

“When Someone Cares About You, It’s Priceless”: Reducing Administrative Burdens and Boosting Housing Search Confidence to Increase Opportunity Moves for Voucher Holders



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Using in-depth interview data from families and service providers, we examine the success of the Creating Moves to Opportunity (CMTO) program in Seattle, focusing on how it reduced many of the learning, compliance, and psychological costs of using housing vouchers so that participants could expand their residential choices. CMTO's approach of combining information and flexible financial resources with personalized high-quality assistance bolstered participants' confidence, agency, and optimism for their housing searches in high-opportunity neighborhoods. Accessible, collaborative, pertinent communication from program staff was central to addressing both the psychological costs of the federal Housing Choice Voucher program and families' experiences in housing and social services. These results provide evidence to inform housing policy as well as to enrich broader scholarship on program take-up, implementation research, and the role of Navigators and service quality in addressing administrative burdens low-income families face while using other social programs.

Keywords: housing policy, housing vouchers, neighborhoods, administrative burdens

The Housing Choice Voucher (HCV) program is the nation's largest housing assistance program, subsidizing 2.3 million low-income, mostly non-White households, about twice the number housed by "hard unit" public housing (Center on Budget and Policy Priorities 2021a, 2021b; Rosen 2020). Unlike traditional public housing projects, tenant-based housing subsidies are not tied to developments typically located in high-poverty neighborhoods. Thus, in theory, vouchers have the potential to reduce neighborhood inequality by providing low-income renters more geographic choice and greater access to higher opportunity neighborhoods.¹ However, in practice, voucher holders—especially minority households—rarely move out of high-poverty neighborhoods and are little more likely to enter low-poverty communities than poor unassisted renters (Devine et al. 2003; McClure 2008; Pendall 2000; Owens 2012; Collinson and Ganong 2018). The HCV program represents a lost opportunity to counter longstanding racial segregation and rising residential income segregation (Reardon et al. 2018) and to increase upward mobility given the growing evidence that neighborhoods shape children's long-term prospects (Chetty, Hendren, and Katz 2016; Chyn and Katz 2021; Sharkey and Elwert 2011). Recent proposals to expand housing vouchers reinforce the need to better understand how to improve the HCV program.

For housing vouchers to expand neighborhood access, several processes must align.

First, resource-limited public housing authorities (PHAs) need to administer the program in ways that support residential choice. Second, private-market landlords in higher opportunity areas need to accept tenants with vouchers. Third, low-income tenants need to navigate the rental housing market to secure housing and maximize neighborhood and unit quality. Throughout these processes, significant administrative burdens diminish the HCV program's ability to increase housing choice and access to high-opportunity neighborhoods.

This article describes how an innovative housing mobility intervention in the Seattle, King County metro area of Washington State—the Creating Moves to Opportunity (CMTO) program—deployed expert Navigator staff alongside conventional PHA operations to reduce many administrative burdens created by the HCV program, especially burdens that hamper lease-ups in high-opportunity neighborhoods. These burdens include compliance costs associated with paperwork and eligibility requirements, the learning costs related to the time and effort spent searching for housing in the private housing market, as well as major psychological costs, such as fear of failure, loss of autonomy, stigma, and stress. In particular, we find that such psychological costs substantially impede voucher success and housing mobility but have received less attention in the literature (Herd and Moynihan 2018).

By easing administrative costs and psycho-

1. Since the 1970s, U.S. public housing has become increasingly privatized as the Department of Housing and Urban Development (HUD) demolished thousands of "hard" rental units in public housing projects and effectively replaced them with housing vouchers that can be used in the private rental housing market (Schwartz 2013).

logical burdens, the CMTO program increased neighborhood quality for participants. A randomized evaluation of CMTO finds that treatment group families offered CMTO services were significantly more likely to move to high-opportunity areas than control group families: 53 percent of CMTO treatment group families leased up in opportunity areas, relative to 15 percent of control group families, and treatment group families reported higher levels of neighborhood satisfaction (Bergman et al. 2023).² The CMTO treatment effects were similarly large for all race and ethnic subgroups of the diverse group of participants—49 percent Black, 24 percent White, 7 percent Hispanic, and 7 percent Asian—35 percent of whom were born outside the United States.

Using in-depth interviews with families supplemented by survey data, staff interviews and ethnographic observations, we extend and enrich the mixed methods experimental analysis of Peter Bergman and his colleagues (2023) showing how CMTO improved housing mobility. Our analysis focuses on the role of CMTO in reducing administrative burdens and in particular the psychological costs of searching and leasing in high-opportunity areas. By relying on families’ experiences and perspectives on the program, we could identify the “secret sauce” of the CMTO program, and how it reduced psychological costs through staff who provided high-quality communication—alongside financial resources and information—to participants with experiences of trauma, instability, failed housing searches, and sometimes negative social service interactions. Housing mobility staff, referred to as Navigators, incorporated customized, inclusive, responsive, and caring communication into a housing search service model that participants found to be useful and relevant. Navigators increased participants’ trust in the CMTO services, reduced fear of failure during housing searches, and bolstered

participants’ confidence and self-efficacy when conducting more difficult and uncertain searches in high-opportunity areas. Notably, CMTO services were voluntary and vouchers were not restricted to high-opportunity neighborhoods—at any point treatment group families could decide to search in and move to a non-opportunity area.

High-quality communication and service delivery changed how participants experienced the housing search process and supported their efforts toward searching in opportunity areas—neighborhoods many reported being interested in at program enrollment. The services made the difference between families leasing anywhere versus in high-opportunity neighborhoods. Supported by Navigators, families overcame the heightened burdens of using the voucher in high-opportunity areas: participants were more confident, more amenable to longer housing searches, and grew to expect more from their housing searches.

The information and financial resources provided by the CMTO intervention were not enough on their own to substantially increase moves to higher opportunity areas.³ CMTO helped families lease in higher opportunity neighborhoods not only because Navigators alleviated some of the bureaucratic hassles, but also because they communicated with families in emotionally supportive, useful and collaborative ways, allowing them to provide families with tools to use during difficult and discouraging housing searches.

Our findings contribute to several areas of research. First, we add to the growing literature on housing vouchers (Collinson, Ellen, and Ludwig 2016; Rosen 2020), by showing how administrative burdens—especially psychological costs—can contribute to the HCV program falling short of supporting real residential choice and opportunity moves, and how we can improve implementation to increase participants’

2. At 53 percent, the rate of opportunity moves among the treatment group in CMTO was more than four times the historic norm (11 percent) for voucher holders in this metropolitan area. High-opportunity areas are neighborhoods predicted to produce improved long-term educational and economic outcomes for children (Chetty et al. 2018).

