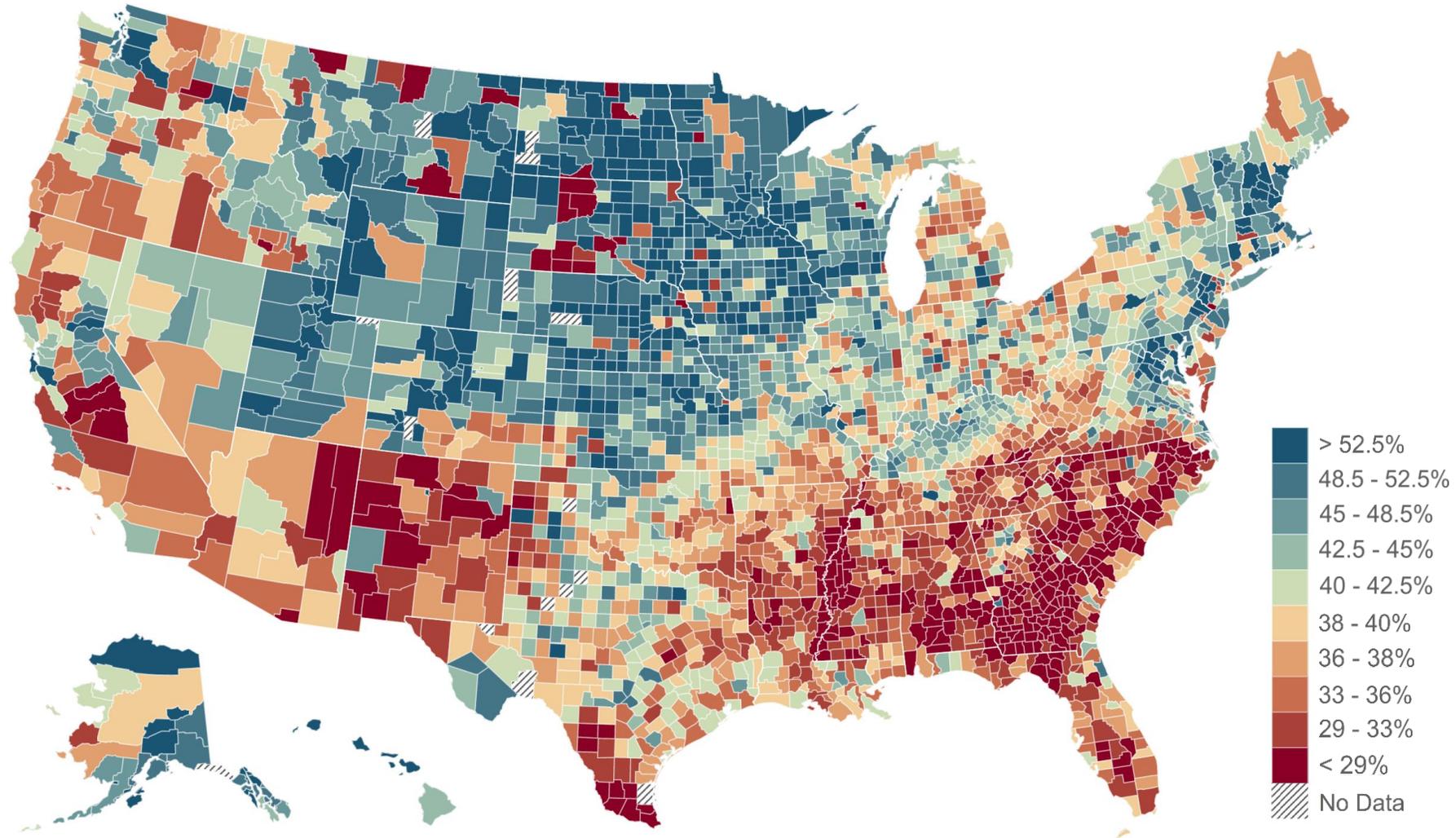


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**Greater Social Capital**

# Economic Connectedness of Low-SES Individuals, by County

Share of Above-Median-SES Friends Among Below-Median-SES People in Facebook Data

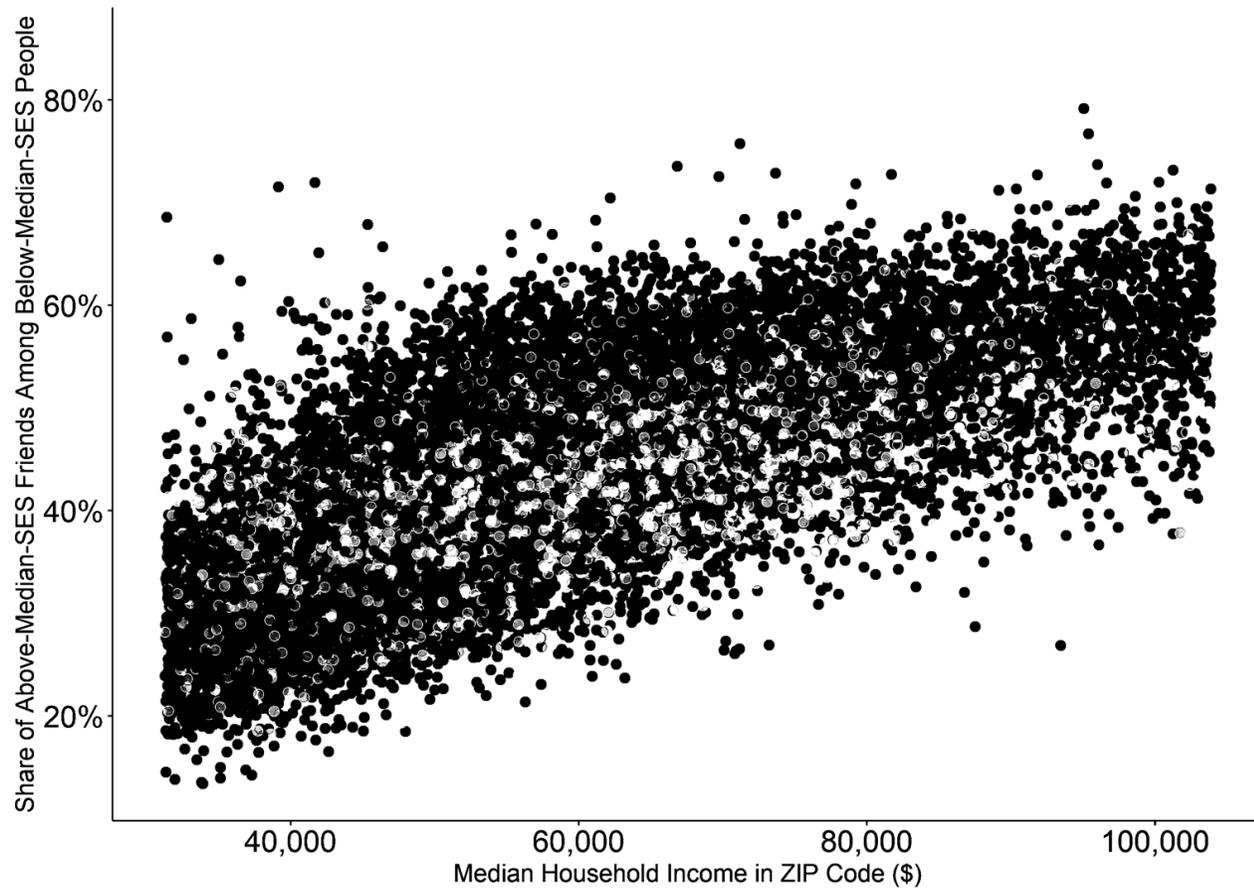


Source: Chetty, Jackson, Kuchler, Stroebel et al. (Nature 2022a,b)

