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What Happens to Housing Assistance Leavers?

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The views expressed in this article do not necessarily represent the views of the Federal Reserve Bank of Chicago.

Abstract

To assess whether federal housing assistance can encourage asset building and self-sufficiency, we need to know why households leave housing assistance and how they fare on their own. As a group, housing assistance leavers appear to be doing better than those still in public housing or receiving rent subsidies; they have higher incomes, are more likely to be married, and live in lower poverty, safer communities. Dividing unassisted households into those who left housing assistance for negative reasons and those who left for positive reasons highlights how those leaving for negative reasons are worse off and how those leaving for positive reasons are struggling. Such findings suggest the need for targeted approaches to support both groups.

Introduction

Housing assistance¹ in the United States is unusual: unlike many other forms of public assistance, it is not an entitlement and serves only about one-fourth of eligible households (Turner and Kingsley, 2008). In many jurisdictions, waiting lists for public housing and vouchers are closed or very long; applicants can wait years before they reach the top of the list. Those households lucky enough to successfully navigate the system receive deep subsidies that require them to pay one-third of their income for housing; they generally are able to keep their housing assistance as long as they remain income eligible and a tenant in good standing.² Despite the open-ended nature of the subsidy—and the fact that after having left housing assistance, getting back on is extremely difficult—people nationwide remain on assistance for only a few years (Turner and Kingsley, 2008). Evidence suggests, however, that households in distressed urban public housing typically remain on assistance much longer than households receiving other forms of housing assistance, such as vouchers. Most HOPE VI Panel Study respondents who were residents of distressed public housing developments slated for demolition had lived in their developments for 10 years or longer (Popkin et al., 2002). Likewise, a long-term study of Chicago public housing residents found an average tenure of 28 years (Popkin et al., 2013).

Housing assistance meets its basic goals for those households lucky enough to receive it. Having a voucher or living in public housing improves stability, dramatically reduces homelessness,³ and may lead to better outcomes for children (Mills et al., 2006; Newman and Harkness, 1999). On the contrary, individuals lacking stable housing or at risk of losing their permanent housing face serious mental and physical health consequences (Burgard, Seefeldt, and Zelner, 2012). The public and assisted housing programs, however, have significant flaws that leave them open to criticism from advocates, policymakers, and researchers, particularly the fundamental problem that the programs serve only a fraction of those in need. Observers are also concerned about the racial and economic segregation of public and assisted housing (Popkin et al., 2012) and whether the programs should be administered locally or regionally (Katz and Turner, 2013). In addition, like other safety-net programs, housing assistance has been the target of congressional budget cuts because of its relatively high cost.

Despite the large body of research on housing assistance programs—especially on housing choice vouchers (formerly Section 8 vouchers)—few researchers have attempted to study what happens to recipients when they leave assisted housing. Given the research and policy attention to “welfare

¹ Two major types of federal housing subsidies are public housing and housing choice vouchers (formerly Section 8 vouchers). For residents, public housing is very low cost and sometimes provides a place-based concentration of services and programs for children and adults. Such public housing neighborhoods concentrate poverty, however, and can have higher crime, poor-performing neighborhood schools, low-quality housing, and the stigma of living in “the projects.” Housing choice vouchers are portable, with greater neighborhood and housing choice and less stigma. Residents often face higher utility bills and must navigate the private market and landlords (who may or may not accept the subsidy as payment), however, while complying with program rules about using the voucher within a set timeframe.

² Eligibility for housing assistance is determined by household income. Although targeting requirements may influence the income of a household offered assistance, in general, a household with less than 80 percent of the Area Median Income is eligible.

³ In this article, we use “literal homelessness” in reference to the HUD definition of homeless: residing in places not meant for human habitation, residing in a homeless shelter or supportive housing, or facing imminent loss of their permanent housing. “Doubled up” refers to people living in accommodations designed for a smaller number of occupants. In our analysis, we examine both of these living conditions as separate categories and together under the heading of “homeless.”

leavers” when welfare reform was first implemented, it is surprising that stakeholders know so little about why households stop receiving federal housing assistance and even less about how households fare afterward.⁴ We know that welfare leavers continue to experience economic hardship, with the average monthly household income for leavers near the poverty level, and that the most challenging barriers to self-sufficiency often involve unemployment and the inability to maintain or find work owing to poor health (Acs and Loprest, 2004, 2001). Still, most households who leave welfare are at least slightly better off than those who remain on assistance. Most welfare leavers are employed in the months after leaving assistance, and nearly two-thirds of all exits are associated with work (Hofferth, Stanhope, and Harris, 2002). In fact, Acs and Loprest found that “hourly wage rates of working leavers in NSAF and SIPP are consistently higher than those of current recipients, suggesting that those who can earn higher wages are more likely to exit or less likely to continue to be eligible for TANF [Temporary Assistance for Needy Families]” (Acs and Loprest, 2001: 78). Literature has also suggested, however, that employment rates of welfare leavers vary by year of exit (Acs and Loprest, 2004, 2001).

Housing is the biggest expense for most households; in many cities, minimum-wage earners cannot afford even basic two-bedroom apartments (DeCrappeo et al., 2010). Further, evidence shows that welfare recipients who also receive housing assistance have lower incomes and less social support than other TANF recipients; they also surprisingly report high levels of material hardship (Zedlewski, 2002). Although income cutoffs for housing assistance are much higher than those for TANF benefits—households are eligible for vouchers or public housing as long as their household income does not exceed 80 percent of the Area Median Income (AMI)⁵—housing assistance leavers are likely at risk for hardship and instability because they still have low (and often extremely low) incomes.⁶

During the past 20 years, successive U.S. Department of Housing and Urban Development (HUD) administrations have promoted the potential for housing assistance to help recipients build assets and improve their circumstances. Federal programs have targeted housing assistance recipients for help toward homeownership as a way for low-income households to increase housing stability and build wealth. The HOPE I, II, and III programs experimented with allowing public housing residents to purchase their units and provided resources to prepare them for homeownership. HUD has also aimed to use tenant-based assistance as a steppingstone to homeownership and, thus, economic stability. The Section 8 homeownership program allows eligible participants to use their vouchers toward the purchase of a home; the program is relatively small and operates at the discretion of individual housing authorities. In addition, HUD’s Family Self-Sufficiency (FSS) program enables housing authorities to support participants’ moving toward self-sufficiency in the form of educational and employment opportunities, and, in some cases, homeownership. The key benefit for participants is that as their income increases, their rent increases as well, but the

⁴ Some evidence suggests that elderly household heads and disabled household heads are less likely to stop receiving housing choice vouchers (Olsen, Davis, and Carrillo, 2005).

⁵ Although households may be *eligible* for admission if their income is less than 80 percent of AMI, targeting requirements are often much lower.

⁶ According to Turner and Kingsley (2008), HUD classifies a household’s income in relation to the median income for the local housing market area, known as Area Median Income, or AMI (an approach considered more equitable than the federal poverty level because it roughly takes differences in cost of living into account). According to HUD definitions, low income is less than 80 percent of AMI, very low income is less than 50 percent of AMI, and extremely low income is less than 30 percent of AMI.

housing authority directs the difference in rent payments into an escrow account. Participants can claim the escrow after completing the program and use it for a downpayment on a home, education expenses, or a car to help them maintain employment.

To test whether housing assistance can encourage asset building and self-sufficiency, it would help if policymakers knew more about how households fared after they made their transition off assistance, to judge the success of the program as a springboard to better outcomes.⁷ To date, little systematic research has been conducted on the effects of these efforts on households after they leave housing assistance, particularly whether these programs help recipients successfully make the transition off housing assistance and build long-term assets, such as a home or car.⁸

The Urban Institute's HOPE VI Panel Study is one of the few studies that has attempted to look at what happens to housing assistance leavers. The researchers took advantage of the study's longitudinal panel design to explore what happened to participants who had left or lost their assistance (McInnis, Buron, and Popkin, 2007). The study tracked a sample of 887 residents from five housing developments targeted for HOPE VI redevelopment from 2001 to 2005; during that period, 103 households left housing assistance. About one-half of households left for positive reasons, such as marriage or a wage increase that made them ineligible for assistance; some of these residents became homeowners. The rest left for negative reasons, such as breaking program rules, being evicted, or being relocated and unable to move back. Among the Panel Study's findings were that the unassisted households seemed to be highly mobile and that, although many were apparently doing better economically than their counterparts still on assistance, they still experienced substantial material hardship. These preliminary findings from the HOPE VI Panel Study suggest that despite efforts to turn housing assistance into a steppingstone for economic stability, the trajectory for those who leave is likely similar to that of welfare leavers: ongoing struggles and insecurity. Given the small size of the sample, however, more research is required before definitively concluding how housing assistance leavers fare.

HUD's Moving to Opportunity (MTO) demonstration provides a unique opportunity to explore what happens to housing assistance leavers in greater depth. The MTO final evaluation survey tracked a sample of nearly 5,000 public housing households in five cities from 1994 (the baseline) through the final evaluation surveys approximately 10 to 15 years after their initial moves (Sanbonmatsu et al., 2011). The MTO research tested the effect of offering very low-income public housing residents the opportunity to move to low-poverty communities; the hope was that moving would improve adults' access to jobs, children's access to better schools, and economic outcomes overall.⁹ The study provides a rich dataset.

