

# A Picture of Moving to Work Agencies' Housing Assistance

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## Abstract

*This article describes the 39 public housing authorities with Moving to Work (MTW) designation as of 2016 and the households they serve. Together, the MTW agencies served 12 percent of all households assisted by public housing agencies (PHAs) in that year. MTW agencies tend to be larger than traditional PHAs and in more densely populated urban housing markets. Compared with comparably sized traditional PHAs, MTW agencies provide a similar mix of housing assistance, serve similar populations, and assist households in neighborhoods with similar levels of poverty. MTW agencies provide more project-based housing choice voucher (HCV) assistance compared with traditional PHAs and added new households to their assistance portfolios between 2008 and 2016, whereas the traditional agencies did not. The MTW agencies also received increased funding over the 2008–2016 period, whereas traditional agencies did not.*

## The Moving to Work Demonstration and Moving to Work Agencies

The Moving to Work (MTW) demonstration allows a small group of public housing agencies (PHAs) to design and test innovative strategies for providing housing assistance when those strategies are intended to achieve the demonstration's statutory objectives of cost-effectiveness, self-sufficiency, and housing choice.<sup>1</sup> Congress enacted the demonstration in 1996. As of 2020, 39 PHAs participate in the MTW demonstration.

In this article, the authors describe MTW agencies, the types of housing assistance they provided, and the households the agencies served as of 2016. This article contains the first detailed analysis to be conducted of MTW agencies since the demonstration was launched. It uses

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<sup>1</sup> Omnibus Consolidated Rescissions and Appropriations Act of 1996. Pub. L. No. 104-134, tit. II, § 204, 110 Stat. 1321, 1321-281 (codified as amended at 42 U.S.C. § 1437f note).

HUD administrative data spanning 2008 to 2016—including Public and Indian Housing (PIH) Information Center (PIC) data, Voucher Management System (VMS) data, U.S. Census Bureau data, and HUD-provided counts of housing assistance unique to MTW agencies—to contrast the housing assistance provided by MTW agencies to that of comparably sized traditional PHAs.

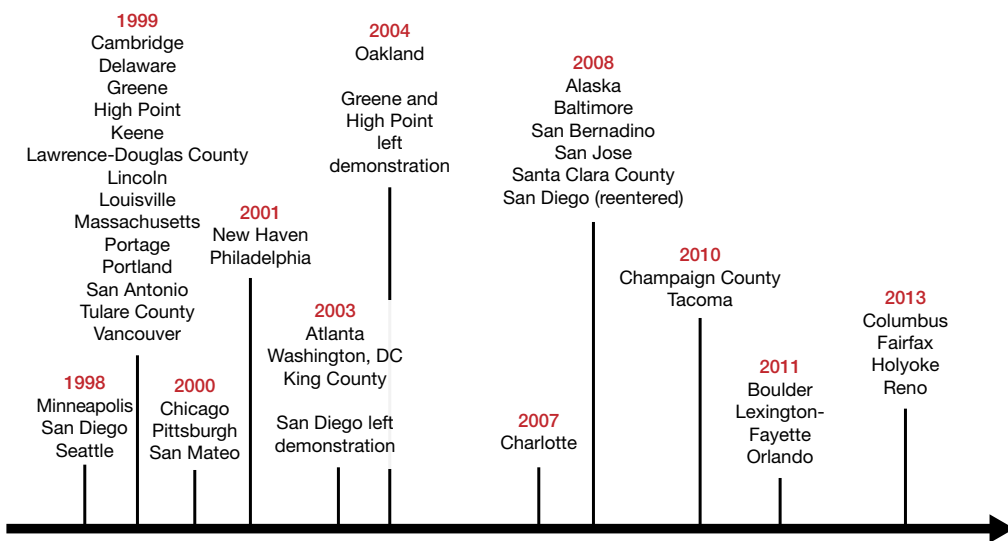
The authors worked closely with HUD throughout the analysis process to understand data quality and coverage and variations in reporting for MTW agencies compared with traditional PHAs. This article is based on the full-length report *A Picture of Moving to Work Agencies' Housing Assistance* (Galvez, Gourevitch, and Docter, forthcoming), which details the data sources used for this study. This article is complemented by an online feature that presents MTW agency-level information for selected measures of housing assistance for each of the 39 agencies and provides access to the data used in this report.<sup>2</sup>

## Moving to Work Agencies

The first three MTW agencies executed contracts with HUD in 1998, and the four newest MTW agencies executed contracts in 2013 (see exhibit 1). One current MTW agency, the San Diego Housing Authority, exited the demonstration in 2003 and reentered in 2008. Two PHAs, the Greene Metropolitan Housing Authority and the High Point Housing Authority, entered and left the demonstration before 2008 and are excluded from this study.

### Exhibit 1

Timeline of Moving to Work Agreements



Note: Year shown is the year Moving to Work (MTW) contracts were executed, which may differ from the year agencies were selected for MTW. Sources: Documents retrieved from HUD's MTW portal, [hud.gov/mtw](http://hud.gov/mtw)

As a group, the 39 MTW agencies differ from traditional PHAs in several ways. First, most PHAs nationally are in metropolitan areas, but MTW agencies tend to be in densely populated cities as opposed to suburban or exurban areas. Of the 39 MTW agencies, 24 are in the

<sup>2</sup> The online feature and data are forthcoming at [www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center](http://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center).

principal city of a Metropolitan Statistical Area (MSA).<sup>3</sup> MTW agencies also tend to be in stronger housing markets compared with traditional PHAs, as measured by lower average vacancy rates and higher housing costs (see exhibit 2).

In addition, MTW agencies tend to be larger than the typical PHA. None of the MTW agencies served fewer than 750 households in 2016 (the smallest MTW agency is Keene Housing, in Keene, New Hampshire, which served approximately 780 households that year). In contrast, approximately 80 percent of all traditional PHAs serve fewer than 750 households. Smaller traditional PHAs may face different constraints and costs than larger agencies. For example, Turnham et al. (2015) found that smaller PHAs (with fewer than 500 vouchers) had substantially higher administrative costs per household than did larger PHAs.