# Social Capital and Economic Mobility

## Economic Connectedness vs. Household Median Income, by ZIP Code

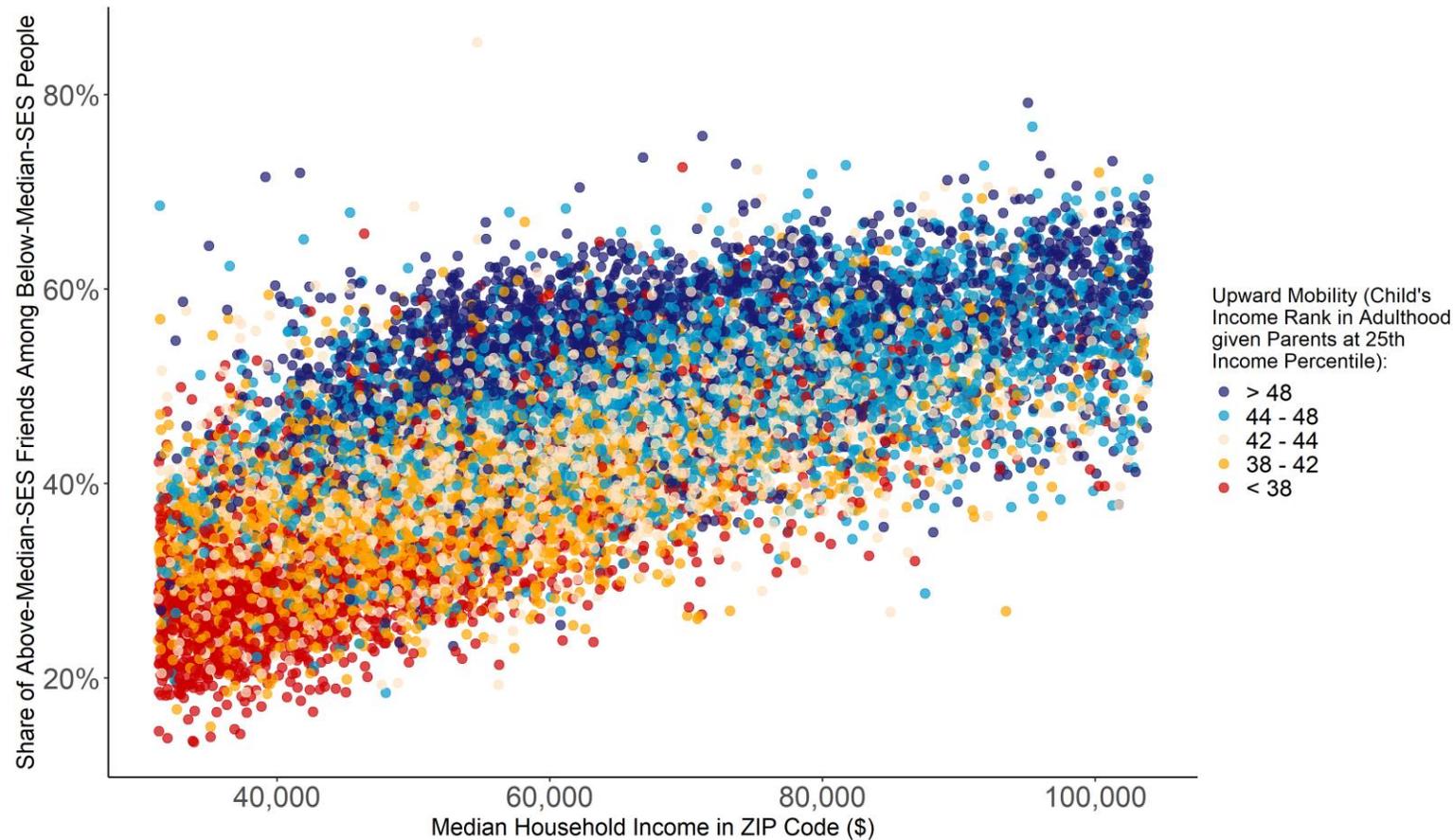
*Colored by rate of upward mobility*



# Social Capital and Economic Mobility

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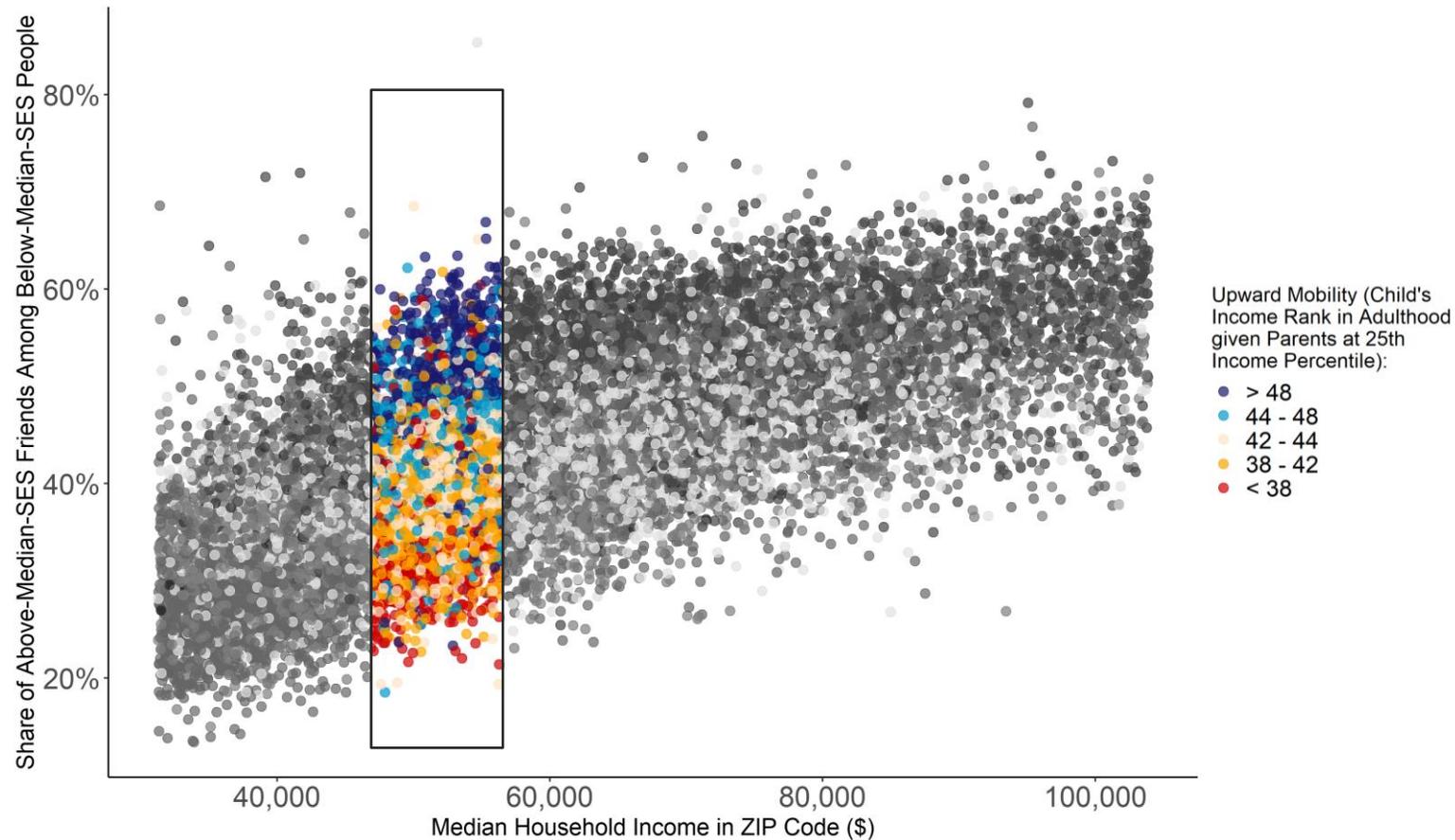
*Colored by rate of upward mobility*