In this article, we take advantage of the tracking of participants over time (including after they leave housing assistance) to study the factors that cause households to leave assistance and how the experiences of leavers compare with households that remain on assistance. We supplement the data from the MTO final evaluation survey with new, qualitative indepth interviews with a small number of housing assistance leavers from two MTO sites. We use the MTO survey data

⁷ Our analysis describes the economic, social, and physical well-being of formerly assisted households and those remaining on assistance. We do not attempt to directly detect an effect of assistance receipt on these outcomes.

⁸ HUD is currently funding a major MDRC study of the FSS program.

⁹ The findings from the MTO experiment have been reported extensively elsewhere (see Ludwig et al., 2008; Sanbonmatsu et al., 2011).

to describe the characteristics of households who leave assistance and to describe how they were faring at the time of the final MTO survey (in quality of life, housing, finances, family stability, employment, and mental health) compared with their counterparts still on housing assistance. We also explore how the Great Recession (December 2007 to June 2009) may have influenced the lives of housing assistance leavers, especially those who had attempted to become homeowners.

The picture for housing assistance leavers is complex. New policies could help support households when they make the transition off assistance to ensure they do not experience severe hardship or fall back into poverty.

Research Questions and Methodology

This article explores the following research questions.

- How many MTO participants left housing assistance during the demonstration?
- Why did households leave housing assistance? Can leavers be classified into those leaving for positive and negative reasons?
- How did households describe leaving assistance?
- How do the characteristics and experiences of households leaving for positive reasons compare with those leaving for negative reasons?
- How do households no longer receiving federal housing assistance compare with households still receiving it?
- How did households describe their lives after leaving housing assistance?
- How did households describe their experiences with homeownership, and how were these experiences affected by the recession?

We used two different data sources on MTO participants for this analysis: (1) the MTO final evaluation survey (Sanbonmatsu et al., 2011) and (2) new indepth interviews with MTO households no longer receiving federal housing assistance. Although all MTO households received some form of housing assistance at random assignment (1994 to 1998), many were no longer on assistance at the time of the final evaluation interview (2008 to 2010). These two data sources provide a unique opportunity to study what happens to households when they leave assisted housing, why they leave, and how they compare with their still-assisted peers.

MTO Survey Data

HUD launched the MTO demonstration in 1994 in Baltimore, Boston, Chicago, Los Angeles, and New York City. MTO was a voluntary relocation program, targeted at very low-income residents of distressed public housing in high-poverty neighborhoods (Orr et al., 2003; Sanbonmatsu et al., 2011). About 4,600 households, mostly African-American and Latino, were randomly assigned to one of three treatment groups: (1) a control group, in which families retained their public housing unit and received no new assistance related to MTO; (2) a Section 8 comparison group, in which

families received the standard counseling and a voucher subsidy for use in the private housing market; or (3) an experimental group, in which households received special relocation counseling and search assistance, along with a voucher designed to encourage relocating to a low-poverty neighborhood for at least 1 year. Slightly less than one-half of households in this group took advantage of the special voucher. Households participated in extensive surveys at three points during the length of the 15-year study: (1) at baseline, when randomization occurred; (2) in 2002 for an interim evaluation; and (3) between 2008 and 2010.

The University of Michigan's Institute for Social Research collected the MTO final evaluation survey data between June 2008 and April 2010 under its contract with the National Bureau of Economic Research. The database includes 3,273 adult household heads and 5,105 youths who were between the ages of 10 and 20 at the end of 2007 (Sanbonmatsu et al., 2011). The response rate was approximately 90 percent for adults and youths. The survey covered a wide variety of outcomes and mediators in six domains: (1) housing mobility; (2) adult education, employment, and earnings; (3) household income and public assistance; (4) adult, youth, and child mental and physical health; (5) youth and child social well-being; and (6) child and youth educational performance.

Analytic Approach

For the MTO final impacts experimental analysis, the Urban Institute developed a unique multi-source process to more accurately identify whether each MTO head of household was receiving *any* federal rental assistance and to determine the *specific type* of assistance received.¹⁰ Although housing assistance status is a key outcome for the MTO demonstration, it is difficult to determine whether a household is still receiving a subsidy and, if so, what type. Recipients often misidentify the type of housing assistance they receive or erroneously report not receiving any assistance (see the appendix of Shroder, 2002). Relying on administrative housing assistance data can also be unreliable, because resident annual recertification records are not always entered into the appropriate databases (Olsen, Davis, and Carrillo, 2005).

To reduce participant misreporting, the MTO final evaluation survey included a new series of housing assistance status questions.¹¹ We compared these responses with two administrative sources—Multifamily Tenant Characteristics System (MTCS)/Public and Indian Housing Information Center (PIC) and Tenant Rental Assistance Certification System (TRACS)/Multifamily data—to identify each MTO participant's type of housing assistance.¹² HUD staff from the Office of Policy Development and Research (PD&R) successfully matched approximately 90 percent of MTO heads of household to at least one administrative source.

¹⁰ The information in this section is excerpted from Comey, Popkin, and Franks (2012). The assistance types are public housing, tenant-based federal rental assistance, project-based nonpublic housing federal rental assistance, and no federal rental assistance (including owners, unassisted renters, the homeless, and those with other statuses).

¹¹ The researchers based the new questions on the MTO interim survey (Orr et al., 2003) and the HOPE VI Panel Study, a five-site study that tracked outcomes for 887 residents of public housing developments targeted for redevelopment. See Popkin et al. (2002) for a full description of the study.

¹² MTCS/PIC data contain longitudinal information on households living in public housing or receiving tenant-based housing vouchers (Form 50058), whereas TRACS/Multifamily data contain longitudinal information on households living in project-based Section 8 housing (Form 50059). See Comey, Popkin, and Franks (2012) for a complete description of the methodology for identifying households' housing assistance status.

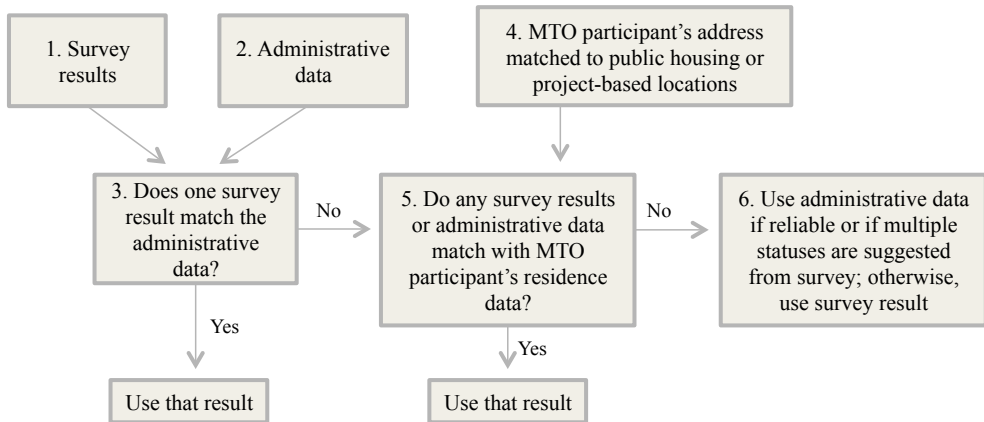
In the first step of this new process, housing assistance survey responses were coded as either eliminating or not eliminating each of eight possible housing assistance statuses (exhibit 1).¹³ For MTO heads of household who were linked to the MTCS/PIC and TRACS/Multifamily data, the administrative housing status was determined (step 2). Researchers then compared this status with its corresponding survey information, and, if the survey analysis matched a status from the administrative data, they used the resulting assistance status (step 3).

For the 14 percent of participants whose survey responses did not agree with administrative sources, analysts compared participants' residences at the time of the final survey with the known addresses of the housing authorities' housing developments and project-based assistance buildings (step 4). They also compared MTO participants' ZIP Codes at the time of the final survey with the survey responses and administrative data (step 5). For the 7 percent of MTO participants who still had conflicting housing assistance statuses after this step, analysts selected the housing assistance status from the administrative data if the participant's administrative records matched residents' characteristics from the survey file and they found no duplicate records (step 6). Otherwise, analysts assigned participants a status based on the survey result.

After all households that completed the final survey were classified as assisted or unassisted, we compared key outcomes of these groups to assess how unassisted households fared relative to assisted households. We identified 40 items from the MTO final evaluation survey related to quality-of-life issues that housing assistance policies are designed to improve for participating households,

Exhibit 1

Multistep Triangulation Process To Identify Housing Assistance Status



MTO = Moving to Opportunity.

¹³ The eight possible housing categories are (1) renter with tenant-based assistance, (2) renter in public housing, (3) renter with project-based assistance, (4) renter without housing assistance, (5) homeowner, (6) homeless individual, (7) individual who lives with family or friends and does not pay rent, and (8) individual with another housing arrangement. The researchers could not determine assistance status for owners, because most owners were not asked about housing assistance. For this reason, the final categories include information only on rental assistance, not on homeownership assistance.

such as housing stability, neighborhood quality, income and benefits, and material hardship. We also examined demographic characteristics to explore what kinds of households left housing assistance and for what reasons.