Finally, MTW agencies are more likely than traditional PHAs to operate both public housing and HCV programs (see exhibit 3 for an overview of the housing assistance programs that MTW agencies administer). As of 2016, only 7 percent of MTW agencies provided only one of the two main housing assistance programs, compared with 80 percent of all traditional PHAs.

## Exhibit 2

Characteristics of Jurisdictions and Portfolios for Moving to Work Agencies, All Traditional Public Housing Agencies, and Comparison Traditional Public Housing Agencies, 2016

	MTW Agencies N = 39	Traditional PHAs (All) N = 3,837	Comparison Traditional PHAs (> 750 HHs) N = 779
Total Assisted Households (2016)	435,205	3,626,708	2,451,254
<b>Characteristics of PHA Jurisdictions (2011–2015, ACS 5-Year Estimates)</b>			
Average Population Density	4,914	1,852	3,548
Average Poverty Rate	16%	17%	17%
Median Rent	\$961	\$612	\$768
Average Percent Rental Housing	39%	30%	35%
Average Vacancy Rate	10%	15%	12%
Average % White, Non-Hispanic/Latino	63%	74%	67%
Average % African-American, Non-Hispanic/Latino	14%	12%	14%
Average % Other Race, Non-Hispanic/Latino	8%	4%	5%
Average % Hispanic/Latino, Any Race	14%	10%	13%
<b>PHA Portfolio Mix (2016)</b>			
Public Housing Only	0%	40%	1%
Housing Choice Vouchers (HCVs) Only	13%	40%	17%
Public Housing and HCVs	87%	20%	82%

ACS = American Community Survey. HH = households. MTW = Moving to Work. PHA = public housing agency.

Notes: Jurisdictions are approximated as the counties containing the largest share of each PHA's assisted households. Population density is the number of people per square mile. "Other" race category includes Asian, Native Hawaiian, and other Pacific Islanders.

Sources: 2011–2015 ACS 5-year data; HUD Public and Indian Housing Information Center data

<sup>3</sup> For more information about MSAs and how they are defined, see <https://www.census.gov/programs-surveys/metro-micro/about.html>.

### Exhibit 3

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#### Assisted Housing Programs Administered by Moving to Work Agencies

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The public housing and the housing choice voucher (HCV) programs are the two largest low-income rental assistance programs administered by public housing agencies (PHAs). In addition, MTW agencies may provide local, non-traditional assistance unique to MTW.

**Public Housing.** Originating in 1937, public housing is the nation's oldest housing subsidy program. Approximately 1.04 million public housing units are owned and managed by PHAs, and tenants pay rent directly to a PHA each month. Households must have income below 80 percent of the area median income (AMI) to qualify, but PHAs are required to target at least 40 percent of new admissions to households that meet either HUD's definition of extremely low-income, defined as below 30 percent of AMI, or the poverty threshold established by the U.S. Department of Health and Human Services. In addition, housing agencies often give preference to households that are homeless, elderly and/or disabled, or working families. Most families pay 30 percent of their income in rent or a minimum rent of up to \$50 per month.

**Housing Choice Vouchers.** The HCV program provides rental assistance to approximately 2.3 million low-income households annually. HUD requires that not less than 75 percent of families admitted to a PHA's HCV program in a year have incomes at or below the extremely low-income limit. The program includes tenant- and project-based voucher assistance. For both types of vouchers, households typically pay 30 percent of their income or a minimum rent of up to \$50 per month.

- **Tenant-Based Vouchers (TBVs):** TBVs enable individuals or households to rent privately owned housing. Once a household receives a voucher from the local PHA, it has a minimum of 60 days to find a unit that meets federal quality standards and whose landlord will accept the voucher. When an HCV holder leases a unit, the HCV holder (that is, the tenant) pays a portion of the gross rent (rent plus any tenant-paid utilities), and the PHA pays the remainder. The program allows households to rent housing in any jurisdiction where a PHA administers an HCV program and a landlord will accept a voucher.
- **Project-Based Vouchers (PBVs):** PBVs are attached to specific units and properties through contracts with property managers or owners who rent units to eligible families. The rent is subsidized by the PHA through the PBV program. As with TBVs, the tenant pays a portion of the rent, and the PHA pays the remainder. In some cases, PHAs own the PBV properties.

**Local, Non-Traditional (LNT) Programs.** LNT assistance is unique to MTW agencies and includes four forms of assistance: rental subsidy programs, including supportive housing; homeownership programs, such as ones in which the PHA acts as a mortgagee; housing development programs, including gap financing and tax credit partnerships; and service provision, wherein the PHA provides access to self-sufficiency or supportive services. All four types of assistance target families with incomes at or below 80 percent of the area median and must meet the MTW program's statutory objectives. LNT assistance is not captured in administrative data systems. HUD's MTW office tracks the total number of households served annually by each MTW agency. For those counts, HUD considers any assistance to be linked to a household regardless of whether the subsidy provided is shallow or deep, property-based or tenant-based, tied to a unit, or an investment in a property.<sup>4</sup>

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With the differences between MTW agencies and traditional PHAs in mind, the authors selected a subset of traditional PHAs as a point of comparison for the MTW agencies. This comparison group includes only traditional PHAs that have more than 750 assisted households in any year between 2008 and 2016. These larger traditional PHAs are in slightly more expensive markets and more densely populated counties and are more likely to provide both public housing and HCV assistance than smaller PHAs. Combined, the MTW and comparison PHAs represent about 21 percent of all PHAs nationally but account for three-fourths of all PHA-assisted households in 2016. Exhibit 2 presents selected housing market and housing assistance portfolio characteristics of MTW agencies, all traditional PHAs, and the subset of traditional PHAs with at least 750 households served

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<sup>4</sup> U.S. Department of Housing and Urban Development, Office of Public and Indian Housing (HUD PIH). 2011. PIH Notice 2011-45: Parameters for Local, Non-Traditional Activities under the Moving to Work Demonstration Program. Washington, DC: HUD.