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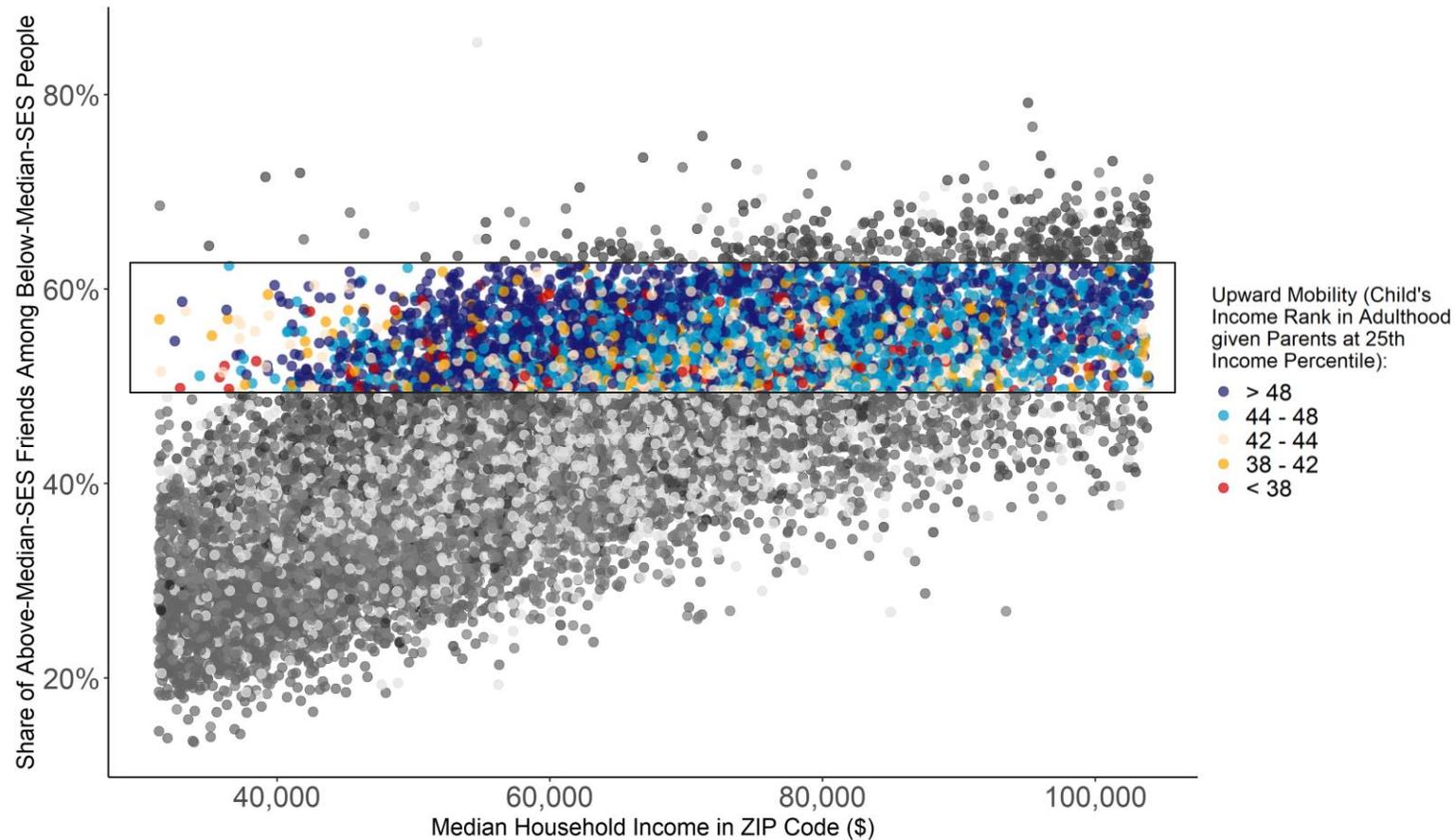
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# Social Capital and Economic Mobility

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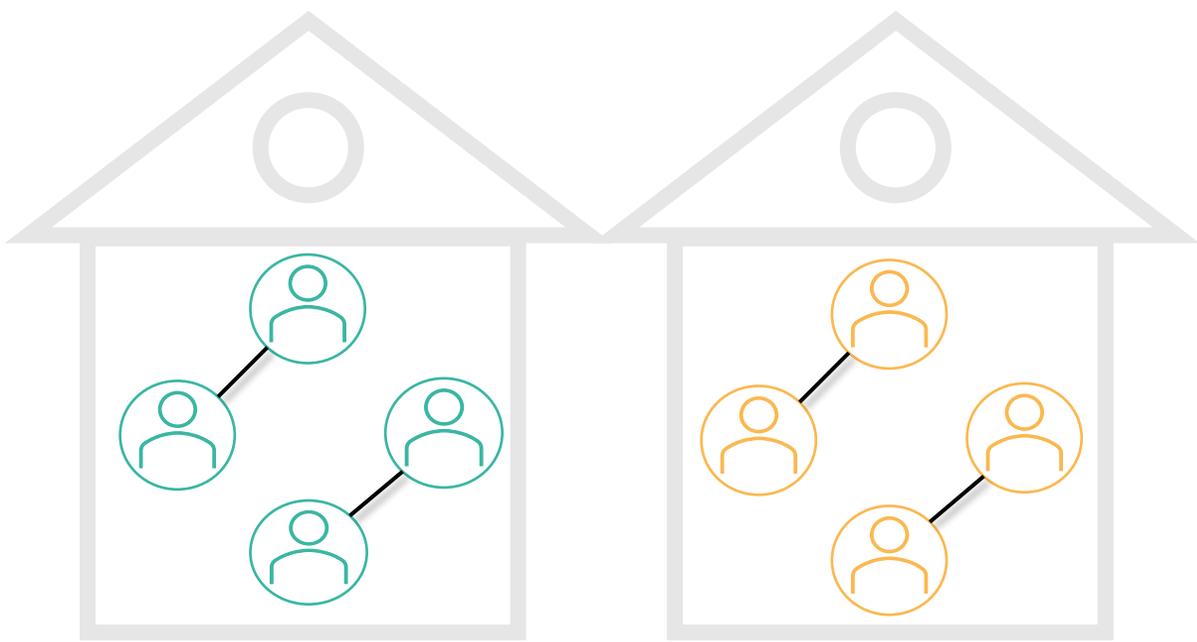