3. The CMTO phase 2 experimental results provide additional compelling evidence of the independent and vital role of the Navigators and their personalized approach as opposed to pure information and financial assistance interventions (Bergman et al. 2023).

likelihood of moving to their preferred neighborhood options. Second, we expand the economics and policy evaluation literature on program take-up by going beyond the typical approach of defining take-up as a dichotomous (0–1) outcome (Finkelstein and Notowidigdo 2019). We suggest the importance of measuring program take-up more broadly in some settings—such as housing vouchers, school choice, child care subsidies—for two reasons. One is to capture intermediate supportive social processes. The other is to examine the “quality” of take-up—such as using a housing voucher to move to high-opportunity neighborhoods rather than just lease or not, using a childcare subsidy to get high-quality childcare as opposed to any formal childcare, using financial aid at a high-quality postsecondary program as opposed to a for-profit school with low returns.

Third, we extend the policy implementation literature by looking beyond conventional metrics like intervention timing and dosage (dollars of services used, total service hours) and technical definitions of fidelity to also consider the quality of the personal interactions that accompany services. This contribution reflects broader calls to connect traditional implementation science to human services and social policy research (Bunger and Lengnick-Hall 2019), and complements social work and social welfare literature that pushes for better evidence on service quality as a key condition for impact (McMillen et al. 2005). Finally, we add to the literature on administrative burdens by examining psychological costs in the housing voucher program, and specifically considering how important participant fear of failure and of rejection (such as for housing and job search) is to policy outcomes, and how to reduce this fear and increase confidence and persistence through supportive communication and collaborative implementation.

We believe CMTO offers lessons for reducing administrative burdens in other domains, including education and workforce training,

where it is also important for participants to not only receive support, but for those services to be provided well for the policies to have maximum benefit. A prime example is the evidence from multiple randomized field experiments of the greater efficacy and much larger earnings gains from sectoral employment training programs (such as Year Up and Per Scholas) that combine occupational and “soft skills” training with customized wraparound services, connections to employers, and post-placement services as compared to traditional job training and employment programs (Katz et al. 2022). These results from CMTO and other programs with similar service orientations point to the importance of investing in high-quality services to effectively scale public investments and maximize impact.

DATA AND METHODS

The Creating Moves to Opportunity program is a housing mobility intervention created by the Seattle and King County Housing Authorities (SHA and KCHA) to reduce barriers that HCV recipients face in moving to high-opportunity areas. The intervention was launched in partnership with our research team and designed as a mixed methods randomized controlled trial. Informed by prior housing mobility programs—especially the Baltimore Housing Mobility Program—and local stakeholder input, CMTO provided resources designed to address housing barriers in high-opportunity areas: customized housing search support, landlord engagement, and financial assistance (on prior housing mobility programs, see Rubinowitz and Rosenbaum 2000; Boyd et al. 2010; Briggs, Popkin, and Goering 2010; DeLuca and Rosenblatt 2017). These services were limited to housing searches in opportunity areas and layered into existing HCV operations for newly admitted families, capitalizing on the period preceding voucher issuance and housing search (see figure 1).⁴

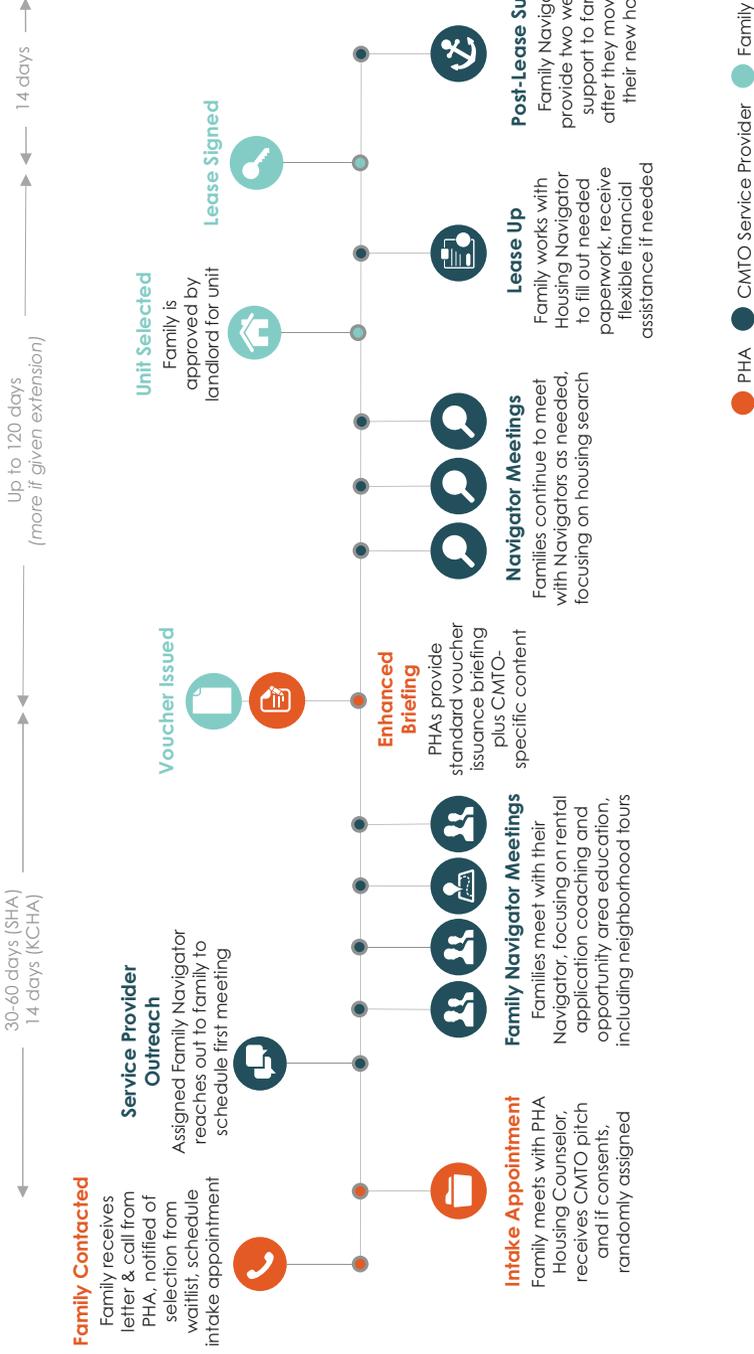
Housing search assistance services for CMTO treatment families were offered by a lo-

4. Opportunity areas were based on the Opportunity Atlas (Chetty et al. 2018) modified slightly in partnership with the PHAs (Bergman et al. 2023). Unlike other mobility programs, which require families to use their vouchers at least initially in opportunity areas, families in CMTO could use their vouchers in any neighborhood within their housing authority’s jurisdiction.