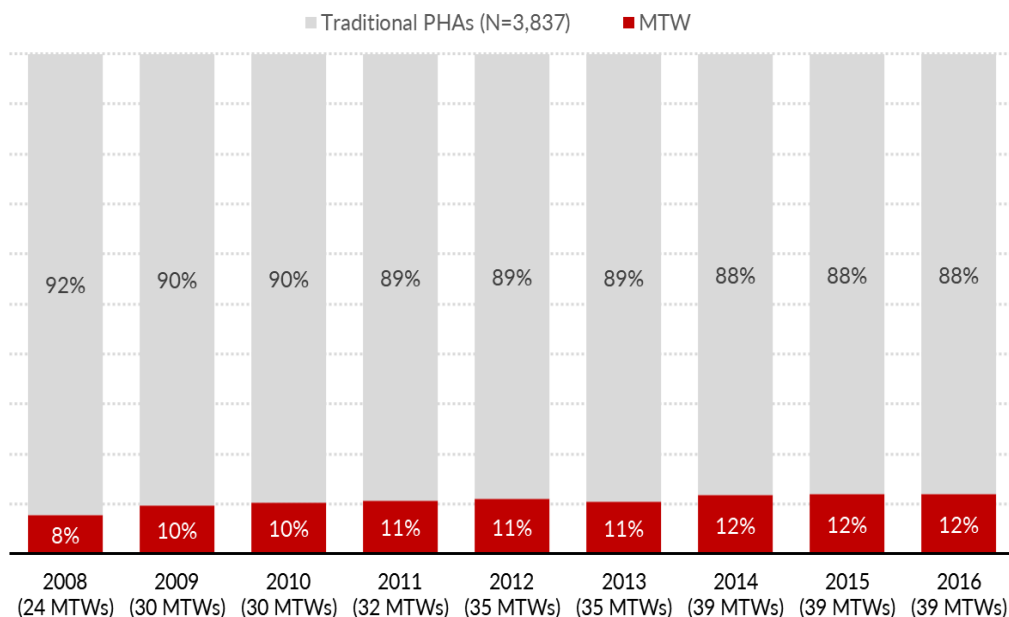
annually that are included in the comparison group. The households counted are housing choice voucher (including special purpose voucher), public housing, and LNT families.<sup>5</sup>

### Moving to Work Housing Assistance

In 2016, the 39 MTW agencies accounted for approximately 12 percent of all households assisted by PHAs, reflecting an increase from 8 percent in 2008 (exhibit 4). The increase in the MTW share of all PHA-assisted households reflects a combination of trends over time: increases in the number of agencies with an MTW designation, a slight loss in the number of households served by the traditional PHAs, and a moderate increase in the number of households served by MTW agencies after they joined the demonstration.

#### Exhibit 4

Share of Assisted Households Served by Moving to Work and Traditional Public Housing Agencies, 2008–2016



MTW = Moving to Work. PHA = public housing agency.

Notes: Includes all households assisted through public housing; housing choice vouchers (including special purpose vouchers); local, non-traditional assistance; and other unspecified program types. PHAs are included as MTW beginning in the first calendar year after contracts are executed.

Sources: Urban Institute analysis of HUD Public and Indian Housing Information Center data; local, non-traditional program data

<sup>5</sup> See the appendix in Galvez, Gourevitch, and Docter (forthcoming) for details on data underlying this report. There is no unit- or household-level information available for LNT households, so they cannot be included in analyses requiring that information.

## Understanding the Increase in the Number of Households Assisted by Moving to Work Agencies

In 2016, the 39 MTW agencies served 435,205 households—an increase of 60 percent, or 163,225 unique households, during the 8-year study period (exhibit 5). Fifteen PHAs joined the MTW demonstration during the study period (six in 2008, two in 2010, three in 2011, and four in 2013; see exhibit 1).

The addition of the 15 new MTW agencies—and the households they served at the point of MTW designation—accounts for roughly three-fourths of the increase in households served during the study period (111,263 households, or 74 percent of total growth). The remaining growth reflects new households added to MTW agencies' assisted housing portfolios between 2008 and 2016. For example, the Atlanta Housing Authority reported an almost 5,000-household increase in assisted households between 2008 and 2016. Other MTW agencies, such as the Housing Authority of Champaign County (Illinois), had more modest increases. Several agencies, however, such as the Housing Authority of Columbus (Georgia), recorded declines in households served after the point of MTW designation. Exhibit 5 shows changes in households served between 2008 and 2016 by MTW agencies, grouped on the basis of when they executed agreements with HUD. The online feature that accompanies this report provides MTW agency-level numbers of households served between 2008 and 2016.<sup>6</sup>

### Exhibit 5

Change in Total Households Assisted by Moving to Work Agencies, 2008–2016

Year MTW Contract Executed	MTW Agency (N)	Total Assisted Households the Year MTW Contracts were Executed	Total Assisted Households in 2016	Difference in Households Assisted Between Time Periods	Percentage Change
1998 to 2007	24	271,982*	323,941	51,959	19
2008	6	67,488	77,804	10,316	15
2010	2	6,615	7,302	687	10
2011	3	10,698	11,299	601	6
2013	4	15,404	14,858	-546	-4
Totals	39				

MTW = Moving to Work. PHA = public housing agency.

\* For agencies that executed MTW contracts between 1997 and 2007, the "total assisted households the year MTW contracts were executed" column is the number of households assisted in 2008.

Notes: Includes all households assisted through public housing and housing choice vouchers (including special purpose vouchers) and households missing program information. PHAs are included as MTW beginning in the first calendar year after contracts are executed.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

<sup>6</sup> The online feature and data are forthcoming at [www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center](http://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center).