# Determinants of Economic Connectedness

**Exposure**  
*Segregation by Income*

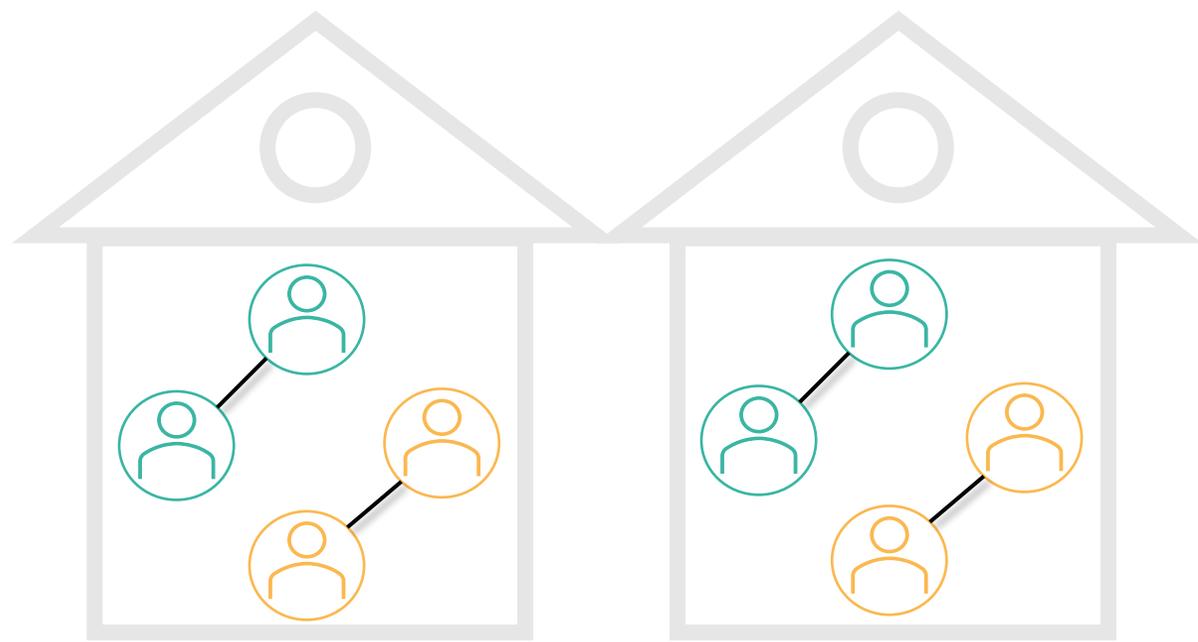
vs.

**Friending Bias**  
*Interaction Conditional on Exposure*



School A

School B



School A

School B

 **High-SES**

 **Low-SES**



**OPPORTUNITY  
INSIGHTS**  
**SOCIAL CAPITAL ATLAS**

Social capital – the strength of our relationships and communities – has been shown to play an important role in outcomes ranging from income to health. Using privacy-protected data on **21 billion friendships** from Facebook, we measure three types of social capital in each neighborhood, high school, and college in the United States. Use this tool to explore social capital in your community and how it connects to children's chances of rising out of poverty.



### Cohesiveness

The degree to which social networks are fragmented into cliques



### Economic Connectedness

The degree to which low-income and high-income people are friends with each other



### Civic Engagement

Rates of volunteering and participation in community organizations

[EXPLORE THE DATA](#)

or



*From Jasmine, 7 years old, whose family moved to a high-opportunity area in Seattle in the Creating Moves to Opportunity study*



**Research studies and summaries**  
[www.opportunityinsights.org](http://www.opportunityinsights.org)



**Explore your community's data**  
Opportunity Atlas: [www.opportunityatlas.org](http://www.opportunityatlas.org)  
Social Capital Atlas: [www.socialcapital.org](http://www.socialcapital.org)



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**Questions?**  
[info@opportunityinsights.org](mailto:info@opportunityinsights.org)



# Research on neighborhood mobility and the HCV program

**Martha Galvez**

Executive Director, Housing Solutions Lab

September 20, 2023

## What do we know about voucher acceptance and mobility?

- Voucher discrimination is common and pervasive
- SOID protections have become more common since 2015
- Evidence suggests laws result in improved outcomes, including for neighborhood access and for people of color
- But discrimination persists and evolves
- National success rate was about 61% 2019
- Landlords have been leaving the program since 2010
- On average, voucher holders remain in higher-poverty neighborhoods



# Still gaps in our understanding about what works to improve voucher outcomes:

- Which PHA policies can improve success rates and landlord participation?
- What does it take to make laws more effective?
- What type of enforcement? What types of landlord or tenant education?
- What are possible alternatives to voucher assistance as it is currently structured?



# Recent research

- Matched-pair testing in apartment listing outreach (VOCAL-NY 2020):
  - 21% of voucher holders heard back from agents vs. 61% of prospective tenants with income from employment
  - Of prospective tenants who heard back from agents, 25% of voucher holders were told units were no longer available vs. 6% of those who only have income from employment
- Scraping over 1 million rental listings online found:
  - Landlords were more likely to discriminate against voucher holders in rental listings for units in neighborhoods with lower vacancy rates (Hangen et al. 2022)
  - Landlords were more likely to mention vouchers in their rental listings in lower opportunity zip codes than in higher opportunity zip codes (Besbris et al. 2022)



## Key Features of Voucher Protection Laws and Their Prevalence

***Number of local and state laws, out of 99, that have the given feature***

**Source:** Greene, S., Spauster, P., Galvez, M.M. and Teles, D., 2020. State and local voucher protection laws: Introducing a new legal dataset.

<https://www.urban.org/research/publication/state-and-local-voucher-protection-laws-introducing-new-legal-dataset>

Feature	Number of laws with feature
<b>Explicitness</b>	
Included HCV	68
<b>Enforcement</b>	
Administrative complaint	80
Private right of action	55
Injunctive relief	78
Civil penalties	83
Civil damages	72
Attorney fees	66
Criminal penalties	21
<b>Exemptions</b>	
Applicant background	13
Good faith business decision	3
Minimum income	10
Owner-occupied	65
Property size	53
Religious or nonprofit owner	62
<b>Incentives</b>	
Landlord mitigation fund	5
Tax abatement	5



# Housing Solutions Lab

Building and sharing knowledge to  
advance equitable local housing policy.