Finally, we created a classification scheme to sort assistance leavers into two groups—those that left housing assistance for positive reasons and those that left for negative reasons—and analyzed differences among unassisted households related to their motivation for leaving assistance. We then calculated mean values of these outcome and demographic characteristics and performed *t*-tests to assess whether any differences between assisted and unassisted households and between positive-reason and negative-reason leavers were statistically significant.

Our primary method of classifying leavers as positive or negative involved a range of indicators, the most reliable being the household's survey response to the question of why they left assistance. This item has a low response rate, however, and could be used to classify only approximately one-half of the unassisted households. The other indicators used in the classification process, including income and homeownership status at time of the final interview, are noncontemporaneous to the time each household actually left assistance. To address concerns that imputing the positive and negative classifications with these additional indicators may have significantly altered the comparison of positive and negative leavers, we conducted a separate analysis that relied on only the direct survey item for classifying leavers as positive, negative, or unknown. These secondary results are presented and discussed in the appendix.

Qualitative Indepth Interviews

The second data source was new, indepth interviews conducted with MTO households that no longer received housing assistance, including those that had left for positive and negative reasons. Indepth interviews with household heads no longer receiving assistance highlighted both the reasons households discontinued housing assistance and how unassisted households adjusted to make ends meet. In the fall of 2011, we conducted in-person interviews with 24 households in Boston and Los Angeles.

We included in the eligible pool households whose current address was within a 30-minute drive from the metropolitan area center or within a cluster of households 2 hours or less from the metropolitan area center, given limited time for research staff to complete interviews. To create the eligible pool, we identified households in these areas whose final survey was conducted in English: 126 families in the Boston area and 165 families in the Los Angeles area. In total, we interviewed representatives from 24 households, which included 24 adult household heads (11 from the Boston area and 13 from the Los Angeles area) and 13 youths (5 from the Boston area and 8 from the Los Angeles area).

Trained Urban Institute research staff conducted separate but concurrent interviews with the head of household (parent or guardian) and youth, when present. Interviews were held in respondents' homes and lasted approximately 60 minutes. Respondents (adult and youth) were given \$40 to compensate them for their time. The semistructured interview guides covered topics that included reasons for leaving assistance, housing history after assistance (including homelessness and homeownership), and finances and family life after housing assistance. Interviews were recorded,

transcribed, and reviewed for themes. Summary memos were prepared for each household, reviewing household composition and housing history, with an emphasis on reasons for leaving assistance and life after assistance.

We sent recruitment letters to all eligible households, providing a toll-free number to call if they wanted to participate. We followed the letters with telephone calls, soliciting participation after respondents answered a series of screening questions to ensure they no longer received federal housing assistance. We monitored the categorization of positive leavers and negative leavers during recruitment; when we found more positive leavers were being recruited for interviews, we placed additional emphasis (primarily telephone calls) on identifying negative leavers to increase their participation rates. The characteristics of those we recruited or those who had valid addresses up to 2 years after the final contact for the final evaluation were similar in many ways to the whole MTO population we identified as unassisted at the time of the final evaluation using our triangulation method, as shown in exhibit 2. Households that agreed to participate in the research project had

Exhibit 2

Interviewed Households Compared With All MTO Households and the Recruitment Pool

	All MTO Housing Assistance Leavers	Recruitment Pool		Interviewed	
		Boston	Los Angeles	Boston	Los Angeles
		N (%)	N (%)	N (%)	N (%)
Total number of households	1,149	126	165	11	13
Type of leaver					
Positive	603 (52)	84 (67)	91 (55)	9 (82)	11 (85)
Negative	546 (48)	42 (33)	74 (45)	2 (18)	2 (15)
Average age of head of household (years)	43.9	42.5	42.7	43.1	43
Gender of head of household					
Female	1,115 (97)	125 (99)	161 (98)	11 (100)	12 (92)
Male	34 (3)	1 (0.8)	4 (2.5)	0 (0)	1 (8)
Marital status					
Single	766 (69)	86 (71)	117 (72)	9 (82)	5 (39)
Married	352 (32)	35 (29)	45 (28)	2 (18)	8 (62)
Average income (final)	\$23,915	\$35,035	\$25,608	\$47,205	\$39,052
Employment					
Employed in past 2 weeks	733 (64)	87 (69)	104 (63)	10 (91)	11 (85)
Not employed in past 2 weeks	414 (36)	39 (31)	61 (37)	1 (9)	2 (15)
Education					
Not a high school graduate	375 (33)	23 (19)	62 (38)	0	4 (31)
High school graduate/GED®	611 (54)	71 (57)	90 (55)	6 (55)	9 (69)
College graduate	151 (13)	30 (24)	11 (7)	5 (46)	0 (0)
Tenure					
Renter	739 (64)	71 (56)	129 (78)	7 (64)	10 (77)
Owner	317 (28)	46 (37)	28 (17)	4 (36)	3 (23)
Homeless (doubled up or literally)	79 (7)	6 (5)	7 (4)	0	0
Other	14 (1)	3 (2)	1 (0.6)	0 (0)	0 (0)
Average years at current address	4.8	5	5	4.2	6.2

GED® = general educational development. MTO = Moving to Opportunity.

Note: When categories do not total 100 percent (or to the column totals), the rest are missing.

higher incomes, education levels, and employment, however, than the greater unassisted pool. Participants were also much more likely to be classified as leaving for positive reasons. Therefore, the qualitative findings may not represent the most challenged households.

Results

In this section, we first present our findings on the number of people who left housing assistance and our analysis of why they left assistance. Then we describe how and why we categorize unassisted households into those leaving for positive versus negative reasons and relate how households in both situations describe leaving assistance. We detail how unassisted households compare with those still on assistance, with particular attention to how positive and negative reasons for leaving influence results. Finally, we present how households describe their lives after leaving housing assistance and examine how leaver households—particularly those who made the transition to homeownership—may have been affected by the Great Recession.

How Many MTO Participants Left Housing Assistance During the Demonstration?

Using the triangulation methodology for determining assistance status, we find that 35 percent of all MTO households (1,149 heads of household) were no longer receiving housing assistance at the time of the final outcomes survey.¹⁴ This figure is smaller than the proportion we would expect if we looked only at national averages; according to HUD data, the median length of time households use housing assistance is 4.7 years for those living in public housing and 3.1 years for voucher holders (Turner and Kingsley, 2008). The national data include *all* types of recipients (senior citizens, people with a disability, and families), however, from *all* housing authorities (small rural authorities to large, urban agencies). A better benchmark for the MTO sample is *families living in distressed public housing*, such as the HOPE VI Panel Study, which shows residents having much longer tenures than national averages.¹⁵

Can Housing Assistance Leavers Be Classified Into Those Leaving for Positive and Negative Reasons?

Determining why households leave housing assistance is even more challenging than determining their housing assistance status. Limited information on reasons households leave assistance is available in the MTO final evaluation survey. Only households that reported during the survey that they no longer received housing assistance were asked why they left assistance.¹⁶ Of the 1,149

¹⁴ The number and the percentage reflect unweighted respondents because we matched actual survey respondents to administrative data. This share differs from other published reports and articles about the unassisted MTO population, such as Sanbonmatsu et al. (2011) and Comey, Popkin, and Franks (2012), because those studies report the share of the control group only. This article does not differentiate between the MTO control and treatment groups.

¹⁵ See, for example, Popkin et al. (2013, 2010, 2002).

¹⁶ As noted previously, self-reports can be unreliable and inaccurate. For example, 13 percent of respondents who said they no longer received assistance said they left assistance because they had relocated from public housing and later could not move back. Given the frequency of redevelopment in MTO communities (primarily from HOPE VI), some families probably relocated and could not later move back. What is unclear is if all these families left assistance entirely or if some had tenant-based vouchers (and thus were still assisted).

households we determined were no longer receiving assistance, only 630 self-identified as such, meaning that only a little more than one-half responded to the survey item asking why they left assistance.¹⁷ Exhibit 3 shows that 26 percent of these households were unclear or not sure in their response. Of reported housing assistance leavers, 25 percent said they left because they were income ineligible. We do not know the financial circumstances that made these households ineligible but could expect some saw wage gains after promotions and/or steady employment, others completed education or training that prompted higher earnings, and still others added another wage earner (spouse, adult child, or other household member) to the household. “Incoming out,” or seeing household income increases high enough that the resulting subsidy given to the household is very low (or zero), can be a relatively positive reason for leaving assistance.¹⁸ On the opposite end of the spectrum, households that leave because they are evicted or violate program rules (22 percent) left for negative reasons. Family turmoil and economic instability that may contribute to program departure may also increase potential challenges for the household after it no longer receives a housing subsidy.

We created a strategy to enable us to classify all 1,149 households in the MTO final evaluation survey that were no longer receiving housing subsidies into two categories: (1) participants who left assistance for mainly positive reasons (such as homeownership or incoming out) and (2) participants who lost their housing assistance for primarily negative reasons (such as lease violations, evictions, or inability to lease up during the period). We used a combination of information from the MTO final evaluation survey, including stated reason for leaving housing assistance when available, reported homeownership, and income, to separate households into the two categories.¹⁹

Exhibit 3

Reasons for Leaving Assistance Reported in MTO Final Evaluation Survey

Reason	Percent
Other reasons or not sure	26
Incomed out	25
Evicted or terminated from program for violating rules	22
Relocated from public housing and could not move back	13
Moved in with a partner, friend, or relative	9
Purchased a home	5

MTO = Moving to Opportunity.