Figure 1. The Creating Moves to Opportunity Intervention Process

Overview of CMTO Family Experience

Because of variations in the voucher issuance timeline at each Public Housing Authority (PHA), the extent to which services were provided pre vs. post issuance varied by PHA.



CMTO SEATTLE/KING COUNTY PROGRAM OVERVIEW

Source: CMTO Program Process, written by the Seattle and King County Housing Authorities. Adapted with permission.

cal nonprofit group, which provided Navigators who contacted families via in-person meetings, phone calls, and text messages. The services included information about high-opportunity areas and the benefits of moving to such areas for families with young children; help in making rental applications more competitive by preparing rental documents and identifying and addressing issues in families' credit and rental histories; and search assistance to help families identify available units, connect with landlords in opportunity areas, and complete the application process.⁵ CMTO staff spent an average of six hours per family. Services were tailored to address the specific issues each family faced: for some families, search assistance focused extensively on application preparation and issues such as credit history; for others, Navigators spent much more time on the search process itself (for more, see Bigelow 2021).

CMTO Navigators also engaged directly with landlords in high-opportunity areas by explaining the new program, encouraging them to lease units to CMTO families, and offering a damage mitigation (insurance) fund. Through these interactions, Navigators were able to identify listings from landlords who indicated that they would be willing to rent their units to voucher holders who met certain criteria. Navigators then helped expedite the lease-up process for landlords through quick turnaround property inspections and streamlined paperwork, serving as a liaison between families, landlords, and housing authorities.

Finally, CMTO families were provided with short-term financial assistance to facilitate the rental process, including funds for application screening fees, security deposits, and other expenses that could stand in the way of securing a lease. These payments were timely and customized to address the specific impediments a family faced. Families in the treatment group received \$1,043 in such assistance on average.

DATA

We rely on survey data collected from CMTO participants at baseline, interview data with

participants at different points of the housing search process, interviews with program staff, and ethnographic observations of program activities like group CMTO voucher briefings and individual meetings with Navigator staff. A total of 497 families consented to participate in the experiment, of whom 430 met the voucher eligibility requirements. Five families used their voucher to move out of the Seattle–King County area, leaving 425 families in the final experimental sample. The baseline participant survey data was collected at study enrollment prior to random assignment.

We conducted in-depth narrative interviews with a random-stratified sample of 161 CMTO study families; 67 percent of the treatment group and 25 percent of the control group families were targeted. We stratified the sample by PHA (SHA or KCHA), treatment status (treatment or control), and lease status (leased up or still searching). We overweighted families in the treatment group and those still searching for housing to learn about the mechanisms through which the treatment works during the search process. We interviewed 161 families in total out of 202 who were targeted for inclusion in the qualitative study, an 80 percent response rate. Table A.1 shows the qualitative sampling strata and response rates. Of 161 families, 130 had leased up by the interview. Among the families interviewed, 119 were in the treatment group and forty-two were in the control group; seventy-four of the treatment group families had moved to opportunity areas.

Table 1 shows baseline summary statistics on the full CMTO experimental sample, the CMTO qualitative sample, and the other CMTO participants. The CMTO families are quite economically disadvantaged (with a mean household annual income of \$20,000 for the CMTO participants in a metro area with a median income of around \$100,000). The vast majority of the CMTO household heads (82 percent) are female, and about half (49 percent) are Black (non-Hispanic), 24 percent non-Hispanic White, 8 percent Hispanic, and 7 percent Asian. Most (72 percent) expressed interest in moving

5. For intervention services in languages other than English, families could select the translation option they felt most comfortable with: translation through a neighbor, friend, or family member; a third-party in-person language interpretation service; or a third-party phone interpretation service.

to higher opportunity areas, but were pessimistic about their prospects of making such moves. At baseline, CMTO families were living in relatively disadvantaged neighborhoods within King County. There are no meaningful differences between the full CMTO experimental sample and our qualitative subsample.

Most interview respondents were recruited through phone calls, although some responded to recruitment letters sent by mail and email.⁶ Once we made contact, most people (91 percent) agreed to an interview immediately or agreed to schedule one at a more convenient time. Our sample included some families with limited English proficiency, reflecting the diversity of program participants. To address language barriers, families chose one of three translation options to complete an interview, whichever they felt most comfortable with: a neighbor, friend, or family member; a third-party in-person language interpretation service; or a third-party phone interpretation service. Interviews were conducted in respondents’ homes, or at other locations they chose, such as local libraries or McDonald’s restaurants.

The semi-structured interviews took from one to four hours, with most lasting about two hours. Respondents were asked about their personal life, residential history, children’s schools, employment and education history, health, experiences working with the PHAs and (if in the treatment group) the CMTO program. All interviews were recorded and transcribed. Respondents were paid \$50 for their time.

Interviewing Methods

We used a semi-structured approach to interviewing, first asking open-ended questions to allow a wide range of responses to emerge, and then targeted follow-up questions to ensure that all interviews covered the same material (for more, see DeLuca, Clampet-Lundquist, and Edin 2016; Boyd and DeLuca

2017). These interviews created a natural, in-depth conversation rather than a series of clinical questions and short answers, facilitating more detailed stories and the emergence of themes unanticipated by the researchers—in sharp contrast to forced choice response survey questions.

We started our interviews with a broad invitation: “Tell me the story of your life.” Immediately, this communicated that we were interested in the whole story of who people are. Rather than merely documenting events in our research participants’ lives, this approach provided an opportunity for respondents to reveal how they see things, what they feel is important, how they make decisions, how they have made sense of their past and imagine their future. Respondents then answered in their own words without worrying about giving a wrong answer or saying too much. Importantly, it also created an experience where families could feel like the experts, and the research team was seen as students.

Although we focus here primarily on information obtained directly from our family interviews, our fieldwork also included other elements of observation that inform our interpretation of the data. Every time we interviewed families, we spent hours in their homes, talking to other household members and friends as they came and went, playing with children, meeting neighbors, and watching neighborhood activities. Researchers digitally recorded initial impressions of the interviews and such ethnographic observations immediately after the interviews occurred, and wrote fieldnotes for each interview. Fieldnotes described everything that happened during an interview visit, including the setting (usually the housing unit and surrounding neighborhood blocks), what participants were like (such as attire and demeanor), interactions with other family members, any other information that was not recorded (warm-up and exiting conver-

6. In all, thirty people helped conduct interviews. All but two interviewers were female, and the racial-ethnic breakdown was 68 percent White, 20 percent Asian, and 12 percent Hispanic. The primary qualitative research team included DeLuca, five graduate students, and nine undergraduate students from Johns Hopkins University. Many of the students had previous qualitative research experience, and several had experience working on housing mobility programs. Seven staff from a local research firm, MEF Associates, along with eight graduate students from the University of Washington were also hired to help with data collection onsite.