[www.housingsolutionslab.org](http://www.housingsolutionslab.org)



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NYU  
Furman  
Center

# Does Opportunity Come with Trade-Offs? The Impact of Small Area Fair Market Rents on Search Outcomes

Ingrid Gould Ellen, Katherine O'Regan, and Sarah Strochak

National Conference on Housing Mobility  
Washington, DC  
September 20, 2023

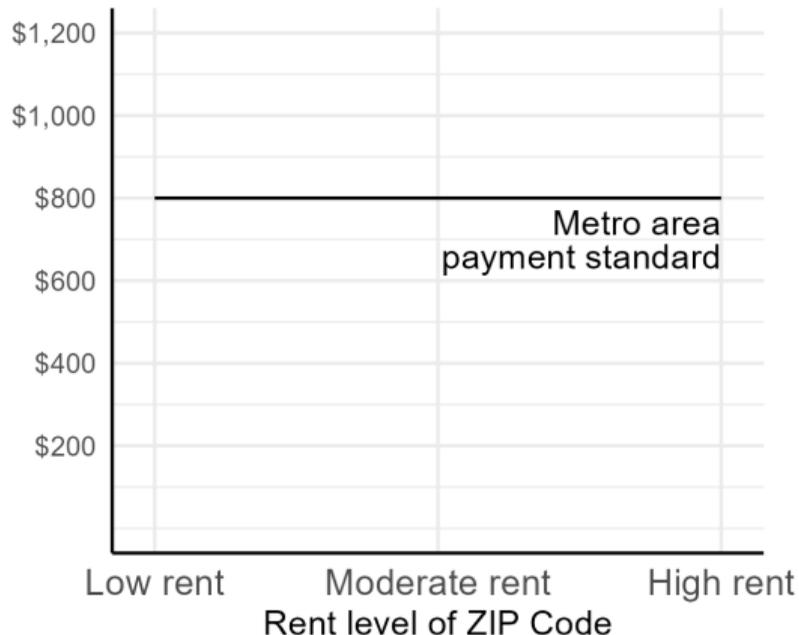
## Background on the voucher program

The voucher program is highly successful, but has two weaknesses:

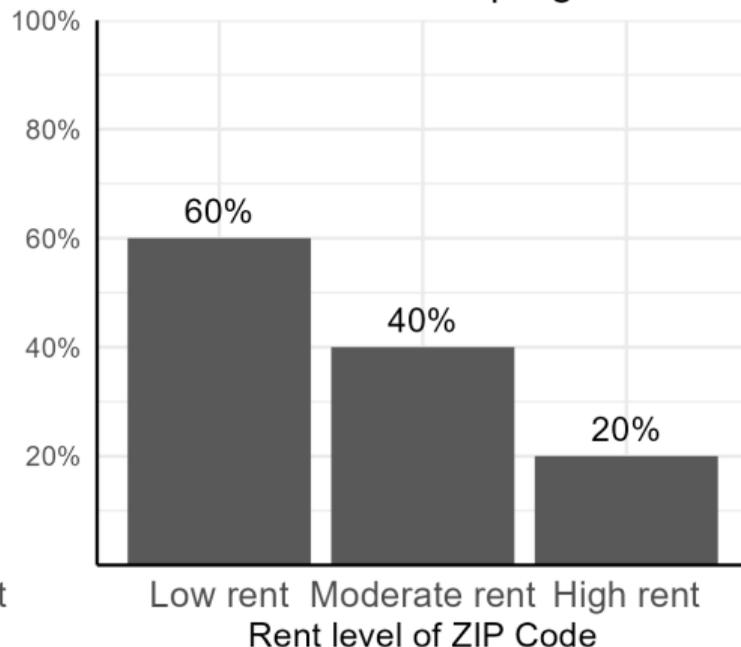
1. Mobility: Voucher holders are concentrated in low-income, high poverty neighborhoods
  - Voucher holders live in similar neighborhoods to unassisted low-income renters (Pendall, 2000; Wood, Turnham and Mills, 2008; Galvez, 2011)
2. Lease up rates: many voucher recipients do not succeed in leasing a unit
  - We estimate that only 60% of voucher recipients who receive vouchers are able to find units and lease up into the program (Ellen et al, 2023)