Note: Unweighted sample is 630 households of 1,149 that Urban Institute determined were assistance leavers. The remaining 519 households did not self-identify as assistance leavers in the survey. Of the responses, 35 percent were written in by participants and back coded.

¹⁷ The weighted share of households classified as unassisted who self-identified as such was 54.1 percent.

¹⁸ “Incoming out” can be associated with tenant-based assistance as a family’s rising income reduces the subsidy it receives of its private-market rent. Households in public housing face a similar phenomenon: income increases can push their public housing rent up to fair-market or ceiling rent.

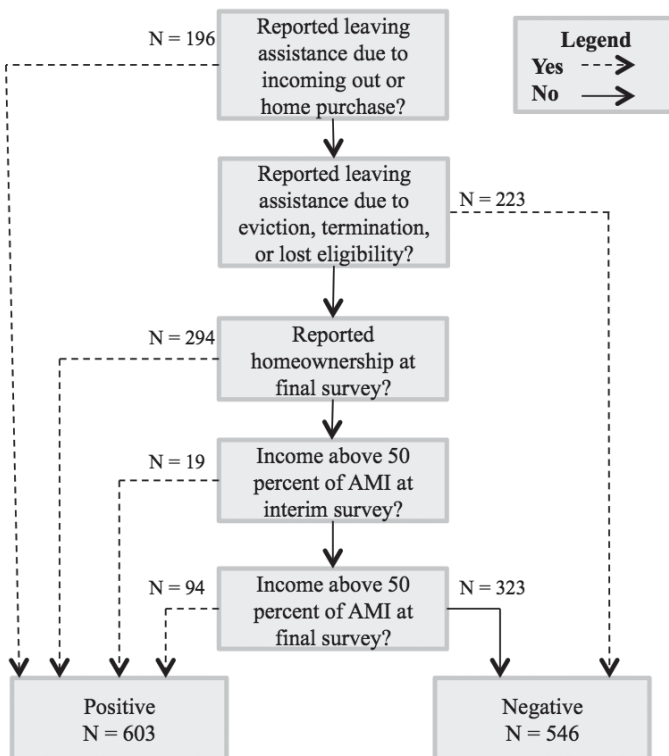
¹⁹ Heads of household identified as a positive leaver because they incomed out if (1) they answered the survey question about why they no longer received housing assistance because they incomed out or purchased a home, (2) they responded that they were a homeowner during the final survey, or (3) the reported household total income was above the HUD Section 8 limit reported in either the interim (2002) or final (2009) surveys. Heads of household identified as a negative leaver (or forced out) if (1) they answered the survey question about why they no longer received housing assistance because they were evicted, terminated, or forced out of the program or (2) the reported household total income at interim or final was below the HUD Section 8 limit. Income limits were applied using the household sizes at interim and final and addresses at interim and final.

A key dimension of the classification process is that preference was given to the most reliable indicators of reasons for leaving assistance whenever possible. Exhibit 4 illustrates the order in which these factors were considered, along with the number of households categorized at each stage. The available indicators were ordered so less reliable measures were invoked only when the stronger ones did not provide a clear answer. For example, the lowest measure on the figure—income at final survey—was used only to categorize households that could not be categorized with the early measures because of inconclusive responses.

Of the available indicators that suggest why a household left assistance, we give preference to the survey question directly asking households’ reasons for leaving. Inferences based on homeownership and income are the next-best available means for classifying households because they correspond to the time of the interim and final survey, not to the exact time of a household’s transition off assistance. Therefore, the first step was to categorize unassisted households, whenever possible, as either positive or negative leavers based on their recorded reason for leaving assistance. Of

Exhibit 4

Classifying an Unassisted Household as a Positive or Negative Leaver



AMI = Area median income. MTO = Moving to Opportunity.
 Note: Each number is unweighted total households classified as either positive or negative assistance leavers at each particular step in the sorting process.
 Source: MTO interim and final survey evaluation data

the households responding to this question, 25 percent reported being income out and were classified as positive leavers, and 22 percent were recorded as evicted or losing eligibility and were classified as negative leavers. The remaining households either did not respond to this question or provided a response that we did not count as positive or negative, such as those who were not sure of their reason for leaving or those who moved in with a partner, friend, or relative.

The remaining households were then assessed based on reported homeownership status at the time of the final survey. Homeownership is a probable indicator of a household leaving housing assistance for positive reasons because the means necessary to become a homeowner potentially reflect a stronger household financial position and intent to leave assistance.²⁰ The 294 households that reported owning a home were recorded as positive leavers, and the remaining households were then categorized based on interim income. If interim income was more than 50 percent of the AMI, households were considered positive leavers. If not, the final assessment was made based on final income relative to 50 percent of area median income. We recognize that even for this group, all leavers at or more than 50 percent of AMI will not have left the program for positive reasons. We use this threshold to approximate those households for whom the declining level of subsidy could likely be a reason for departure.²¹

Via this process, we classified 603 households, a weighted share of 53 percent of all unassisted households,²² as leaving for predominantly positive reasons, and 546 households (47 percent weighted) as leaving for negative reasons.

Survey and administrative data do not reliably indicate the date at which households left assistance, so classifying households as positive or negative leavers using noncontemporaneous variables (income and homeownership status at time of final survey) is an imperfect process. For example, the classification process assumes that any unassisted household that did not report eviction, termination of eligibility, or incoming out, but does report homeownership, left assistance for positive reasons. For such a household, we do not know the circumstances of its departure from assistance but infer from its reported homeownership that the family left assistance to pursue better opportunities of their own will or because its income then exceeded eligibility limits. The appendix includes results achieved by classifying leavers based only on this survey item, albeit with a large group of leavers classified as leaving assistance for unknown reasons.

Although the reliance on noncontemporaneous variables in the primary methodology is imperfect, it alleviates concerns of a potentially large selection bias into the “unknown” category due to survey nonresponse or unclear response. Households in the unknown category of the secondary

²⁰ Given the recession and housing crash that began soon after the end of the MTO experiment, homeownership was not necessarily a long-term positive outcome for many households. We consider it a positive reason for leaving assistance, however, because it suggests the household had the means and intent to leave assistance.

²¹ We employed a 50-percent threshold to infer households whose departure decisions may be influenced by declining subsidy because this level is (1) used by HUD PD&R as an element in the definition of worst case need for housing assistance, (2) a criterion for initial eligibility in the MTO demonstration, and (3) part of HUD's explanation of eligibility for housing choice vouchers, suggesting that households above this threshold receive little or no tenant-based assistance (see http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet).

²² This percentage is similar to the portion of households who leave welfare because of increased employment. More than one-half of all welfare leavers cite increased earnings, finding a job, or working more on the same job as the primary reason for leaving welfare (Acs and Loprest, 2001).

methodology in the appendix are exclusively those that no longer received assistance according to administrative records but that nonetheless reported either never receiving assistance, continuing to receive assistance, or being unsure of why they no longer received assistance. A range of conditions could influence whether a household's awareness of its assistance status (for example, the type of assistance received in the first place, the actual reason for departing, and the financial literacy of the householder). It would be unreasonable to potentially introduce this bias to our sample of positive and negative leavers based on the households' lack of awareness of assistance status.

How Do Families Describe Leaving Assistance?

To better understand the nuances within the positive and negative reasons families no longer receive housing assistance, we spoke at length with unassisted MTO households regarding the situations surrounding their departure from assistance. We know from the MTO final evaluation survey that some families are unclear about why they lost their housing assistance. For some of our interview respondents, the incident that resulted in termination from housing (such as eviction) was often clear.

The court sent me a letter, saying it was an eviction. (LA159)

Other households found program rules difficult. Some families missed mandatory appointments (such as recertification) and did not fulfill obligations required to maintain assistance. Others struggled with program rules, such as using their voucher within a set timeframe or identifying a unit that passes inspection. In particular, respondents discussed difficulties navigating the private market with poor credit and insufficient security deposits. One woman described her situation this way:

I had to find another place. And it was kind of hard because every place wanted the first month and first and last ... my voucher had a certain amount of days, months, to move into another place, otherwise the voucher was going to expire, and I couldn't find...the places that I did find weren't approved ... my coupon just expired. (LA147)

As expected, some families who left for more positive reasons describe steady employment and increasing paychecks, which helped them move off the program. One woman said she got off because of "a better job, making more money, you know" (LA156). Other families described how, as their income increased, their housing assistance decreased.

I think I kind of weaned, got, kind of got weaned off [assistance] because as I grew on my job, and financially, you get more money, your rent increases slowly, slowly, slowly. So for me, it was like a gradual thing. It just wasn't one day a low amount, and then the next month, you know, a high amount. So I was able to grow gradually and get off of it. (BOS57)

Yeah, to take it [my job] more seriously, you know, the career, so I did that. And that's when they [the housing authority] started paying less and less and less as my income increased, increased, increased. (LA129)

For some, the amount of assistance became small enough that they left the program before being formally terminated by the housing authority.