Table 1. Summary Statistics for Households in Qualitative Sample Versus Full Sample

	Full Sample		Quantitative Sample		Not in Qualitative Sample		P-Value of Qualitative vs. Nonqualitative Difference (7)
	Mean (1)	N (2)	Mean (3)	N (4)	Mean (5)	N (6)	
A. Head of household demographics							
Age	34.20	425	34.24	161	34.17	264	0.993
Annual household income (\$)	20,009	424	20,298	161	19,833	263	0.588
% Speak English (without translator)	81.41	425	83.85	161	79.92	264	0.271
% Born outside the United States	35.14	424	34.78	161	35.36	263	0.823
% Black non-Hispanic	49.05	422	52.80	161	46.74	261	0.302
% White non-Hispanic	24.41	422	21.74	161	26.05	261	0.344
% Hispanic	8.29	422	8.07	161	8.43	261	0.779
% Asian non-Hispanic	6.87	422	7.45	161	6.51	261	0.675
% Female head of household	81.80	423	85.71	161	79.39	262	0.081*
% Married head of household	2.84	423	2.48	161	3.05	262	0.946
% Less than high school grad	21.62	421	18.63	161	23.46	260	0.148
% High school degree	31.83	421	31.68	161	31.92	260	0.844
% Attended some college	41.57	421	44.72	161	39.62	260	0.345
% BA or more	4.99	421	4.97	161	5.00	260	0.951
% Homeless	13.44	424	13.66	161	13.31	263	0.959
% Currently working	56.60	424	51.55	161	59.70	263	0.129
% Works full time (more than thirty-five hours per week)	28.30	424	26.09	161	29.66	263	0.562
% Commute > thirty minutes to work	34.03	238	36.14	83	32.90	155	0.598
% with car and driver's license	63.36	423	62.73	161	63.74	262	0.790
Number of children	2.22	425	2.19	161	2.25	264	0.565
Children's average age	6.62	412	6.63	158	6.62	254	0.869
B. Neighborhood-related questions							
% Starting in high-opportunity tract	12.57	334	13.49	126	12.019	208	0.730
% Satisfied with current neighborhood	50.76	396	50.00	150	51.220	246	0.831
% Would leave neighborhood if got voucher	53.16	395	52.67	150	53.469	245	0.748
% Feel they could find place in new neighborhood	54.76	378	57.14	147	53.247	231	0.488

% Could pay for a move	28.77	424	29.19	161	28.517	263	0.991
% Good with moving to racially diff neighborhood	78.44	422	74.38	160	80.916	262	0.145
% Good with moving to specific neighborhood in opportunity area	71.70	424	67.08	161	74.525	263	0.162
% Considering different school for any child	58.36	329	59.52	126	57.635	203	0.819
% Unsatisfied with any child's current school	14.59	329	19.05	126	11.823	203	0.094*
% Primary motivation schools	42.45	424	39.13	161	44.487	263	0.276
% Primary motivation safety	21.46	424	19.25	161	22.814	263	0.321
% Primary motivation bigger/better home	15.80	424	19.88	161	13.308	263	0.081*

C. Characteristics of origin neighborhood (census tract)

Predicted mean household income rank ($p = 25$)	43.91	419	44.07	158	43.81	261	0.498
Incarceration rate ($p = 25$)	2.14	419	2.10	158	2.16	261	0.636
Teen birth rate (women; $p = 25$)	23.09	419	22.43	158	23.49	261	0.183
% in poverty (2016 ACS)	16.58	419	17.07	158	16.29	261	0.541
% Black (ACS 2013–2017)	11.40	419	11.79	158	11.17	261	0.587
% Low-income third graders proficient in math (2015)	41.37	410	41.22	153	41.45	257	0.909
% in extreme poverty tract (2016 ACS)	2.63	419	1.90	158	3.07	261	0.336

F-tests

	F-statistic	p-value	N
Unconditional on lease-up	0.847	0.735	425
Conditional on lease-up	0.697	0.917	356

Source: Authors' tabulation.

Note: This table compares the households in the qualitative sample to the households in the full experimental sample. The qualitative sample is composed of all households successfully interviewed for the qualitative study. The set of households not in the qualitative sample is defined as all households in the experimental sample who are not included in the qualitative sample. In the last column, we show the p -value for a test of the difference between the qualitative and non-qualitative-sample means, estimated by regressing the relevant outcome variable on the an indicator for being in the qualitative sample along with the PHA indicator. We report an omnibus test of balance between the two samples by regressing the qualitative sample indicator on all variables shown in the table, plus a PHA indicator, and compute the resulting F-statistic for the joint significance of these variables (excluding the PHA indicator). We do so in two ways: first, for all households who were issued a voucher, and second restricting the sample to households that either leased-up and were not part of the qualitative study or leased-up and were interviewed for the qualitative study after lease-up. All regressions use robust standard errors.

* $p < .1$; ** $p < .05$; *** $p < .01$

sations), and conversations that took place over the course of the interview itself.

We also conducted selective ethnographic observations of program implementation, including: three in-person observations of families with CMTO staff at their initial one-on-one meetings; attendance at two CMTO full staff meetings; four informational meetings with all of the CMTO family and housing search assistance team members, two by phone and two in person; four in-person meetings with CMTO study intake staff at both SHA and KCHA; and one informational meeting with staff from the KCHA voucher program. We also rely on seven interviews conducted with all four Navigators, who delivered the primary CMTO services, and one of the CMTO study enrollment and group briefing specialists who pulled families off the voucher wait list, worked on their applications, enrolled them in the CMTO study, did random assignment, and held the informational briefings to introduce families to CMTO.

ANALYTIC APPROACH

The qualitative analyses were done in several stages. We coded the data from treatment group participants for a range of mechanisms that might underlie the experimental results (for more, see Bergman et al. 2023). These mechanisms included emotional support and communication, motivation to move to opportunity areas, streamlining, landlord brokering, and short-term financial assistance. We read the full text pertaining to each of these codes across cases, identifying a range of commonly occurring administrative burdens in housing searches and, in turn, the ways that CMTO helped alleviate them (reflected in table 2). We were particularly struck not only by the prevalence of psychological costs voucher holders face, but also by their descriptions of how interactions with CMTO Navigators reduced these costs.