## Relationship Between Funding and Moving to Work Status

As a group, MTW agencies received nearly \$2.3 billion in HUD funding in 2003 and \$4.4 billion in 2017—accounting for 9 and 17 percent, respectively, of all HUD funding to PHAs in those years (exhibit 6).<sup>7</sup> The total funding provided to MTW agencies increased slightly over time and as a share of all PHA funding. In contrast, funding to traditional PHAs decreased from roughly \$23.1 billion in 2003 to \$21.5 billion in 2017.<sup>8</sup>

### Exhibit 6

HUD Funding to Moving to Work and Traditional Public Housing Agencies, 2003–2017

	HUD Funding to MTW Agencies	HUD Funding to All Traditional Agencies	Share of HUD Funding Allocated to MTW Agencies (%)	Number of MTW Agencies
2003	\$2,335,942,273	\$23,125,233,221	9	22
2004	\$2,880,298,542	\$22,968,914,383	11	23
2005	\$3,099,464,306	\$22,282,477,664	12	24
2006	\$3,038,859,385	\$22,349,575,436	12	24
2007	\$3,175,640,215	\$22,149,305,232	13	24
2008	\$3,268,879,633	\$22,084,185,475	13	25
2009	\$3,992,215,337	\$21,925,248,088	15	29
2010	\$4,297,130,473	\$22,919,209,104	16	30
2011	\$4,315,533,967	\$22,164,180,149	16	32
2012	\$4,208,962,565	\$21,057,537,403	17	35
2013	\$4,104,554,510	\$20,892,163,136	16	35
2014	\$4,242,998,614	\$20,739,100,304	17	39
2015	\$4,363,418,112	\$21,115,350,833	17	39
2016	\$4,415,498,374	\$21,592,907,299	17	39
2017	\$4,390,927,949	\$21,473,228,619	17	39

MTW = Moving to Work.

Notes: Agency-level data are adjusted to account for missing data and inflation. HUD funding is defined as all HUD public housing agency (PHA) operating and capital grants for public housing operating fund, public housing capital fund, and housing choice vouchers. The HUD funding metric excludes funding through the special purpose voucher program. Traditional PHAs (N = 3,673) exclude PHAs that joined the MTW demonstration at any time. PHAs are included as MTW agencies in the year their contract is executed.

Source: Urban Institute analysis of HUD Financial Data System data

<sup>7</sup> Stacy et al. (2020) directly examine the causal relationship between MTW status and the number of assisted households served. The authors of this report use the HUD Financial Data Schedule (FDS) dataset developed for Stacy et al. (2020) to estimate the funding received by all 39 MTW agencies between 2003 and 2017. See Stacy et al. (2020) for a description of how PHA funding levels were identified, but note that their method includes PHAs as MTW agencies in the same year they sign an MTW agreement, as opposed to the following calendar year (the method applied in this report).

<sup>8</sup> Dollar amounts are stated in 2015 dollars.

## Assistance Provided by Moving to Work and Comparison Traditional Public Housing Agencies

In 2016, about three-fourths of all housing assistance provided by the Moving to Work (MTW) and comparison traditional public housing agencies (PHAs) was through housing choice vouchers (including tenant- and project-based vouchers), and the approximately one-fifth remaining was through public housing (exhibit 7).

MTW and comparison traditional PHAs provided similar shares of tenant-based vouchers (TBVs). MTW agencies administered more project-based vouchers (PBVs) compared with traditional PHAs.

### Exhibit 7

Share of Households Assisted by Moving to Work and Comparison Traditional Public Housing Agencies by Program, 2016

Program	MTW Agencies N = 39	Comparison Traditional PHAs N = 779
Public Housing (%)	21	27
Tenant-Based Vouchers (%)	66	69
Project-Based Vouchers (%)	12	4

MTW = Moving to Work. PHA = public housing agency.

Notes: The comparison traditional PHA column includes traditional PHAs with >750 assisted households in the year reported. Shares for MTW agencies do not sum to 100 because local, non-traditional housing assistance is excluded.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

Between 2008 and 2016, the share of public housing assistance decreased among MTW agencies (from 30 percent to 21 percent), and the share of PBV housing assistance increased (from 4 percent to 12 percent). By comparison, the share of public housing (dropping from 29 to 27 percent) and PBV assistance (rising from 2 to 4 percent) remained fairly steady for the comparison traditional PHAs (exhibit 8).

A portion of the shift to voucher assistance for both MTW and traditional PHAs may be attributable to participation in the Rental Assistance Demonstration (RAD; see exhibit 9). The RAD program, authorized under the Consolidated and Further Continuing Appropriations Act of 2012, allows PHAs to convert units to either PBVs or project-based rental assistance (PBRA).<sup>9</sup> Between 2013 and 2016, more than 90,000 public housing units converted to PBVs or PBRAs through RAD; MTW agencies converted 11,327 units. Most of the MTW public housing units converted through RAD shifted to PBVs (77 percent). Among comparison traditional PHAs, about one-half of RAD conversions were to PBRAs.<sup>10</sup>

<sup>9</sup> PBVs are part of the HCV program, with voucher funding allocated to specific properties selected through a process managed by individual PHAs. PBRA is a HUD housing program in which HUD contracts with private landlords who provide affordable units to low-income tenants at specific properties. For more information on the PBV program, see [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/project](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project). For more information on PBRA, see <https://www.hud.gov/hudprograms/rs8pbra>.

<sup>10</sup> See Galvez et al. (forthcoming) for a detailed assessment of MTW agencies' use of PBV assistance, including public housing conversions through RAD.



## Exhibit 8

Share of Assistance by Program Type and Moving to Work Status, 2008–2016

	2008	2009	2010	2011	2012	2013	2014	2015	2016
<b>Project-based Vouchers</b>									
MTW Agencies (%)	4	4	5	8	8	9	8	11	12
Comparison PHAs (%)	2	2	2	2	3	3	3	4	4
<b>Public Housing</b>									
MTW Agencies (%)	30	26	26	25	25	25	25	23	21
Comparison PHAs (%)	29	28	28	28	28	29	28	27	27
<b>Tenant-based Vouchers</b>									
MTW Agencies (%)	66	70	69	67	66	66	66	66	66
Comparison PHAs (%)	69	70	70	69	69	68	68	68	69

PHA = public housing agency. MTW = Moving to Work.