The amount [of rent] that Section 8 was paying was less than what I was paying. It was like not even \$200 of the rent they were covering. And I felt secure enough in my own income and stability with my job that I didn't need the third party. You know, renewing and verification and this, that, and inspections, and just every 6 months, and just I didn't feel that is was ... it wasn't worth it. (BOS57)

Other respondents said changes in family status, particularly getting married, added income to their household, making them ineligible. One woman described how she married her long-time boyfriend (and father of her children) when he got out of prison. Even those who earn their way off assistance or leave because of a marriage or an additional income earner moving in may perceive themselves as having been forced off assistance rather than voluntarily deciding to leave. It is not surprising that many people are reluctant to give up assistance, given that the subsidy is deep and difficult to get. One respondent described the difficulty of willingly giving up housing assistance:

It's hard because it takes, you have to go through hell and high water to get housing. And I thought, what if I can't afford full rent? Where will my kids be, in a shelter? So you get scared because it takes so long to get housing. You know what I mean? It's like a trap. It's hard to get in, and because of that, you're scared to get out. (BOS106)

Several respondents who left assistance because they had too much income told interviewers that they did not consider themselves as exceeding the income limit because the housing authority included the earnings from adult children or extended family in the income calculation when the household head did not believe he or she had access to the additional funds. When this happened to one woman during recertification, she said—

I was surprised, and I regret it today, because housing is so expensive. How I wish I had that Section 8. (BOS26)

Other respondents noted that family members (particularly husbands or boyfriends) pressured them to get off housing assistance.

Well, once I started working, and I got in, I got back with their dad, I think the income was one of the issues. And he was the type of person that didn't want to be involved in anything like that [housing assistance]. (LA147)

Even families who noted significant income changes, such as through marriage, used language that suggested they felt pushed out of the program rather than voluntarily left. People commonly described when they “lost” Section 8 or had it “taken away.”

I had to come off Section 8 because I got married a year later, and my income was over the income limit. And that's when I lost my Section 8. (BOS2)

I was working at the apprenticeship program, it, I was going to school like, they had us go to school every 6 months for 2 weeks ... every time I left there, I got a raise. So it was just constantly rising, so that's why, you know, they took the Section 8 from me. (LA156)

How Do the Characteristics and Experiences of Households Leaving for Positive Reasons Compare With Those Leaving for Negative Reasons?

Our interviews indicate that even those who left for positive reasons often think their exit was not fully voluntary. Our analysis of the MTO survey data, however, shows clear differences in the trajectories for positive leavers and negative leavers, even with few demographic differences between the groups (exhibit 5). Positive leavers were more likely to be married at the study end.²³ African-American leavers who were unassisted were more likely to leave for negative reasons. This finding requires deeper analysis; it could reflect that Hispanic households were more likely to be two-parent households or that housing authority policies on eviction vary across the five MTO sites, which themselves vary considerably in demographic composition.²⁴

The striking difference between the two groups is income—not surprisingly, given its role in positive departures from assistance. Households that left for positive reasons reported a median income of \$37,865, while families leaving for negative reasons reported a median income of \$13,950 (exhibit 6). This difference in income has dramatic implications for the ability of these households to function in the private housing market. Indeed, those who left for positive reasons were also more likely to have better outcomes, presumably linked to their higher incomes. For instance, positive-leaver heads of households were more likely to be married, less likely to have experienced homelessness or overcrowding in their household, and less likely to experience housing cost burdens than households leaving for negative reasons.

Those people who moved for positive reasons were also more likely to have moved because they wanted a better or bigger housing unit, although negative leavers characterized their most recent move as prompted by problems with their landlords (exhibit 7). Positive leavers were also more

Exhibit 5

Demographics of All MTO, Assisted, and Unassisted Households

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Age of household head (years)	45	45	44***	44***	44*
Female household head (%)	98	99	97	97	97
Household size (people)	3.7	3.7	3.8*	3.7	3.8*
African-American, non-Hispanic (%)	63	62	64	59**	71***
Hispanic (%)	31	32	30	34	25**
Married at end of study (%)	20	13	32***	43***	21***

MTO = Moving to Opportunity.

* $p < .10$. ** $p < .01$. *** $p < .001$.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

²³ As noted previously, adding an additional wage earner to a household could push income high enough that the corresponding housing subsidy is very low or zero.

²⁴ Two of the five sites—Baltimore and Chicago—had entirely African-American populations. Both those sites had large numbers of HOPE VI grants and were relocating many of their residents. Because housing authorities have great discretion in setting lease requirements and enforcing one-strike rules, these sites could have used different standards for eviction than the other sites.

Exhibit 6

Housing Cost Burden of All MTO, Assisted, and Unassisted Households (percent)

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
High housing cost burden	68	67	70	66	74**
Severely high housing cost burden	42	41	43	36**	52***
Ever homeless	23	17	34***	24***	46***
Ever doubled up	20	14	31***	23***	40***
Ever literally homeless	5	4	7***	3*	12***
Overcrowded housing	21	20	23*	20	27***
Severely overcrowded housing	8	7	11***	9*	14***

MTO = Moving to Opportunity.

* $p < .10$. ** $p < .01$. *** $p < .001$.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

Exhibit 7

Housing, Neighborhood, and Health Characteristics of Positive and Negative Leavers (percent, except where noted)

Characteristic	Positive Leavers	Negative Leavers
Moved to attain improved housing	34	23
Moved because of landlord problems	13	22
Rated housing as excellent or good	70	56
Neighborhood satisfaction rating ^a	1.92	2.4
Neighborhood feels safe at night	79	64
Adult rates health as good or better	74	53
Takes medicine for blood pressure	32	38
Problems with depression	14	19

^a Collected on a 5-point scale, with 1 representing the highest level of satisfaction.

likely to be satisfied with their housing quality and neighborhood and to feel safe than negative leavers. Finally, those who left for positive reasons felt better physically, took fewer medications, and were less likely to face mental health problems than those who left for negative reasons.

How Do Families No Longer Receiving Federal Housing Assistance Compare With Households Still Receiving It?

Outcomes for households that leave federal housing assistance for positive reasons differ significantly from outcomes for households that leave for negative reasons. As detailed in the following section, substantial differences are evident in outcomes for the positive-leaver households and those for households still on assistance. By contrast, outcomes for negative leavers look remarkably similar to—or sometimes worse than—those for the still-assisted. Still, the only notable difference in demographic characteristics among the three groups is the proportion of families who report being married at the final evaluation survey (exhibit 5). Positive leavers are about twice as likely to report being married at the end of the study than negative leavers; likewise, negative leavers are nearly twice as likely to be married than those still on assistance.

Unassisted Households That Left for Positive Reasons Are Better Off Financially

The average MTO head of household who was unassisted at the time of the MTO final evaluation survey was better off financially than his or her assisted peers.²⁵ The income difference between unassisted and assisted households is almost entirely driven by the relatively higher incomes of the positive leavers; negative leavers' income is only slightly higher than those still on assistance. One reason for this difference might be the larger number of two-parent households among the positive leavers: one-third of unassisted heads of household (43 percent of positive leavers) were married at the time of the final survey compared with 13 percent of those who were assisted.

Similarities between welfare leavers and housing leavers suggest that income stability, or lack thereof, is central to why families decide to leave assistance and, over time, is how families continue to face the social and economic hardships of living in poverty without the housing safety-net assistance previously provided. Although unassisted families have higher incomes on average than assisted families, families leaving for negative reasons fall well below the federal poverty level. This difference across housing assistance leavers is consistent with research on welfare leavers that finds a growing inequality across TANF recipients, with "some families ... moving up and out of poverty, but some families ... moving down into extreme poverty" (Acs and Loprest, 2001: 83).

Unassisted Households See More Income Growth

Although the two groups had similar incomes at baseline, the unassisted group experienced a significantly larger increase in household income during the demonstration period than the assisted group (an increase of \$13,216 from baseline to interim for the unassisted compared with \$1,441 for assisted households). Both positive (\$23,627) and negative (\$4,498) leavers experienced greater increases in income than still-assisted families. Still, the difference is mainly driven by the positive leavers; as exhibit 8 shows, the median incomes of still-assisted households and

Exhibit 8

Income and Benefit Receipt of All MTO, Assisted, and Unassisted Households

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Median income at study end	\$15,521	\$13,153	\$23,915***	\$37,865***	\$13,950
Median income change over study period	\$3,466	\$1,441	\$13,216***	\$23,627***	\$4,498
Receives food stamps (%)	48	57	33***	17***	51**
Has Medicaid coverage (%)	37	46	22***	12***	33***
Receives Social Security benefits (%)	30	36	18***	11***	26***
Receives TANF benefits (%)	16	19	12***	6***	19
Adult has health insurance (%)	84	87	79***	84*	73***

MTO = Moving to Opportunity. TANF = Temporary Assistance for Needy Families.

*p < .10. **p < .01. ***p < .001.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

²⁵ This finding is consistent with the HOPE VI Panel Study research (McInnis, Buron, and Popkin, 2007) and with the fact that many households leave assistance because their income rises to a level where they receive little or no benefit.

negative leavers are very similar. In addition, like the trends in income overall, this difference is almost certainly attributable to the higher proportion of two-parent households among the unassisted.