As a next step, we undertook a deeper analysis within cases to better understand how the program worked to overcome psychological costs in the context of the participants' lives. We created analytic synopses for each case, pulling direct accounts from interviews focused on personal background, trauma, and

residential history; housing trajectories and barriers encountered during housing searches (credit, landlord rejections, eviction, homelessness, shared housing arrangements); their broad descriptions of CMTO and Navigators; specific aspects of the CMTO move that were difficult and how Navigators made them easier; and how participants compared previous housing searches with the CMTO move. When offered, we included reasons respondents gave for why Navigators were helpful for their particular challenges.

Drawing on these synopses, we created a process model, shown in figure 2, to describe how CMTO worked to support residential choices and opportunity moves in particular. We also used these individual case analyses and full transcript readings to create the variables used in table 3 to describe the prevalence of housing instability and trauma to better contextualize a given respondent's history. We show how CMTO worked from the perspective of families who were assigned to the treatment group, and contrast these experiences with those of families in the control group who—although they also had vouchers—did not have the same level of support during their housing searches.

FINDINGS

Administrative burdens emerged throughout families' experiences using vouchers, as summarized in table 2, including learning, compliance, and psychological costs (Herd and Moynihan 2018), and reflected elements similar to those highlighted in Claudia Aiken, Ingrid Gould Ellen, and Vincent Reina (2023, this issue) as burdens in rental assistance programs, including the toll of waiting and uncertainty. To understand how these burdens created barriers to high-opportunity moves, and how CMTO reduced these costs to change families' experiences, we examined how these costs manifested across the voucher experience and interacted with one another in the housing search process. Figure 2 depicts how this CMTO service model works to support more challenging housing searches and increase the number of families with leases in opportunity areas.

Table 2. Housing Search Burdens and How CMTO Reduced Them

Burden	Typical Housing Voucher Search Context	CMTO Program Context
Learning costs	<ul style="list-style-type: none"> • Hit and miss search for affordable units in the PHA jurisdiction and with landlords willing to accept the voucher • Onus on participant to understand voucher limits relative to contract rent • Understand and self-advocate for tenants' rights and Source of Income (SOI) protections • Identify sources of financial assistance for lease-up costs • Limited resources on available/accessible units and/or on neighborhood amenities • Limited resources to understand PHA jurisdiction and geographic limits • Limited resources to understand all timing and administrative processes required for voucher use prior to expiration • Limited insights into credit issues, criminal record, or other records until shared by landlords upon application denial 	<ul style="list-style-type: none"> • Meetings with Navigators to review different neighborhoods and how they fit into the goals and needs for parents and children • Website that let searchers know whether an address is in an opportunity area (OA) • Navigator to work with landlords to participate in the program and share unit vacancies • Navigator to provide lists of units of available/accessible units as well as customized neighborhood and unit visits • Navigator to educate landlords and families about SOI protections • Navigator to provide families with credit scores and other supports to gain awareness of possible record barriers and to develop mitigation plans • Increase the timeline for addressing learning costs by backing the search process out to include a pre-voucher issuance period
Compliance costs	<ul style="list-style-type: none"> • Provide landlords with required application paperwork including proof of income • Cover application fees, credit checks costs, holding fees, security deposits, and other expenses • Negotiate final rent and utility costs • Shepherd interactions between landlord and PHA (inspection, rent reasonableness, lease) 	<ul style="list-style-type: none"> • Navigator to streamline both the paperwork and financial costs of rental applications, housing quality inspections, security deposits • Navigator to accompany family on unit visits to negotiate with landlords about rent/deposit in the face of credit/eviction barriers • Navigator to not just streamline but also "validate" the financial assistance administration

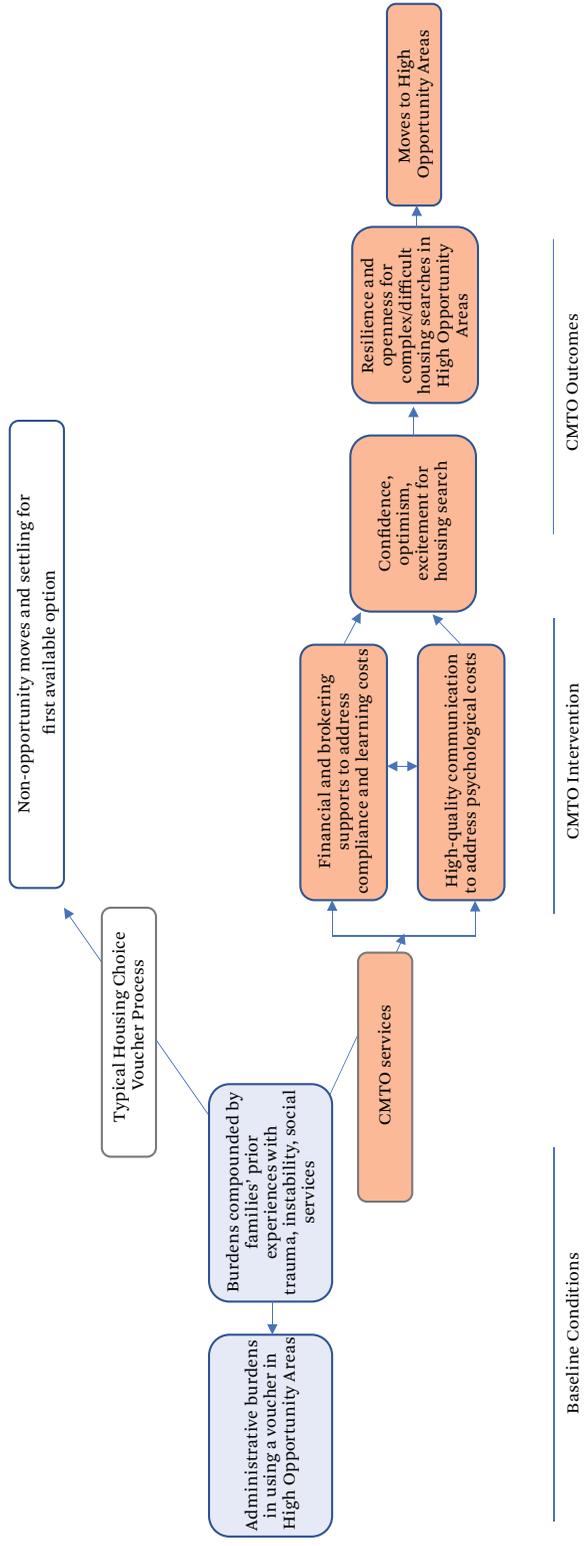
(continued)

Table 2. (continued)