Note: Numbers may not add to 100 due to rounding.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

## Exhibit 9

### The Rental Assistance Demonstration

Congress authorized the Rental Assistance Demonstration (RAD) in 2012 to stem the loss of public housing units due to lack of funding for repairs to deteriorated properties. RAD allows public housing agencies (PHAs) to convert public housing properties to project-based Section 8 contracts. That provides a more predictable, long-term funding stream and allows PHAs to use a wide range of financing from both public and private sources to pay for rehabilitation of the properties. PHAs using RAD choose Section 8 contracts that are project-based vouchers (PBV) or project-based rental assistance (PBRA). As of this writing, HUD reports that 113,540 public housing units have been converted through RAD, and many more units are in the process of being approved for RAD.

## Local, Non-Traditional Program Assistance

MTW agencies can design unique housing assistance models known as local, non-traditional (LNT) programs (see exhibit 3). Traditional PHAs are not permitted to provide those types of assistance. LNT programs may include both tenant- and property-based assistance. Examples include rental subsidies administered through third-party providers, homeownership programs, and services to people eligible for but not receiving public housing or HCV assistance (HUD PIH, 2011).

Both the number of PHAs administering LNT assistance and the number of households receiving this form of assistance have increased over time. As of 2016, 23 MTW agencies served almost 10,000 households through LNT program assistance.

The extent to which MTW agencies use LNT program assistance varies. The Atlanta Housing Authority accounts for between 30 and 40 percent of all LNT assistance. Alternatively, MTW agencies in the District of Columbia and Lincoln, Nebraska, do not provide any LNT assistance.

## Characteristics of Moving to Work Households

Moving to Work and the comparison group of traditional public housing agencies serve similar populations, with minimal differences in household characteristics or trends in the types of households served over time. Exhibit 10 presents measures of household composition, head of

household characteristics, income, and rent burdens for households served by MTW agencies and traditional PHAs. In both 2008 and 2016, the two sets of agencies served households of similar size and composition, with similar incomes and similar rent burdens. MTW agencies served larger shares of African-American households and fewer White and Hispanic/Latino households compared with traditional PHAs. Measures are defined and discussed in detail in Galvez, Gourevitch, and Docter (forthcoming).

### Exhibit 10

Household Characteristics for Moving to Work and Comparison Traditional Public Housing Agencies, 2008 and 2016

Household Type	MTW Agencies N = 39		Traditional PHAs (>750 Households) N = 779	
	2008	2016	2008	2016
Households with more than one adult and no children	10%	12%	9%	10%
Households with one adult and no children	41%	46%	40%	45%
Households with children	49%	43%	51%	45%
Households with children ages birth–5 years	46%	39%	48%	41%
Households with children ages 6–17 years	44%	37%	43%	38%
Average number of children in households with children	1.3	1.1	1.3	1.1
Households with a disabled head of household	37%	43%	35%	40%
Households headed by an elderly individual (62 or older)	21%	27%	21%	25%
Single-parent households	45%	36%	46%	40%
Households headed by a female	79%	75%	81%	78%
Households headed by a White, non-Hispanic/Latino	20%	19%	30%	28%
Households headed by an African-American, non-Hispanic/Latino	62%	60%	46%	48%
Households headed by an Asian, non-Hispanic/Latino	3%	5%	3%	2%
Households headed by a non-Hispanic/Latino of another race	1%	1%	1%	1%
Households headed by a Hispanic/Latino individual, any race	13%	15%	21%	21%
Work-able head of household	54%	48%	55%	51%
Total average annual income	\$13,093	\$14,394	\$12,935	\$14,412
Households with extremely low incomes (L30)	–	78%	–	74%
Median rent burden	26%	29%	26%	29%

MTW = Moving to Work. PHA = public housing agency.

Notes: Data for households with extremely low incomes using HUD's income standards are available only for 2016 and exclude households that exited housing assistance in 2016. The measure of extremely low income used here is 30 percent of area median income, labeled "L30". See Brandy (2019) for information on definitions of extremely low income.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

## Household Composition and Characteristics

As shown in exhibit 10, in both 2008 and 2016, the MTW agencies and comparison traditional PHAs served households of similar size and served similar shares of households with children, with a disabled head of household, with a head of household age 62 or older, and with a female head of household. Any differences between MTW agencies and comparison traditional PHAs for those measures in 2008 and 2016 tend to be within 1 to 3 percentage points.

Some changes occurred over time in household characteristics or composition for both sets of PHAs, with similar trends. For example, the shares of households with children declined over time for both MTW agencies and traditional PHAs, by roughly 6 percentage points for each set of agencies. The shares of single-parent households and work-able households also declined over time for both sets of PHAs, with a marginally larger decline in both measures for the MTW agencies. Similarly, the share of households headed by an elderly person increased at a slightly faster rate for MTW agencies between 2008 and 2016 compared with the traditional PHAs but was only 2 percentage points larger for MTW agencies in 2016.

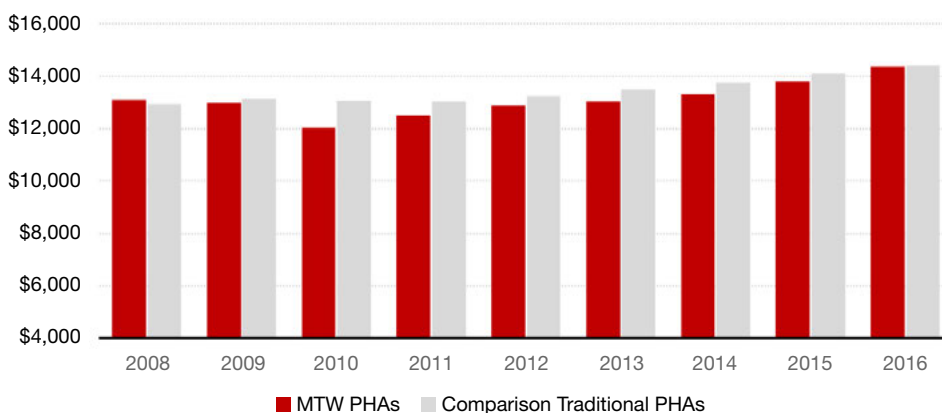
## Household Income and Rent Burdens

MTW and comparison traditional PHA households had similar average total (unadjusted) incomes and median rent burdens in 2008 and 2016. The two sets of agencies also served similar shares of extremely low-income households.