Unassisted Households Receive Less Other Public Assistance

Given the higher incomes of the unassisted group, it is not surprising that, overall, the group was less likely to report receiving benefits such as TANF, Social Security, Medicaid, and food stamps throughout the demonstration period and especially by the time of the MTO final evaluation survey. Although positive leavers may require less financial help, the findings for negative leavers are worrisome: they are actually less likely to report receiving food stamps or Medicaid than still-assisted households. Without the buffer of housing assistance, this finding suggests that these households are at risk of significant hardship and instability. Indeed, negative leavers are more likely than both positive leavers and the still-assisted to report food insecurity, which is the prevalence of food hardship defined by the Community Population Survey-Food Security Scale (exhibit 9). Further, more than one-third of both the still-assisted and negative leavers report difficulty in making utility payments.

Exhibit 9

Hardship and Debts of All MTO, Assisted, and Unassisted Households (percent)

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Household is food insufficient	30	32	28*	20***	37*
Any credit card or medical bills debt	45	41	52***	64***	40
More than \$5,000 of credit card debt	8	7	10***	17***	3**
More than \$5,000 of medical bills debt	6	5	9***	10***	8***

MTO = Moving to Opportunity.

* $p < .10$. ** $p < .01$. *** $p < .001$.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

Positive Leavers Still Report Hardship and Have High Debts

Still, one in five positive leavers reports food insecurity. Further, nearly two-thirds report having medical or credit card debt: 17 percent report having more than \$5,000 in credit card debt, and 10 percent report the same level of medical debt (see exhibit 9). Negative leavers and those still on assistance also report having some debt, but relatively few report carrying credit card or medical balances greater than \$5,000.

Positive Leavers Have Better Housing and Neighborhood Outcomes

Heads of household who left for positive reasons report higher levels of satisfaction with their housing and neighborhood (exhibit 10). Positive leavers also report feeling safer and having fewer problems with crime and disorder. The differences could be particularly striking for families leaving public housing. For example, after graphically describing the environment she and her

sons experienced in public housing, one respondent said she “cried tears of joy” when she moved to a better neighborhood (BOS124). By contrast, negative leavers reported only marginally better neighborhood conditions than those still on assistance.

Looking at national census data, unassisted households, especially positive leavers, lived in neighborhoods with slightly higher but still statistically different socioeconomic indicators (exhibit 11). For instance, the median income in census tracts where the unassisted lived at the time of the final survey was \$37,436 compared with \$29,346 for tracts where assisted households lived; in addition, 23 percent of households were below the federal poverty level in tracts where unassisted

Exhibit 10

Housing and Neighborhood Satisfaction of All MTO, Assisted, and Unassisted Households (percent, except where noted)

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Rated housing as excellent or good	60	58	63**	70	56
Neighborhood satisfaction rating (1–5) ^a	2.39	2.53	2.15***	1.92***	2.4*
Moved to a better neighborhood	23	22	26**	27**	24
Neighborhood feels safe at night	63	58	72***	79***	64
Neighborhood has drug problems	26	30	20***	13***	27
Neighborhood has alcohol problems	48	54	38***	30***	47**
Neighborhood has loitering problems	53	59	42***	34***	51***
Neighborhood has trash, graffiti, and abandoned buildings	66	71	58***	52***	65**
No transportation access problems	94	93	96***	98***	94

MTO = Moving to Opportunity.

*p < .10. **p < .01. ***p < .001.

^a Collected on a 5-point scale, with 1 representing the highest level of satisfaction.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

Exhibit 11

Neighborhood Quality for All MTO, Assisted, and Unassisted Households

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Median neighborhood income	\$32,372	\$29,346	\$37,436***	\$41,996***	\$33,449***
Neighborhood poverty rate (%)	29	32	23***	20***	26***
Neighborhood single-parent rate (%)	46	50	40***	37***	43***
Share of employed residents (%)	86	85	87***	88***	86**
Adult has no friends in neighborhood (%)	58	57	60*	62*	59

MTO = Moving to Opportunity.

*p < .10. **p < .01. ***p < .001.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

households lived at final survey compared with 32 percent for tracts where assisted households lived. This comparison is somewhat misleading, however: a substantial proportion of assisted households still live in public housing communities, which often have extreme levels of concentrated poverty. As one interview respondent noted, “I guess I should be grateful in a sense because if it [public housing] wasn’t horrendous, I’d probably still be there, afraid to leave” (BOS106). The figures in exhibits 10 and 11 make clear that even the former residents who were best off—the positive leavers—mostly still lived in neighborhoods with high rates of poverty, crime, and disorder.

Positive Leavers Have Better Physical and Mental Health

Exhibit 12 shows health outcomes for all MTO participants at the final evaluation survey. Positive leavers report the best health status overall and have substantially lower levels of hypertension and depression. By contrast, negative leavers report the worst health status and are about as likely as those still on assistance to report depression, hypertension, or disability. Given that the negative leavers are also the least likely to have Medicaid coverage, these findings are particularly worrisome and highlight this group’s high vulnerability.

Exhibit 12

Health of All MTO, Assisted, and Unassisted Households (percent)

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Adult rates health as good or better	57	52	64***	74***	53
Takes medicine for blood pressure	39	41	35***	32***	38*
Has trouble lifting or climbing stairs	48	54	38***	30***	46***
Problems with depression	18	18	16	14**	19

MTO = Moving to Opportunity.

*p < .10. **p < .01. ***p < .001.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

Negative Leavers Experience Worrisome Levels of Housing Hardship and Instability

Assisted and unassisted households generally did not differ statistically in levels of housing cost burden and severe housing cost burden, in part because assistance programs often require participants to pay for utilities and a varying portion of rent, and because assisted households have a lower median income (Comey, Popkin, and Franks, 2012). Housing cost burden is defined as paying more than 30 percent of a family’s income on housing-related expenses; severe housing cost burden is defined as paying more than 50 percent of a family’s income for housing-related expenses. More than one-half of negative leavers report severe housing cost burdens (exhibit 6). Even more worrisome, these households face high levels of housing instability and hardship.

Approximately one-third of the unassisted household heads reported a time when they were without their own place to stay compared with only 17 percent of assisted households; the figure for the negative leavers was 46 percent. One in five positive leavers and more than one in three negative leavers reported having to double up with friends and family. Of the unassisted, 7 percent

had been literally homeless; the figure for negative leavers was a shocking 12 percent. Negative leavers were also the most likely to report overcrowded—and severely overcrowded—housing.

For example, one interview respondent said that after she lost her housing assistance, she and her four children had to move into one bedroom in a family member’s apartment:

I couldn’t find a place, so I didn’t have nowhere else to go, so I moved in with them [family members] because they had a spare bedroom.... everybody moved in.... by that time, I only had four [children] because the older one had already [moved out]. (LA147)

Unassisted Households Struggle With High Utility and Housing Costs

Both assisted and unassisted households struggle with utility payments (exhibit 13). Other research has documented that utilities are often a problem for residents who leave public housing for vouchers (see Popkin et al., 2013). A respondent from LA told us—

And the utilities were more over here than they were there [in public housing]... we had a water bill that we weren’t used to having, and trash. So those was things we didn’t prepare for, and repairs. (LA127)

Still, even though all respondents report problems with utility payments, unassisted households face higher utility costs and nearly double total housing costs compared with assisted families. These higher costs put them at risk for food insecurity and housing instability. This LA respondent spoke of having to cut her grocery expenses in half to pay her other bills:

We cut back on the groceries now, because... everything, like I said, is more expensive. So we cut back on that. Instead of spending like \$600 [on food] where we were before, we only spend \$300. (LA127)

Exhibit 13

Hardship and Housing Costs for All MTO, Assisted, and Unassisted Households

Characteristic	All MTO Households	Assisted Households	Unassisted Households		
			All	Positive Leavers	Negative Leavers
Ever late on utilities payment (%)	36	39	31***	22***	41
Ever threatened to shut off utilities (%)	27	28	24*	18***	32*
Ever had utilities shut off (%)	6	6	6	3***	10***
Household electricity cost	\$122	\$109	\$144***	\$157***	\$129**
Household gas cost	\$77	\$70	\$90***	\$99***	\$81*
Household rent/mortgage cost	\$493	\$335	\$785***	\$997***	\$555***
Total monthly housing costs	\$691	\$514	\$1,017***	\$1,248***	\$765***
Housing payments ever 15 days late (%)	22	21	25**	27***	22

MTO = Moving to Opportunity.

*p < .10. **p < .01. ***p < .001.

Notes: To test statistical significance in difference between the assisted households and each group of unassisted households (all, positive leavers, and negative leavers), chi-squared tests were performed on categorical variables and t-tests were performed on continuous variables. In each test, the assisted households are the reference group.

Likewise, this Boston homeowner reported falling behind on her mortgage and “shorting” her food budget to make payments:

Yeah. Yeah. Yeah, I had, at one point it was scary... I never really got far behind, but I had, and that generate a paper but I've never really fallen behind because I would pay it and not have the food. The food is, is always shorted of food. (BOS124)

Others discussed purchasing only necessities and then only enough to meet immediate needs, such as buying one roll of toilet paper at a time.

Even when we take a shower, we cannot buy shampoo... we use soap. (LA209)

These intense financial pressures take a toll on families' well-being. Interview respondents discussed being stressed and worried about paying the rent, the mortgage, and other bills. Some also commented on how financial pressures affected their relationship with children and spouses.

[Financial pressure] wasn't the reason why I, we got a divorce. There was other things going on, but on top of the house putting more pressure on us, it was a lot of pressure. So it, I would have rather loved to continue to rent, you know. (BOS2)

How Do Families Describe Their Lives After Leaving Housing Assistance?