# Payment standards may contribute to lack of mobility

## Payment standard

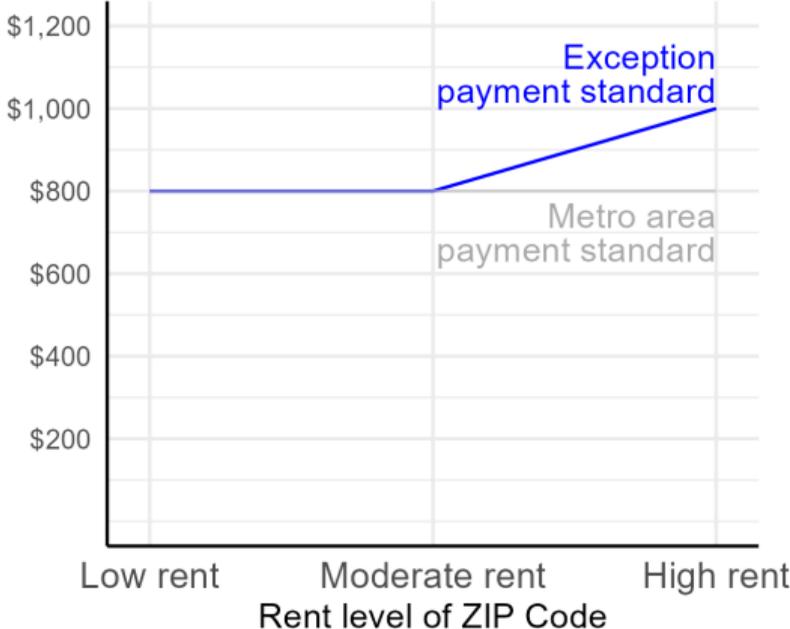


## Share of units that are eligible for the voucher program

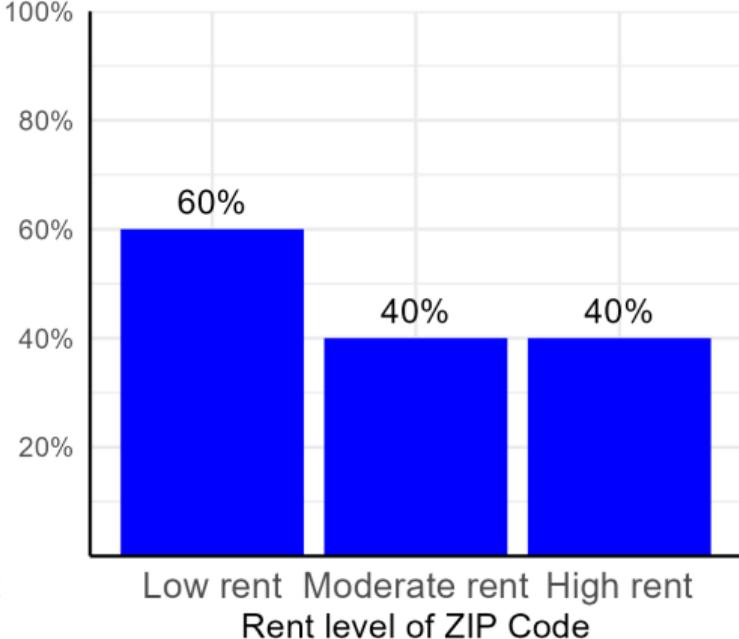


# Voluntary exception payment standards: increasing subsidies in high-rent neighborhoods

Payment standard

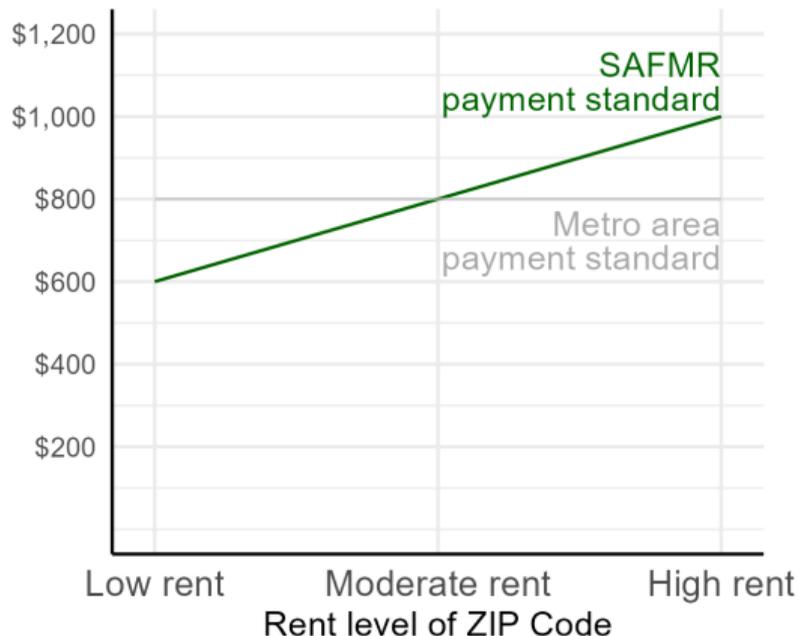


Share of units that are eligible for the voucher program



# Mandatory SAFMRs: tilting subsidies to match local market rents

## Payment standard



## Share of units that are eligible for the voucher program



# Evaluating Mandatory SAFMRs

In this study, we evaluate the potential trade-off of the mandatory SAFMR policy: do gains in mobility come at the expense of lease-up rates?

## Evaluation strategy:

- HUD used several quantitative criteria to select 24 metro areas to implement mandatory SAFMRs [▶ Selection criteria](#)
- We selected metro areas that just missed the cut off for inclusion to assemble a comparison group [▶ Comparison group](#)
- We use differences-in-differences and event study models to compare changes in locational outcomes and lease-up between SAFMR metros and comparison metros [▶ Model](#)

# Data

## Data Sources

- Administrative data on programmatic actions (PIC)
  - Allows us to measure lease-up
  - Can observe where household was living when they receive their voucher, and where they live when they lease up (for successful households)
- PHA service areas: construct service areas to measure if PHAs serve predominately low-rent ZIP Codes

# Data

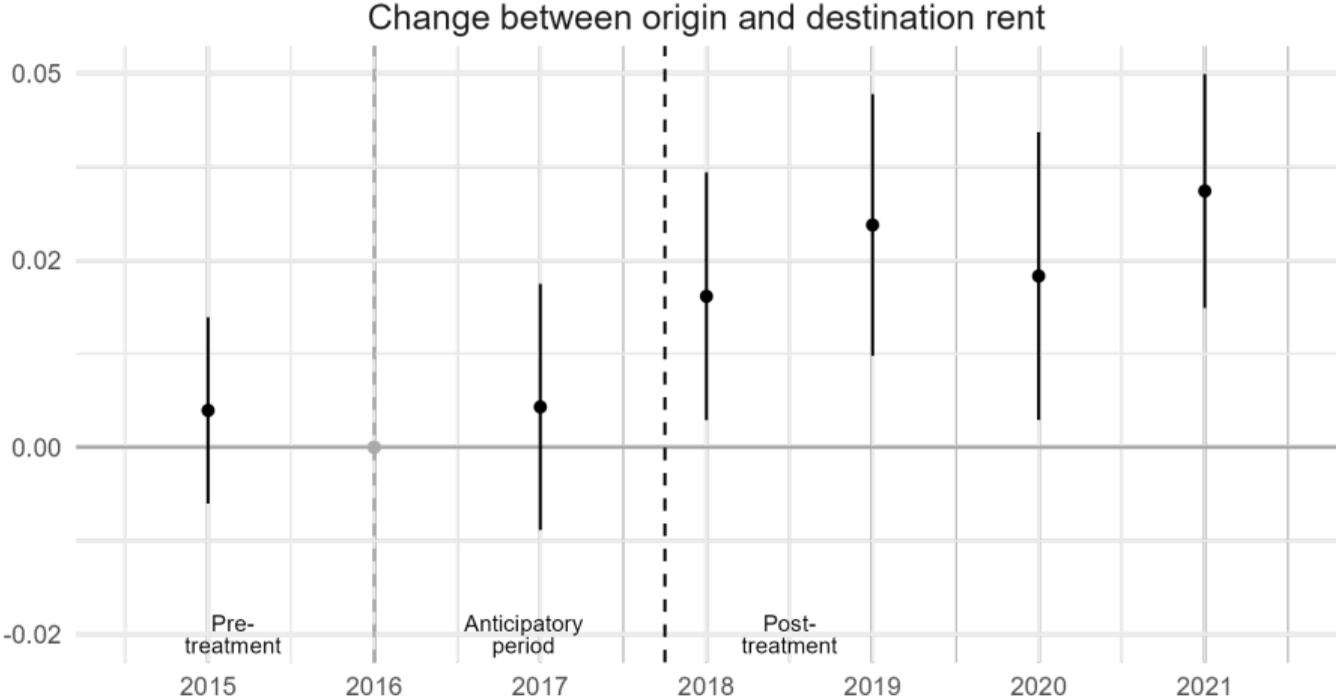
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## Sample