Average household income increased over time for each set of agencies. The MTW households' incomes were slightly lower on average than those of the comparison traditional households in nearly every year in the analysis period (see exhibit 11).

### Exhibit 11

Average Annual Income of Assisted Households for Moving to Work and Comparison Traditional Public Housing Agencies by Year, 2008–2016



MTW = Moving to Work. PHA = public housing agency.

Notes: MTW agencies: N=39. Traditional PHAs: N=779. Income is total household income.

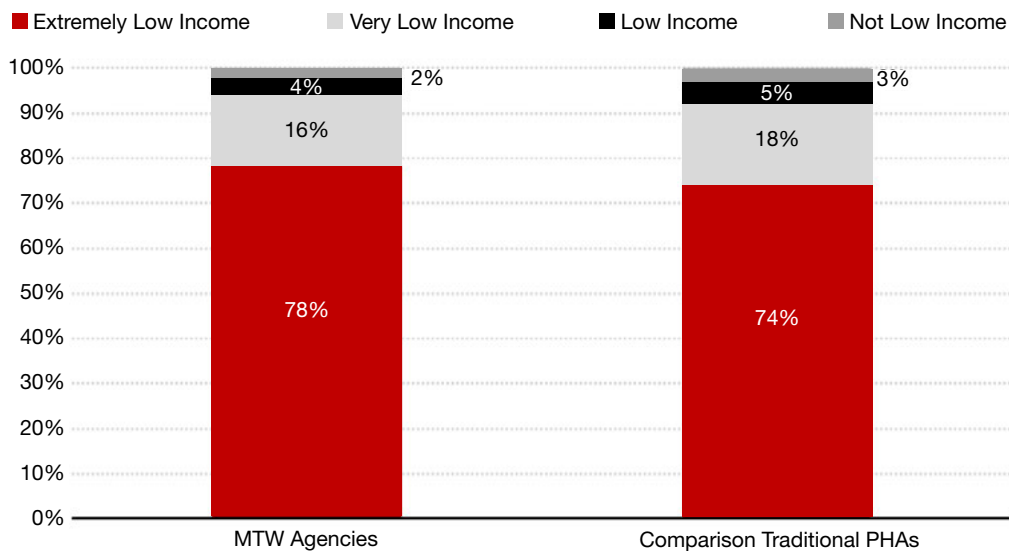
Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

Median rent burden for households served by both the MTW agencies and comparison traditional PHAs was about 29 percent between 2008 and 2016. A larger share of MTW-assisted households had slightly lower rent burdens—between 27 and 29 percent—during that period, whereas a larger share of households served by traditional PHAs had slightly higher rent burdens—between 30 and 32 percent.

HUD calculates income limits annually that determine eligibility for assisted housing programs on the basis of median family income estimates and fair market rent definitions for metropolitan areas and at the county level for nonmetropolitan areas. HUD's PIH (Office of Public and Indian Housing) Information Center (PIC) data indicate whether each assisted family's income meets local income limits of 30, 50, or 80 percent of area median income (AMI). In 2016, both MTW agencies and comparison traditional PHAs served mainly extremely low-income (ELI) households—defined as households with incomes at or below 30 percent of local AMI—with MTW agencies serving a slightly larger share of ELI households compared with traditional PHAs (78 percent and 74 percent, respectively; see exhibit 12). The MTW agencies and traditional PHAs served similar shares of very low-income households (30–50 percent of AMI), low-income households (up to 80 percent of AMI), and households with incomes above 80 percent of AMI.

### Exhibit 12

Share of Assisted Households by Income Level for Moving to Work and Comparison Traditional Public Housing Agencies, 2016



MTW = Moving to Work. PHA = public housing agency.

Notes: MTW agencies: N = 39. Traditional PHAs: N = 779. Data exclude households that exited assistance in 2016, as exiting households are missing income limits data. HUD's income limit calculations are based on area median family income estimates (which are area median income estimates adjusted for family size) and Fair Market Rent area definitions at the metropolitan level and at the county level for nonmetropolitan areas. Extremely Low Income = at or below 30 percent of area median income (AMI) or the federal poverty threshold, whichever is greater; Very Low Income = 30 to 50 percent of AMI; Low income = 50 to 80 percent of AMI. Households with incomes above 80 percent of AMI are not considered to be low income. See [www.huduser.gov/portal/datasets/il.html](http://www.huduser.gov/portal/datasets/il.html) and [www.huduser.gov/portal/datasets/il/il18/FAQ-18r.pdf](http://www.huduser.gov/portal/datasets/il/il18/FAQ-18r.pdf) for more information on HUD income limits.

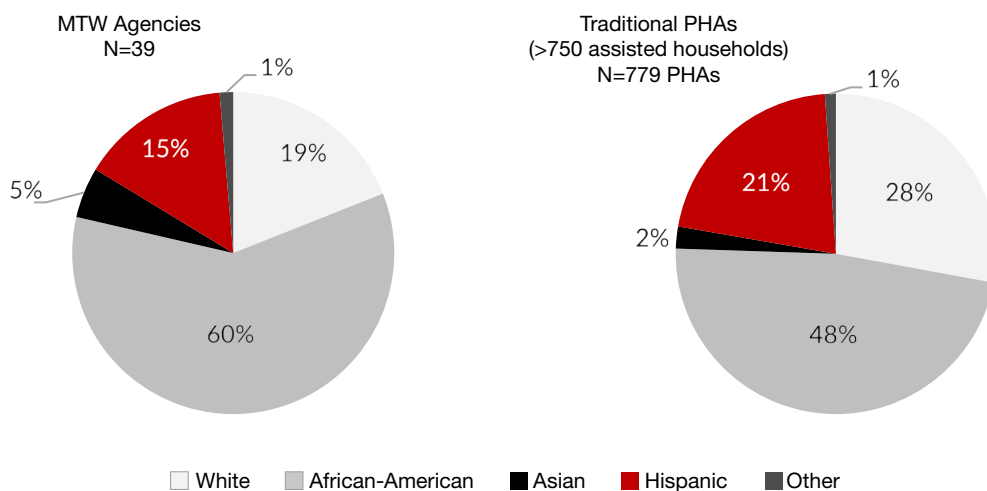
Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