Analysis of the MTO final evaluation survey shows that in many areas households that leave assistance for positive reasons are better off than either negative leavers or those still receiving housing assistance. To put “better off” in perspective, we spoke with unassisted families about their lives since leaving assistance. Our respondents described their battles with unpredictable income, unsteady employment, and unstable housing, as well as the resulting financial pressures. With little savings and a weak safety net, they related how a health problem, divorce, or job loss quickly negated their previous financial gains. These stories are particularly troubling because, as noted previously, our sample of interview respondents may not represent the most challenged families. Our respondents are much more likely to include families who left assistance for positive reasons and have incomes higher than the average MTO positive leaver.

Unpredictable Income

Foreclosure, economic uncertainty, and employment instability fueled by the Great Recession devastated families across the income scale. Low-income families were particularly hard hit, however (Kingsley, Smith, and Price 2009),²⁶ and our MTO respondents were no exception. These respondents from LA described precarious situations that developed when their husbands' employment situations became unstable:

It was scary because, you know, you're not always sure from month to month with the financial. I mean, he [husband] ended up losing one job, went to another job, you know. So that's part of life. It's just like any other depending checks, the welfare, depending on that. (LA159)

²⁶ See also Eckholm (2010).

Actually, it [his income] went down, because he went from being a supervisor to working for himself. So from steady pay to whatever he really makes on his service calls and things like that. So it went down.... It's up and down. (LA127)

Another respondent talked about losing her good-paying job when her company began to lose money because of the recession:

So when all the work got slow, and, you know, they lost a little money, had to wait, that's how I ended up at [name of company], which I make [dollar amount] an hour there, so that's a big cut. (LA156)

Health Problems That Derail Previous Gains

Health problems were another major factor that destabilized families, causing them to lose jobs or income. Even families who left assistance for positive reasons and had been moving toward self-sufficiency could easily be derailed by a health crisis. Some respondents described losing steady jobs after they had surgery or major illness:

So I had to stop working to have the surgery. But when I went back there, they had no openings, so I never really went back. (LA136)

Things changed for me too.... I'm not working now, but in 2009 I almost died. I ended up losing my job because I couldn't go back to work. So I was unemployed for a little bit. And then I got a temporary position that I just finished off, so now I'm looking again. (BOS97)

Other family members' (spouses', children's) health problems also created challenges, reducing income and increasing household costs:

My daughter, she got diagnosed... with [serious medical condition] and she became very ill.... I didn't have enough for her copayments, for the health piece, because it can run from \$500 to \$1,500 to \$3,000. I didn't know what I was going to do. (BOS106)

This mother ultimately turned to credit cards to finance her daughter's medical care, house repairs, and household bills. This decision contributed to high balances and tremendous stress as she worried about how to pay her bills.

Unstable Housing

As noted previously, unassisted families (both positive and negative leavers) are more likely than their assisted peers to deal with housing instability and overcrowding. Although some interview respondents had been at their current address for many years, it was common for them to have had multiple moves after leaving assistance. In some cases, major life changes (divorce, job loss, or illness) prompt housing instability. One woman described what happened a few years after her family had left housing assistance that started them moving from place to place.

Back then I was making a little money, you know, and I was working pretty steady, you know what I'm saying, to pay my rent. What took a big toll on me was when my husband left [went to jail] because that was a lot of help, you know, two incomes are better than one.... as a matter of fact, he went to jail 2004 November and we moved out in 2005. (LA156)

It is interesting to note that some respondents who were relatively housing stable attributed the affordability of their current situations to the assistance of family and friends rather than their ability to function on the private market.

My rent was extremely high [area of Boston]. I just couldn't afford it, it was extremely high. And I tried, again to get some type of assistance when I was living there because I love that area, and I couldn't. I'm living here now. My girlfriend owns this place here.... she said, "I'll rent it to you and give it to you for less... of what you're paying now." And that is everything included. So I moved here. (BOS2)

How Do Families Describe Their Homeownership Experiences, Particularly in Light of the Great Recession?

Homeownership was a dream for some of these MTO families, who hoped that it would help them gain a measure of control over their housing situations and insulate them from capricious landlords and unexpected rent increases. One respondent spoke movingly of her concerns, "constantly worrying" about being unable to afford her apartment and saying she "would stay with relatives or a shelter." She followed up these comments on financial instability and concerns about being able to afford an apartment by explaining that she wanted to buy a house.

You know, I mean, I'm tired of just giving people my money, working hard and giving up my money. Where I feel like I can take that money, and put it toward something that I know someday is going to be mine. (BOS26)

In reality, however, it is often difficult for low-income homeowners to sustain homeownership (Van Zandt and Rohe, 2011). Although some respondents thought their move to homeownership made positive contributions to their lives, others described homeownership as a millstone rather than a steppingstone. Our interviews with MTO families suggest that many were struggling during the recession. Particularly troubling is that some of the families who seemed most financially stable when they left the program—those that left assistance for positive reasons and became homeowners—were now under severe financial pressure.²⁷ This finding suggests that federal policy encouraging voucher holders to move directly to homeownership may not always serve families well in the long run. The Section 8 Homeownership program allows participants to use their vouchers toward a mortgage, and the Family Self-Sufficiency program intends to help participants build escrow that they can use for a downpayment. Our interviews indicate, however, that this strategy may have backfired for some MTO families, especially those who got caught up in the housing bubble that preceded the recession. Some had taken out unmanageable interest-only loans and could afford housing only in poor, minority areas—housing that rapidly lost value after the crash and left them "under water." One respondent said, "Now I owe so much money on my credit cards from trying to keep up with this house because I bought a piece of sh—" (BOS106).

When asked when they bought their home, one respondent replies, "I think it was just before the fall." She went on to explain that she "wasn't even ready to buy a house" but it was her husband's

²⁷ Some recipients of federal housing assistance participate in programs that support and encourage homeownership through escrow accounts, mortgage support, counseling, or other inducements. It is unclear how many interview respondents, if any, participated in such programs.

“dream.” She said, “We really didn’t have the, you know, funds to do it. You know, we didn’t really save to do it. So I think that made a burden, you know” and explained that “we didn’t put our, no substantially amount down to get the house. So that’s why my mortgage was so high” (BOS2).

The lure of homeownership is strong. One family struggling to make mortgage payments described how it felt when they left Section 8 and purchased a home.

I felt important, because... when you [are able] to do something for yourself and provide for your family the good things and feel help, you know, their lives are important, it was very, very happy at that time. (LA209)

This family went on to struggle with its payments and was worried about losing its home. Other respondents had lost a home purchased after leaving housing assistance.

We bought a house. That’s why we moved, we bought a house. But then, 18 months later we got a divorce [lost house in bankruptcy]. (BOS2)

Discussion and Policy Implications

This article explores in depth the experiences of federal housing assistance leavers, both the factors that cause families to leave assistance and how their experiences compare with their counterparts still in public housing or using a voucher. Our analysis takes advantage of the MTO research platform, using the rich data in the MTO final evaluation survey and new qualitative interviews with families in Boston and Los Angeles. Building on the methodology developed for the experimental analysis of housing outcomes in the MTO final evaluation survey reported in Comey, Popkin, and Franks (2012), we determined that 35 percent of MTO participants (1,149 households) were no longer receiving federal housing assistance at the time of the final survey. Our analysis of the survey data and administrative data showed that, of those households, 52 percent left for positive reasons (for example, increased earnings or homeownership) and the remaining 48 percent left for negative reasons (for example, lease violations, eviction, or inability to find a unit before their voucher expired).

Because a mix of factors drives families to leave assistance, it is difficult to draw conclusions about how leavers compare with those still on assistance. If we look at the unassisted as a group, they appear to be doing better than those still on assistance in many ways: higher income, more likely to be married, and living in lower poverty, safer communities. When we divide the unassisted into positive and negative leavers, however, we see a much more complex picture, one that highlights the ways that negative leavers are struggling and the challenges that still put positive leavers at risk of instability. Those who left for negative reasons look much like those still on assistance: they are single-parent households that live in poor-quality housing in high-poverty, high-crime neighborhoods—although not in neighborhoods with the poverty and violence levels that characterize public housing. Most worrisome, their household incomes are barely higher than those still on assistance, which means that, in reality, they are *worse off* because they lack the economic buffer that housing assistance provides. The consequences are apparent in the high levels of instability and hardship negative leavers report: slightly less than 50 percent of households reported experiencing spells of homelessness, with 12 percent reporting being literally homeless at some point.

By contrast, positive leavers have average household incomes above the poverty level, are more likely to be two-parent households, and are in better health than both negative leavers and those still on assistance. They live in safer, lower poverty neighborhoods and are generally satisfied with their housing. Although positive leavers are better off on average, they are still at significant risk for instability. Positive leavers are the most likely to report high credit card debt, and one in five report difficulty affording food or paying their utility bills. Further, our qualitative interviews suggest that this group may have been particularly vulnerable to the effects of the Great Recession: some had become homeowners and were struggling to make payments on large interest-only loans. The housing they had been able to afford was often in the least desirable neighborhoods and likely to rapidly lose value, leaving them under water. Finally, they faced the possibility of losing the employment that had helped them leave assistance in the first place and being unable to make mortgage or rent payments. For some of these households, the dream of building enough assets to move out of poverty permanently was becoming increasingly elusive.