Burden	Typical Housing Voucher Search Context	CMTO Program Context
Psychological costs	<ul style="list-style-type: none"> • Demoralizing experience to have to “convince” landlords to participate in the HCV and to rent to them in particular • Fear of rejection for units because of historic experiences and/or anticipated treatment due to credit/eviction history, SOI, or race/ethnicity • Perceptions of discrimination by landlords or of being “steered” away from OAs because of race/ethnicity/class • Perceptions that vouchers cannot be used in OAs • Stress and worry about voucher expiring and losing voucher • Juggling housing search alongside other time and resource demands (i.e. bandwidth tax) • Feeling poorly treated or unheard by service agencies and landlords, with few communication resources recourse options to respond to challenges • Demoralizing experience of having to cobble together borrowed money from family and friends or apply to myriad other services for financial assistance • Worrying about “bothering” staff 	<ul style="list-style-type: none"> • Increasing confidence and optimism about the success of housing searches in opportunity areas • Navigator to help families feel supported, respected, heard, and as partners in the process • Guidance “every step of the way”—not abandoned. after a short period • Advocacy and brokering with landlords to support communication and help families feel less nervous and more seen • Assistance for families with preparing scripts and resumes to approach landlords

Source: Authors’ tabulation.

Figure 2. Conceptual Model of How CMTO Supported Opportunity Moves



Source: Authors' tabulation.

Table 3. Personal and Housing History for CMTO Treatment Group, Opportunity Movers

	N	Percent	Total Sample
Personal history			
Trauma or abuse	37	50	74
Sexual abuse or domestic violence	19	26	74
Psychological or emotional abuse	21	28	74
Premature death, loss of family or partner	15	20	74
Addiction	7	9	74
Health shock	32	43	74
Housing history			
Ever doubled-up	54	73	74
Ever homeless	32	43	74
Ever evicted	11	15	74
Credit problems	30	41	74

Source: Authors' tabulation.

WHY IS IT SO HARD TO USE A VOUCHER TO MOVE TO AN OPPORTUNITY AREA?

Housing choice vouchers are not an entitlement: only one in four eligible people ever receives a voucher (Center on Budget and Policy Priorities 2021a). To begin the process, families sign up for a wait list where they can wait, in some jurisdictions, for five to ten years or more (Acosta and Gartland 2021). In the face of stagnant voucher supply and increasing demand, many PHAs have moved to a lottery system wherein only a subset of eligible applicants are even placed onto the wait list. Wait list practices vary by PHA, so families must keep track of specific timelines and processes, such as online application portals or in-person application requirements. Families who do make it onto the wait list must then comply with administrative processes to remain active: staying in communication with PHA contacts, updating PHAs of changes in contact information or eligibility criteria, and monitoring their ranking on the list. Similar to the childcare wait list burdens that Jennifer Bouek (2023, this issue) highlights elsewhere in this issue, these processes burden applicants, who may fall off of wait lists without knowing they have been removed and without ever receiving a voucher offer.

Applicants who remain on the wait list are eventually selected in what is perceived as an opaque and unpredictable process (Rosen 2020; DeLuca, Garboden, and Rosenblatt

2013). Once contacted for voucher eligibility, families must suddenly go through income-determination and background check processes that can require multiple types of documentation, meetings at PHA offices, and authorizations to release income, criminal, and rent payment histories. This process can take several weeks to months, and typically requires applicants to remain in continuous communication with PHA case workers. Once deemed voucher eligible, participants may be required to attend group briefings held at the PHA during business hours, lasting up to three hours (Schwartz, Mihaly, and Gala 2016). This is a moment when, after years of waiting and jumping through administrative hoops, many families consider themselves the lucky ones to receive what is known as the golden ticket voucher. In reality, this is just the beginning of their process to find a home.

As soon as families receive their voucher, the clock begins ticking: they must typically lease within sixty to 120 days before their voucher expires and they are sent back into the applicant pool to wait again. Second stage take-up pressure to use the voucher (see Aiken, Ellen, and Reina 2023, this issue) is felt strongly by voucher recipients and shapes the nature of the entire housing search and residential choice process (DeLuca, Garboden, and Rosenblatt 2013). Searches are not only stressful because of the time pressure, they are taxing for parents who are juggling multiple jobs, have only limited

transportation options, and face childcare constraints.

Voucher holders trying to move to high-opportunity areas face even more burdens or higher "redemption" costs, as noted elsewhere in this issue (on the WIC program, Barnes, Halpern-Meekin, and Hoiting 2023, this issue; on emergency rental assistance, Aiken, Ellen, and Reina 2023, this issue). Voucher holders trying to move to high-opportunity neighborhoods must also lease in a private market that is more expensive, often unfamiliar, and more hostile to the voucher program than in low-opportunity neighborhoods (Rosen 2020; Wood 2014).⁷ Despite increases in the prevalence of formal legal source-of-income (SOI) protections, in most jurisdictions it remains legal for landlords to discriminate against voucher holders because they are trying to rent with vouchers (Cunningham et al. 2018).⁸ Laws prohibiting SOI discrimination are difficult to enforce. Families with vouchers face repeated rental application denials based on income, race, or credit (Reosti 2021), making it difficult to find housing anywhere, especially in high-opportunity areas. Melinda, a Black CMTO participant who eventually moved to high-opportunity Bellevue, explained the heightened scrutiny she felt searching in opportunity areas, "I just feel like I have a little bit more to prove with the Section 8 voucher and [in] those nicer areas . . . they don't want a ghetto tenant . . . [versus] out here [low-opportunity areas] where they are just like 'Yeah, come on.'"

In jurisdictions where SOI discrimination is illegal, some landlords use credit and monthly income as screeners instead. Frequent denials for credit or income issues not only eat up time on the voucher clock but also make communicating with landlords burdensome and emotionally difficult (see also Garboden and DeLuca 2013). Rejection because of credit problems is demoralizing. As Chris, a White mother

who lived in hotels to cope with unstable housing, put it, when you get rejected because of your credit, "It just feels like you didn't get the job, you know?"

Even when landlords are open to voucher holders, they must abide by Housing Quality Standards verified through an inspection and comply with other paperwork requirements and rent reasonableness standards to participate in the HCV program (DeLuca, Garboden, and Rosenblatt 2013). These processes can hold up a move and possibly result in a failed lease, in which case families have to start searching again. In the process, they may have paid for nonrefundable application fees, holding fees or other costs.