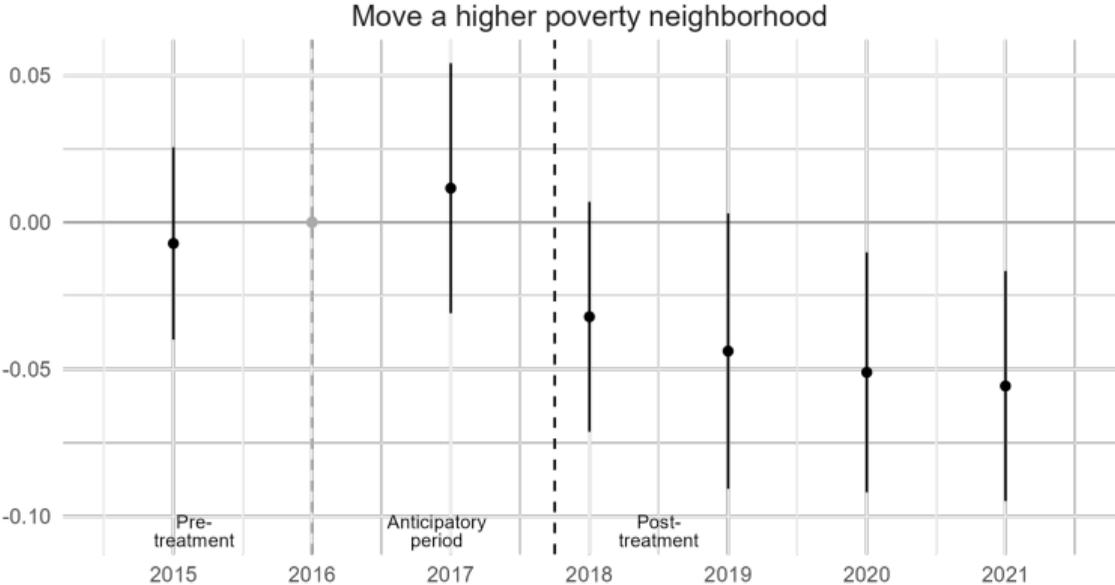
- 89 PHAs in SAFMR areas, 109 in comparison metro areas
- Time period: cover three years pre-treatment (2015-2017) and four years post-treatment (2018-2021)

# SAFMRs help voucher recipients move to higher rent neighborhoods

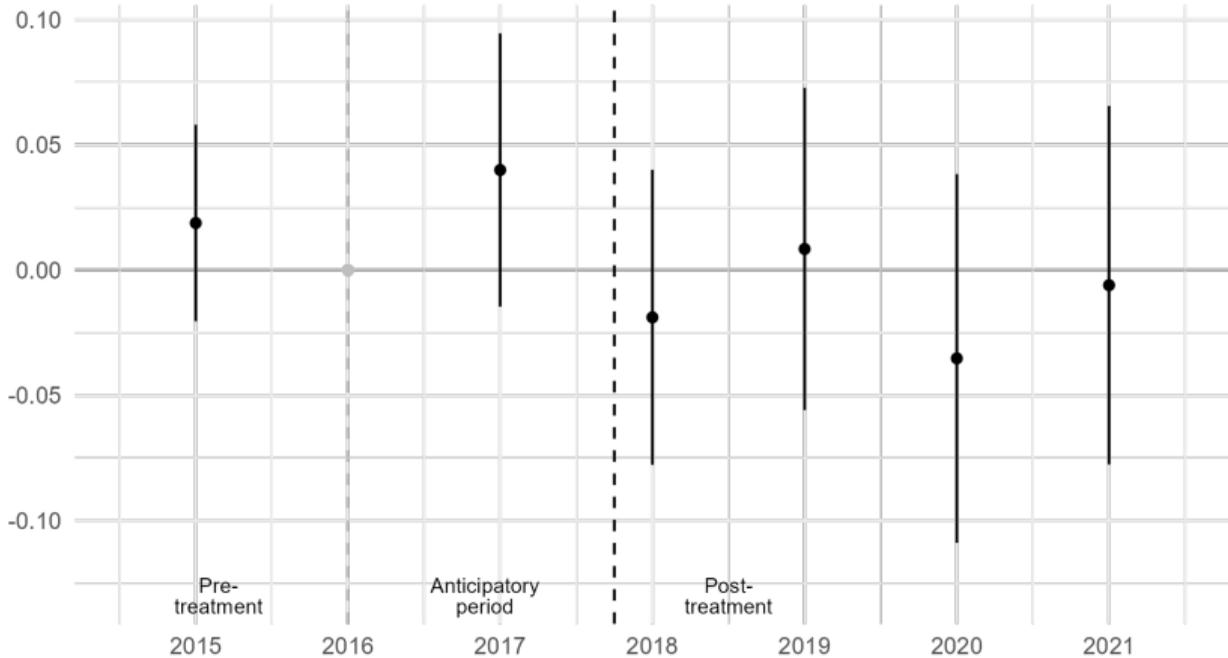


# SAFMRs help voucher recipients move to lower poverty neighborhoods

In SAFMR PHAs, voucher recipients are 5 percentage points less likely to move to a *higher* poverty neighborhood than where they started

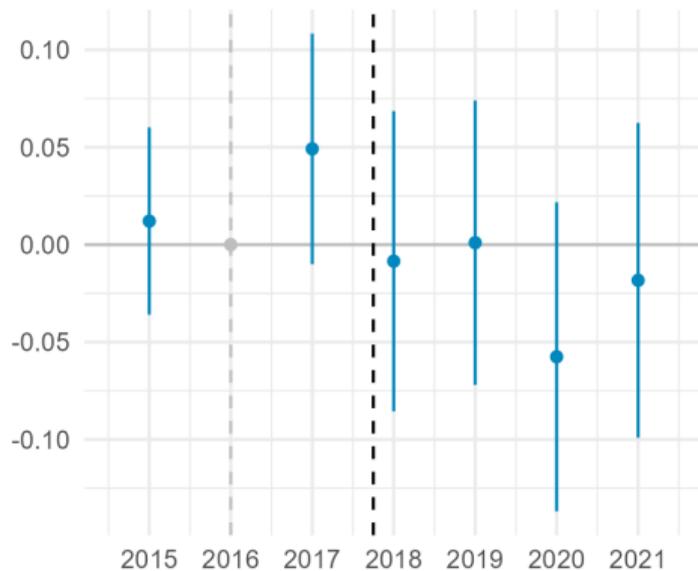


# No negative effect on lease-up

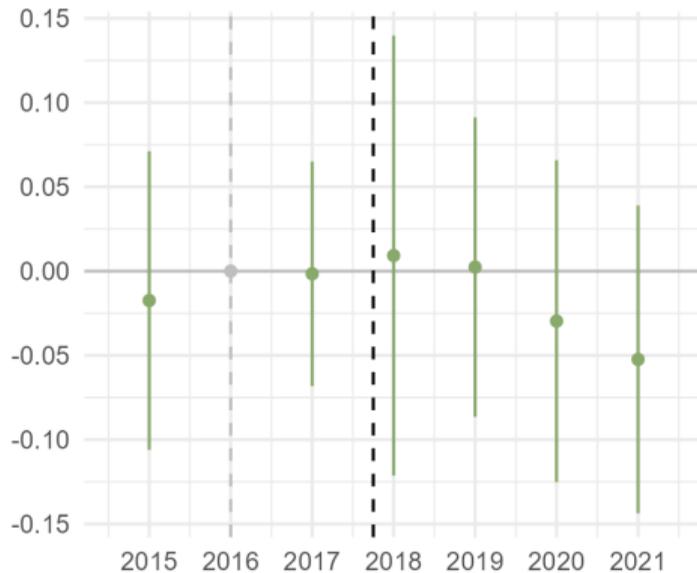


# Even for those likely to be most affected, no declines in lease-up

Effect on lease-up for households starting in low rent neighborhoods



Effect on lease-up for households at PHAs that predominately serve low rent ZIP codes