These findings suggest the need for new, targeted approaches to support both households at risk of losing their assistance and those moving toward leaving for positive reasons. According to our analysis, households that leave assistance for negative reasons are at risk of falling into the homeless system. Given the high costs and negative outcomes (especially for children) associated with homelessness, Congress should require housing authorities to target households that appear to be at risk of lease violations or eviction with intensive supports. We believe it is possible to develop a targeting strategy based on the Urban Institute's work on vulnerable public housing families (Popkin and McDaniel, 2013; Theodos et al., 2012). That work shows that the highest risk households are those with no steady income earner and the household is struggling with rent arrears; housing authorities should be able to readily identify some of those households in public housing, although not voucher recipients, through their administrative and property management data systems. Although intensive case management can be costly (Popkin et al., 2010), it is almost certainly less expensive than the multisystem costs associated with being homeless or unstably housed.

Households making the transition off assistance also require assistance, especially given the difficulties of getting back on federal housing assistance. Again, housing authorities should be able to use their annual recertification data to identify some of the households with income increases or new members. Congress could require (or housing authorities could voluntarily target) these households for such services as financial counseling, budgeting assistance, and links to community services. FSS programs sometimes offer these kinds of supports, but the services offered vary considerably across housing authorities.

Our qualitative interviews with MTO families also suggest a need to carefully evaluate the true potential of HUD's homeownership promotion strategies to help assisted households build assets and achieve economic stability. The families we interviewed faced all the worst problems of the housing bubble: high-interest or interest-only loans and housing that lost rather than gained value, leaving them under water. Even those who had managed to hold onto their housing faced serious challenges; they were often able to afford only older units in relatively poor neighborhoods and were challenged by the substantial costs to keep up their units. Before continuing to move forward with homeownership promotion as a strategy for families on housing assistance—some of the poorest families in the United States—we recommend HUD commission a thorough long-term evaluation of its Section 8 homeownership. An evaluation of FSS escrow programs is currently under way.

Finally, we are in an era of shrinking safety nets that is likely to leave these families ever more vulnerable. Congress has gradually squeezed funds for housing assistance, reducing the already-low odds that families who leave and then fall into homelessness will be able to get back on assistance. Signs are emerging of a renewed policy interest in poverty and inequality, however. As part of any new debate, we need a real policy conversation about both the costs of *not* providing support to families who leave assistance and also about not serving the far larger number of families who never manage to receive assistance in the first place.

Appendix

Our classification of leavers into the positive and negative groups was based on a range of indicators. Household income and homeownership status at final survey are only proxy measures of whether a household left assistance for positive or negative reasons, and we rely on these measures because slightly less than one-half of unassisted households could be classified via their survey response to why they left assistance. To assess whether the use of proxy measures impacted our findings of differences between the positive and negative leavers, we employed an alternative classification process using only households' direct survey response when available, classifying those with an uncertain or missing response as a third "unknown" group. A comparison of the results of the two classification methods is shown in exhibit A-1 and exhibit A-2.

In this secondary method, while slightly more than one-half of leavers fell into the unknown group, the ratio of positive to negative leavers was nearly identical to the primary method, as shown in exhibit A-1. Several differences, shown in exhibit A-2, were evident in the comparison of socioeconomic characteristics between positive and negative leavers, although, as we expected, negative leavers remained more distressed than positive leavers by nearly every measure. In the secondary methodology, the differences in median income and housing-related expenses between positive and negative leavers were much smaller. Positive leavers in the secondary methodology had lower levels of indebtedness than in the primary methodology. Both positive and negative leavers had higher rates of housing instability in the secondary methodology, although the unknown category of leavers had much lower instability.

As previously explained, although the reliance on noncontemporaneous variables in the primary methodology is imperfect, it alleviates concerns of a potentially large selection bias into the "unknown" category due to survey nonresponse or unclear response.

Exhibit A-1

Comparing Methods of Designating Positive and Negative Leavers

	Primary Methodology: Survey Responses Plus Additional Indicators	Secondary Methodology: Survey Responses Only
Remain assisted	2,124	2,124
Total leavers	1,149	1,149
Positive leavers (% of leavers)	603 (52.5%)	250 (21.8%)
Negative leavers (% of leavers)	546 (47.5%)	223 (19.4%)
Unknown reason leavers (% of leavers)	0 (0%)	676 (58.8%)
Ratio of positive to negative leavers	1.10	1.12

Exhibit A-2

Comparing Methods of Designating Positive and Negative Leavers (1 of 2)

	All	Remain Assisted	Left Assistance	Primary Methodology: Survey Responses Plus Additional Indicators			Secondary Methodology: Survey Responses Only		
				Positive Leavers	Negative Leavers	Unknown Leavers	Positive Leavers	Negative Leavers	Unknown Leavers
Adult age	45	45	44	44	44	43	43	44	
African-American, non-Hispanic (%)	63	62	64	59	71	66	73	61	
Hispanic (%)	31	32	30	34	25	28	24	32	
Female head of household (%)	98	99	97	97	97	97	97	97	
Ever married (%)	32	27	42	52	31	45	33	44	
Married at end of study (%)	20	13	32	43	21	35	22	35	
Household size	3.71	3.67	3.77	3.74	3.82	3.66	4.02	3.74	
Ever homeless (%)	23	17	34	24	46	31	54	29	
Ever doubled up (%)	20	14	31	23	40	29	48	27	
Ever literally homeless (%)	5	4	7	3	12	3	13	7	
High housing cost burden (%)	68	67	70	66	74	67	74	70	
Severely high housing cost burden (%)	42	41	43	36	52	36	51	44	
Housing payments ever 15 days late (%)	22	21	25	27	22	26	26	24	
Ever late on utilities payment (%)	36	39	31	22	41	48	42	22	
Ever had utilities shut off (%)	6	6	6	3	10	8	11	4	
Formally threatened to shut off utilities (%)	27	28	24	18	32	38	34	16	
Household rent/mortgage costs (\$)	493	335	785	997	555	802	655	822	
Household electricity cost (\$)	122	109	144	157	129	145	145	143	
Household gas cost (\$)	77	70	90	99	81	104	83	88	
Total monthly housing cost (\$)	691	514	1,017	1,248	765	1,053	884	1,047	
Any credit card or medical bills debt (%)	45	41	52	64	40	56	45	54	
More than \$5,000 of credit card debt (%)	8	7	10	17	3	8	3	13	
More than \$5,000 of medical bills debt (%)	6	5	9	10	8	6	10	9	
Overcrowded housing (%)	21	20	23	20	27	27	34	19	
Severely overcrowded housing (%)	8	7	11	9	14	12	20	9	
Rated housing as excellent or good (%)	60	58	63	70	56	61	51	68	
Moved to attain improved housing (%)	31	32	29	34	23	24	21	33	

Exhibit A-2

Comparing Methods of Designating Positive and Negative Leavers (2 of 2)

	All	Remain Assisted	Left Assistance	Primary Methodology: Survey Responses Plus Additional Indicators		Secondary Methodology: Survey Responses Only		
				Positive Leavers	Negative Leavers	Positive Leavers	Negative Leavers	
				Unknown Leavers				
Moved because of landlord problems (%)	19	19	17	13	22	21	24	14
Moved to a better neighborhood (%)	23	22	26	27	24	25	30	25
Neighborhood employment rate (%)	86	85	87	88	86	88	87	87
Neighborhood poverty rate (%)	29	32	23	20	26	21	27	22
Median neighborhood income (\$)	32,372	29,346	37,436	41,996	33,449	40,647	33,601	38,703
Neighborhood single-parent household rate (%)	46	50	40	37	43	37	42	40
Neighborhood is safe at night (%)	63	58	72	79	64	74	62	74
No transportation access problems (%)	94	93	96	98	94	98	93	97
Neighborhood satisfaction rating (1-5)	2.39	2.53	2.15	1.92	2.4	2.05	2.42	2.1
Neighborhood drug problems (%)	26	30	20	13	27	14	30	18
Neighborhood alcohol problems (%)	48	54	38	30	47	36	52	34
Neighborhood loitering problems (%)	53	59	42	34	51	36	52	40
Neighborhood has trash, graffiti, or abandoned buildings (%)	66	71	58	52	65	55	69	56
Problems with depression (%)	18	18	16	14	19	15	17	17
Adult has good or better health (%)	57	52	64	74	53	69	53	66
Takes medicine for blood pressure (%)	39	41	35	32	38	32	39	34
Has trouble lifting or climbing stairs (%)	48	54	38	30	46	33	43	38
Receives food stamps (%)	48	57	33	17	51	19	49	32
Has Medicaid coverage (%)	37	46	22	12	33	14	28	22
Receives Social Security benefits (%)	30	36	18	11	26	9	23	20
Receives TANF benefits (%)	16	19	12	6	19	6	18	12
Household is food insufficient (%)	30	32	28	20	37	28	37	25
Adult has health insurance (%)	84	87	79	84	73	81	71	81
Median income change over study period (\$)	3,466	1,441	13,216	23,627	4,498	20,386	9,778	12,651
Median income at study period end (\$)	15,521	13,153	23,915	37,865	13,950	31,041	18,932	23,591
Adult has no friends in neighborhood (%)	58	57	60	62	59	62	63	59

TANF = Temporary Assistance for Needy Families.

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