Administrative delays caused by uncooperative landlords, long search periods in areas with low affordable housing supply, and having to request voucher search extensions from the PHA not only increase the costs of participating in the HCV program but also can result in the loss of the housing voucher and all of the time and energy invested by the voucher holder. Under such anxiety-inducing circumstances, it can be difficult to use the voucher at all (Devine et al. 2003). Low-income families often develop a sense of frustrated exhaustion and residential pessimism: it is hard enough to find a place to live but unimaginable to find a good place to live in a desirable neighborhood. Families feel they must "take what we can get" and rely on units owned by the landlords who are most willing to take vouchers and who tend to be in high-poverty areas (Rosen 2014; DeLuca, Garboden, and Rosenblatt 2013; Wood 2014). Given that most families have experienced long stretches of housing insecurity by the time they receive the voucher, families are pulled to move into the first housing available. Families may be so desperate to leave a shelter or couch where they are staying that any housing option seems better than none, and searches in op-

7. Payment standards for rent are typically set at the metro area and are often too low to be useful in high-opportunity areas. The Small Area Fair Market Rent payment standards of the Seattle and King County PHAs increased the feasibility of using vouchers in high-opportunity areas in CMTO.

8. Indeed, this may be rational for landlords: tenants qualified to lease in such a neighborhood based on private means are unlikely to move out over anything other than major unresolved complaints, whereas landlords perceive HUD inspections, which are intermittent and over which voucher payments can be lost, to happen at random and be capricious (Garboden et al. 2018).

portunity areas are not only daunting but a luxury they cannot afford with limited voucher search time. Although the voucher program may succeed in providing much-needed housing, steep learning and compliance costs coupled with psychological costs can lead to a pervasive fear of failure in using the voucher that prevents many families from enjoying real residential choice as proffered by the HCV program.

Accounts from CMTO control group families we interviewed provide vivid examples of these challenges. Monique, a Native American mother, said it was difficult to find a place, especially while working: “It’s like I don’t have much time because apartments will close like five, six o’clock, and so then I have to use my weekend to go out and then on the bus it takes time, so that was the hardest part . . . and then actually just waiting to hear back [about units.]” Fadumo, a Somali mother, had paid application fees for several places only to find one failed the housing inspection, others were already in the process of being taken by other tenants, and time was running out. She turned to our research team member who was interviewing her, and in desperation, asked, “Do you have someone who can help, anyone who can help?”

Amy, a Black mother of a two-year-old and a five-year-old, explained how rejections from landlords affected an already challenging housing search, “What made it even more difficult is when you tell these landlords that you have Section 8, they look at you like you’re crap, pretty much. . . . [They say,] ‘No, we’re not approving you because of that.’” Alexa, a White mother with three children in Kent, described landlords who came up with other excuses to reject voucher holders, because source-of-income discrimination is illegal in Washington State, “they say, [instead] well we won’t pass their inspection, or they won’t reply back, or they just will plain deny you because you have it and they’re not supposed to. So, it’s been a struggle.”

Amber, a Black mother of two, she said that she was surprised when, after she found a rare three-bedroom apartment, she was not offered the lease because of a credit problem. She paid the outstanding bill on her credit report but misunderstood that it would still not resolve

the issue: “I paid it and I never knew it was gonna take up to thirty days [to show up]. And I never knew they wasn’t gonna hold the apartment either . . . So I was on it, like why don’t I just call her every day, check in with her, send her emails that the . . . people that did the credit background will send to me, but she’s like, ‘There’s nothing on my end I can do unless *they* sent something.’” Not only did Amber lose the unit, she also lost the voucher and spent nearly all of her savings—\$1,700—to pay the bill she believed would repair her credit and secure her housing.

What is especially notable is that more than a quarter of the control group families tried to search in opportunity areas despite having none of the CMTO resources. Their accounts reveal the challenges for families who try to find housing in opportunity areas on their own. Jasmine, a White mother, ended up in a non-opportunity area that was not her first choice: “So my preferred like nice area to where the more people that had money area . . . but it was harder to do because of my credit . . . and I didn’t have a high[er] deposit.”

A Black control group mother, Cece, had been determined to move her children to North Seattle, an opportunity area, so that they could receive a better education. However, her work schedule made it impossible, as she explained: “I work graveyard shifts, so imagine me going to work at like five o’clock and coming back home at three or four o’clock in the morning and up trying to do searches and trying to get stuff, you know what I mean? It was really frustrating and I almost just was like . . . well, if I have to move back down south [low-opportunity area], I will . . . this is not working out like I thought it would work out.”

WHERE FAMILIES ARE COMING FROM: TRAUMA, HOUSING INSTABILITY, AND SOCIAL SERVICES

By the time participants begin a voucher housing search, most have experienced challenges, some ongoing, in one or more domains of their lives, which can exacerbate housing search costs. Understanding families’ backgrounds helped us appreciate why the CMTO Navigators’ communication strategies were so essential for overcoming the families’ initial fears,

not just about social services, but also about the prospects of a successful housing search. The rates we present here are likely lower bound estimates because we did not ask about these experiences directly, they emerged naturally while asking people to tell us about their lives.

As presented in table 3, half (50 percent) of the treatment group families interviewed who moved to opportunity areas described traumatic experiences, including emotional, physical, and sexual abuse, as well as the premature deaths of family and friends. More than a quarter (26 percent) mentioned domestic violence; almost 9 percent reported struggles with addiction at some point; and more than 40 percent reported significant health issues of their own or within their families. Many parents also recounted that unstable housing histories had made it difficult to focus on their education, children, and jobs. Some told us that they moved in and out of housing with abusive partners or into unsafe and crowded conditions because they felt they had no choice. As they shared their residential histories with us, 73 percent mentioned being doubled up at some point; 43 percent referred to periods of homelessness, including temporary or unstable housing arrangements, such as couch-surfing, living on the street or in a car, or staying at a shelter or a motel; 15 percent reported ever being evicted. Credit issues exacerbated housing instability, and made people pessimistic about the prospects of finding good housing. Although we did not ask directly, just over 40 percent of the treatment group mentioned that credit problems had affected their ability to rent housing.

To cope with housing insecurity, health issues, and their children's needs, many parents we met turned to nonprofit and government resource providers. Some of these experiences provided much relief, but others made families feel cynical, mistrustful, and suspicious. Numerous families explained having to "jump through hoops" to access prior housing assistance or other public assistance and remarked on inconsistencies in how decisions were made, spotty communication with caseworkers, and opaque bureaucratic processes.

Tina's story captures several of these ele-

ments and is typical of the cases in the treatment group who faced the most challenges. Tina, an American Samoan thirty-one-year-old mother of three, grew up experiencing over a decade of housing instability and the death of her younger sister, which Tina believed was from a drug overdose. She became pregnant at eighteen, and moved into her first apartment with her children's father and a roommate, but no furniture or food. During this time her partner was drinking and disappearing, so she was mostly on her own to cover bills and care for her child. When the arrangement began to "fall off" with the roommate, the couple moved again. Screaming fights with Tina's partner sometimes prompted a neighbor to call the police. When this happened, Tina hid her child in the closet so that Child Protective Services would not come. Eventually they moved again, and had a second child, living together until "things got bad again." Tina left with her children and became homeless, at times having no access to electricity or water. She finally got food stamps, began working, and rented a motel room, but that became untenable because of her children's safety and pressure from the manager to leave.