## Head of Household Race and Ethnicity

In 2016, more than 80 percent of MTW agencies' heads of household were African-American, Hispanic/Latino, or Asian, with White heads of household representing the remaining approximately 19 percent. For the comparison traditional PHAs, approximately 72 percent of all heads of household were people of color (exhibit 13).

### Exhibit 13

Race and Ethnicity of Moving to Work Agency and Comparison Traditional PHA-Assisted Households, 2016



MTW= Moving to Work. PHA = public housing agency.

Notes: Race and ethnicity information corresponds to the head of household. Households are identified in HUD Public and Indian Housing Information Center data as belonging to a single race category. White, African-American, Asian, and other race categories are exclusive of Hispanic/Latino ethnicity. Hispanic/Latino heads of household may be of any race.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data.

For both sets of PHAs, African-American households represented the largest proportion of assisted households overall and in each program, although the racial and ethnic composition varied by assistance program (exhibit 14). Within MTW agencies, public housing residents are more likely to be African-American and less likely to be White, compared with the populations of TBV or PBV program participants. For the comparison traditional PHAs, TBV program participants are more likely to be African-American compared with PBV and public housing residents. Public housing residents in traditional PHAs are more likely to be Hispanic/Latino than households served through other assistance programs or compared with MTW-assisted households.

**Exhibit 14****Race and Ethnicity by Program Type at Moving to Work and Comparison Traditional Public Housing Agencies, 2016**

Head of Household	Public Housing		Project-Based Vouchers		Tenant-Based Vouchers	
	MTW Agencies	Traditional PHAs	MTW Agencies	Traditional PHAs	MTW Agencies	Traditional PHAs
White, non-Hispanic/Latino (%)	13	21	25	32	20	29
African-American, non-Hispanic/Latino (%)	68	46	55	43	57	50
Asian, non-Hispanic/Latino (%)	4	3	6	3	5	2
Hispanic/Latino individual, any race (%)	13	30	12	20	16	18
Non-Hispanic/Latino of another race (%)	2	1	2	1	1	1

MTW = Moving to Work. PHA = public housing agency.

Notes: MTW agencies: N = 39. Traditional PHAs: N = 779. Race and ethnicity information corresponds to the head of household. Households are identified in HUD Public and Indian Housing Information Center data as belonging to a single race category. White, African-American, Asian, and other race categories are exclusive of Hispanic/Latino ethnicity. Hispanic/Latino heads of household may be of any race.

Source: Urban Institute analysis of HUD Public and Indian Housing Information Center data

**Access to Low-Poverty Neighborhoods**

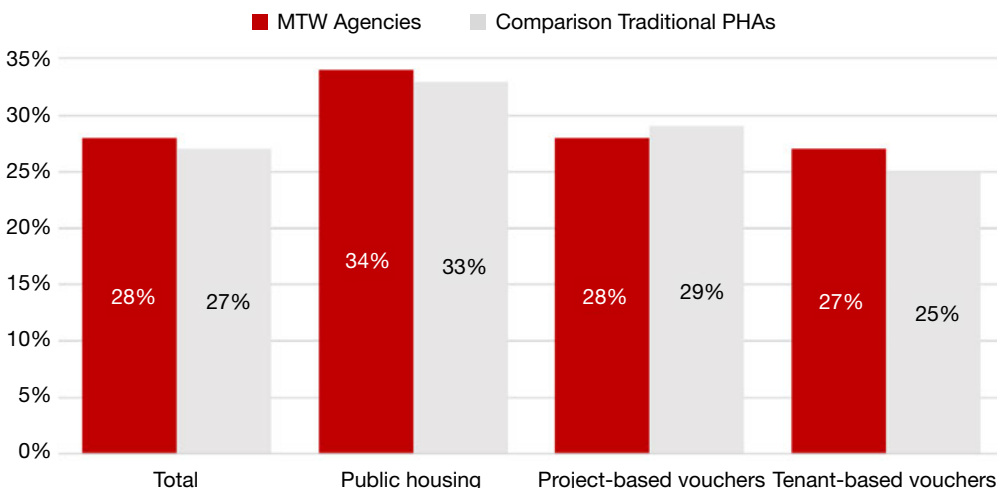
Previous research shows that neighborhoods influence well-being and long-term success (Chetty and Hendren, 2015; Turner and Gourevitch, 2017). To document the extent to which Moving to Work (MTW)-assisted households access low-poverty neighborhoods, the authors looked at their census-tract locations in 2016 and calculated average tract-level poverty rates for all assisted households with 2011–2015 American Community Survey (ACS) data, as a proxy for overall neighborhood quality.

In 2016, households assisted by MTW agencies lived in neighborhoods with an average poverty rate of 28 percent, which was nearly identical to the average for comparison traditional household neighborhoods (see exhibit 15, first column). That poverty rate is lower than the thresholds of 30 or 40 percent for residents living in poverty that the literature typically associates with neighborhood distress but substantially higher than the 10-percent threshold typically considered to offer access to economic or educational opportunities (Galvez, 2010).

Average neighborhood poverty rates for MTW and traditional public housing agency households also were nearly identical for each housing assistance program (exhibit 15). Consistent with the literature on locations of PHA-assisted households (Devine et al., 2003; McClure, Schwartz, and Taghavi, 2015; Pendall, 2000), public housing households lived in higher poverty neighborhoods compared with housing choice voucher recipients (whether project-based vouchers or tenant-based vouchers). That was the case for both MTW agencies and the comparison traditional PHAs.