## Why no negative effect?

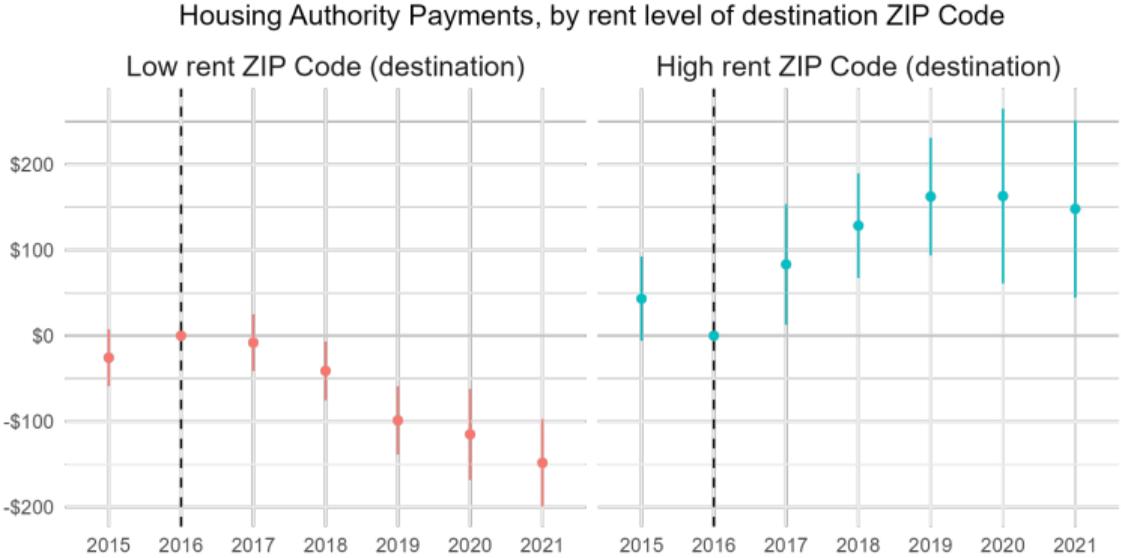
- Voucher holders may lease-up outside of a PHA's traditional service area
  - This is particularly true for households at PHAs where payment standards predominately declined
- Rents for many units in lower cost areas where payment standards decline were already below the relevant SAFMR
- Caps on declines in payment standards are working

## Speculation on differences from voluntary exception payment standards

- The carrot without the stick may not induce as many of these moves.
- And the carrot increases subsidy (HAP) costs, without the cost savings (stick).

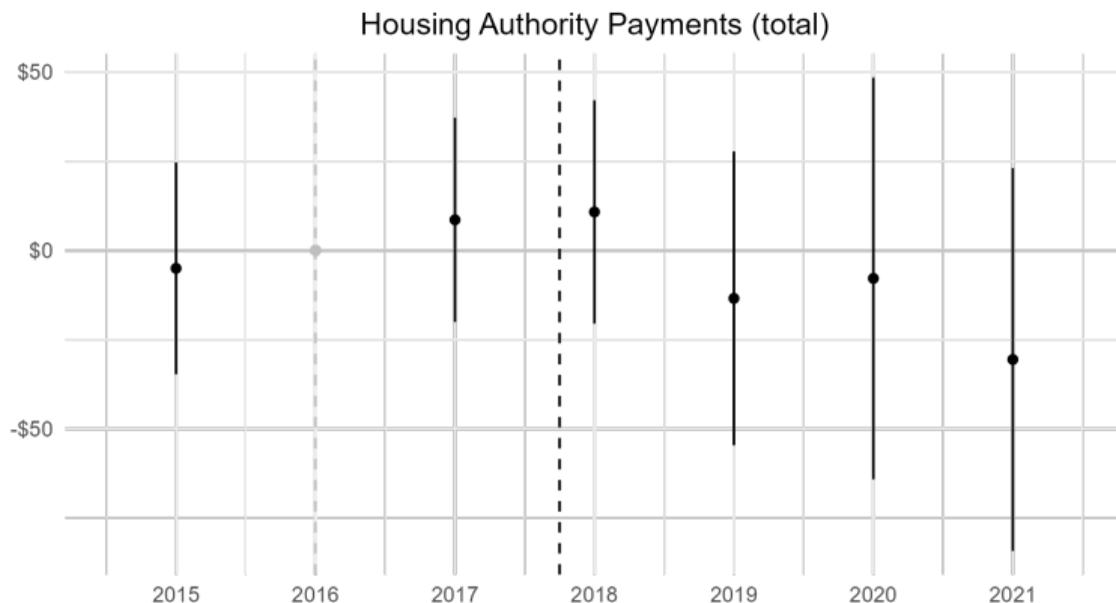
# Speculation on differences from voluntary exception payment standards

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# Speculation on differences from voluntary exception payments standards

- When both increases in high rent areas and decreases in low rent areas occur, the differences net out: no increase in HAP for SAFMR PHAs



## Conclusion

- Mandatory SAFMRs helped voucher holders move to higher rent, lower poverty neighborhoods in the selected metros, relative to the comparison group
- Four years post-implementation, there are no significant declines in lease-up, even for those most at risk
- Compared to voluntary exception payment standards, costs to housing authorities for new voucher recipients will net out

## Supplemental slides

## Policy details

SAFMR rule differs from demonstration in two key dimensions:

1. Added tenant protections, including limiting year-to-year declines in SAFMRs to 10 percent.
  - Additional protections for existing voucher holders to lengthen time for adjustment
2. Applied SAFMRs to entire metro area to ensure covering high- and low-rent ZIP Codes
  - Any PHA servicing even a portion of the 24 mandated metros must apply SAFMRs there

▶ Back

# HUD's Selection Criteria

- HUD used 4 criteria to select metro areas for SAFMRs

Metric	Description	Cut off	Distribution
1. Voucher concentration	The percentage of renters with vouchers living in concentrated low income areas relative to the percentage of all renters within these areas over the entire metropolitan area	> 1.55	
2. SAFMR110	The percentage of all units in areas where the SAFMR is greater than 110% of the metro area FMR	> 20%	
3. PVCLIA	The percentage of voucher holders that live in concentrated low income areas	> 25%	
4. Rental vacancy rate	Rental vacancy rate	> 4%	

# Comparison group selection



▶ Back

# Model

$$Y = \beta\mathbf{X}' + \tau\text{SAFMR} \times \text{Year} + \text{Year} * \text{Region} + \text{MetroArea}$$

## Outcome variables

- Neighborhood mobility outcomes: change between origin and destination rents and poverty rate
- Lease up: if participant leases up into program within 180 days

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