**Exhibit 15**

Average Poverty Rate of Census Tracts Containing Assisted Households by Program Type for Moving to Work and Comparison Traditional Public Housing Agencies, 2016



MTW = Moving to Work. PHA = public housing agency.

Notes: MTW Agencies: N = 39. Traditional PHAs: N = 779. Excludes households with missing geographic tract identifiers in HUD Public and Indian Housing Information Center data.

Sources: Urban Institute analysis of HUD Public and Indian Housing Information Center data; 2011–2015 American Community Survey 5-year data

Nearly identical shares of households assisted by MTW and comparison traditional PHAs lived in low-poverty census tracts in 2016, whereas a slightly higher share of MTW-assisted households lived in high-poverty tracts. In 2016, only 15 percent of all MTW-assisted households and 14 percent of comparison traditional PHA-assisted households lived in areas with census-tract poverty rates below 10 percent. Approximately 43 percent of all MTW households and 38 percent of households served by comparison traditional PHAs lived in areas with poverty rates above 30 percent. See exhibit 16 for the shares of MTW and comparison agency households living in low-, moderate-, and high-poverty census tracts.

**Exhibit 16**

Share of Assisted Households by Census-Tract Poverty Level for Moving to Work and Comparison Traditional Public Housing Agencies, 2016

Household Type	MTW Agencies N = 39	Comparison Traditional PHAs (>750 Households) N = 739
Percent of households in low-poverty census tracts (<10% poverty rate)	14%	15%
Percent of households in low- to moderate-poverty census tracts (10–20% poverty rate)	22%	24%
Percent of households in moderate- to high-poverty census tracts (21–30% rate)	21%	23%
Percent of households in high-poverty census tracts (31–40% poverty rate)	19%	17%
Percent of households in extremely high-poverty census tracts (>40% poverty rate)	24%	21%

MTW = Moving to Work. PHA = public housing agency.

Note: Excludes households that do not have geographic tract identifiers in the HUD Public and Indian Housing Information Center dataset.

Sources: Urban Institute analysis of HUD Public and Indian Housing Information Center data; 2011–2015 American Community Survey 5-year data

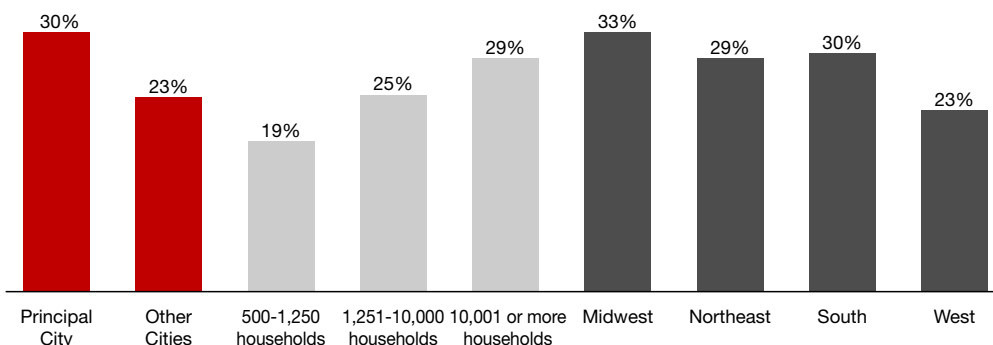
**Household Locations by Moving to Work Agency Characteristics**

Among MTW-assisted households, residential locations varied based on city type, PHA size, and region of the country (exhibit 17). MTW agencies operating in central cities tended to have households in census tracts with higher average poverty rates compared with other MTW agencies (average poverty rate of 30 percent compared with 23 percent). Large MTW agencies also tended to have households in census tracts with higher average poverty rates compared with smaller MTW agencies (average poverty rate of 29 percent for PHAs with 10,000 or more assisted households annually compared with 19 percent for PHAs with 1,250 or fewer households). MTW-assisted households in the Midwest experienced the highest average neighborhood poverty rates (33 percent on average), whereas MTW households in the West experienced the lowest (23 percent on average).



**Exhibit 17**

Average Poverty Rate of Census Tracts Containing MTW-Assisted Households by Type of City, Size of Agency, and Region of Country, 2016



MTW = Moving to Work

Notes: Principal city: N = 24; Other cities: N = 14. Size: 500–1,250 households: N = 5; 1,251–10,000 households: N = 19; 10,001 or more households: N = 14. Regional designations are created by the U.S. Census Bureau. Regions: Midwest N = 6; Northeast N = 7; South N = 11; West N = 14. "Principal city" public housing agencies appear as a central city named in the Metropolitan Statistical Area (MSA) name for 2015; "other" cities are smaller, often suburban jurisdictions included but not named in the MSA.

Sources: Urban Institute analysis of HUD Public and Indian Housing Information Center; 2011–2015 American Community Survey 5-year data

**Conclusion**

This study provides a detailed, descriptive analysis of restricted-use HUD administrative data for 2008 through 2016 to describe the housing assistance provided by the 39 public housing agencies (PHAs) with Moving to Work (MTW) designation as of 2016.

Considered together, the findings show that MTW agencies are larger and more likely to be in dense urban areas than the typical traditional housing authority. When measures of MTW housing assistance are compared with those of a subset of comparably sized traditional PHAs, the MTW agencies seem to provide a similar mix of housing assistance, serve similar populations, and have households in areas with similar levels of poverty. Some characteristics, such as the share of single-adult households and the share of work-able households, have changed over time for both MTW agencies and traditional PHAs. Some differences between MTW agencies and traditional PHAs emerge in the data. MTW agencies provide more project-based HCV assistance compared with traditional PHAs and seem to have added new households to their assistance portfolios between 2008 and 2016, whereas traditional PHAs did not. In addition, the comparison traditional PHAs served a larger proportion of White households compared with the MTW agencies. An accompanying online data feature provides MTW agency-level data for selected measures described in this report.

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