When they reached their fifteen-day limit at the shelter, Tina reunited with her children's father and they found another apartment, paying the deposit with the last money they had—her partner took out a loan just to pay for food. They stayed in that place for two years, during which time Tina had to have her gallbladder removed (resulting in medical bills causing the poor credit that CMTO would eventually help with). Then Tina was called for Catholic Charities housing, and she and the children moved into that townhome, where they lived until Tina got her CMTO voucher and we met her.

Simone, a Black mother of an eighteen-month-old daughter, faced personal challenges similar to Tina's. Simone explained that her repeated moves between houses made it difficult to focus on her education: "I can't even focus on schoolwork and getting this stuff turned in on time, because it's still always goes back to I need a place to stay that's stable. . . . I was doing good [getting As], so it hurt my feelings that I had to withdraw from school because I just had to focus on housing." The search for hous-

ing, and patching together other financial assistance, was distracting and took a toll. She continued: “It’s like sometimes I can’t get excited over things that I should be excited about, because I’m just so mentally drained. I’m trying to fax papers to this department to get this in on time, got to wake up, I barely get four hours of sleep every day, because, like currently, I’m in and out of hotels, spending my money on hotels because I just can’t be in a shelter . . . [where] my baby to keep getting sick, then I got to miss work.”

What becomes clear from our interview data is that the difficulties of finding housing with the voucher existed alongside very taxing circumstances for our participants, which in turn complicated their housing searches. Because of credit issues, unstable incomes, and unpredictable family situations, participants expected little from their housing searches and at times were ready to take any kind of unit to avoid homelessness—an orientation which typically forecloses on opportunity moves.

HOW CMTO REDUCED LEARNING AND COMPLIANCE COSTS

Experimental results showed that the CMTO treatment increased the share of families who leased units in high-opportunity neighborhoods by 38 percentage points (Bergman et al. 2023). Conventional models assuming that housing voucher recipients act as rational economic actors who face no additional costs to searching in high-opportunity areas predict that the CMTO program success should be driven through financial incentives and new information. Some of these resources were certainly important—more than 80 percent of participants described the CMTO financial assistance as a helpful part of their searches. But our fieldwork with families also revealed that these resources were insufficient without the skilled support of CMTO Navigators who helped guide families through the search and lease processes in ways that significantly reduced learning and compliance costs that are more pronounced in opportunity searches.

Reducing Learning Costs

In table 2, we outline how CMTO services addressed many of the administrative burdens

families faced when trying to use their voucher in opportunity areas. During initial briefings, CMTO intake staff discussed the neighborhoods where CMTO could provide additional resources to support moves and went over the benefits and amenities of these areas. Once families received their vouchers, they met one-on-one for the first time with the Navigators, who got to know families, went over the opportunity maps, and discussed how different neighborhoods might work for families’ specific needs. Navigators broke down the voucher search timeline so that families could better anticipate each step in the process and have a clearer understanding of whether time was running out. To help families consider a range of opportunity neighborhoods in their search, Navigators provided participants with neighborhood descriptions, tailored information on neighborhood resources that might be of interest based on what they were hearing from participants—schools, afterschool programs, local stores, and social service options—and neighborhood tours of opportunity areas.

Navigators also supported families in their use of search resources such as the CMTO website that identified whether a particular unit was within an opportunity area, clarified voucher documentation that families received at their PHA briefing, and provided recommendations on how families could put together a rental resume and other key background information in advance of submitting a rental application. In a similar vein, Navigators helped families make sense of credit report scores and begin building a plan to mitigate low scores as necessary. Once families’ housing searches had progressed to unit applications, Navigators continued to reduce learning costs by sharing listings of available units and accompanying families to some unit showings to speak directly with landlords and explain the CMTO program.

Streamlining Compliance Costs

Voucher administration is rife with compliance requirements to ensure that vouchers are used for units that meet market prices and quality standards. Administrative activities were also layered into the CMTO process to ensure that tenants met landlords’ requirements, that lease

agreements complied with local laws and PHA policies, and that the three-way arrangement between landlord, tenant, and PHA was clear. Typically, the HCV participant must navigate each of these compliance considerations despite new and complex information. In opportunity areas where landlords are less familiar or less comfortable with vouchers, this burden is greater. Navigators reduced these compliance costs by streamlining administrative processes, including applications, housing inspections, and lease signings. Navigators assisted with unit showings, helped file paperwork, and answered landlord and family questions. Administrative processes were smoother and faster, keeping landlords engaged to ensure successfully executed lease agreements.⁹

When administrative barriers did arise, such as a credit score that fell below a landlord’s minimum threshold, a rent amount that was slightly over the fair market limit, or a unit that failed minor inspection standards, Navigators often served as a direct bridge between landlords and families to facilitate solutions without families or landlords losing time or money. These strategic negotiations with landlords helped during points in the process that were otherwise discouraging for families or a point of exit for landlords. Even participants who found their own units noted that Navigators communicated with landlords to mitigate unanticipated stumbles or close the deal. At times, Navigators acted as references for families’ rental applications. Nina, a Black mother of two, told us that a Navigator helped her after she was denied units because of her credit and background check. She explained, “[The Navigator] advocated for me and got me an appeal and then I had to get reference letters from my doctor, my pastor, then they approved me.”

Beyond just making CMTO financial resources available, Navigators streamlined the allocation of these resources in ways that would have been challenging for families to do on their own. Navigators issued direct payments to landlords, used direct credit card access for application and administrative fees, and negotiated with landlords when requested leasing

costs were infeasible. Such streamlining was critical given families’ bandwidth constraints. Peter, a Black father, said, “Being a parent and working, I’m kind of like spread thin, so that [CMTO] really you know helped me be solid when it went to apartment hunt.” Stive, a Russian father in Bellevue explained, “[CMTO] Cutted [cut down] many work for us. . . . I was grateful to get the support from her with that going smoothly through the process of applying, new landlord and making application.”

In sum, Navigators made the whole process easier; for their services to work, however, families also had to be engaged in their searches. Although Navigators often sent direct referrals for interested landlords, took families on searches, or negotiated directly with landlords, families were also active in housing searches and in staying receptive to the Navigators’ communication.

REDUCING PSYCHOLOGICAL COSTS THROUGH HIGH-QUALITY COMMUNICATION

In addition to reducing administrative burdens, CMTO worked because of the high-quality communication and interactions between Navigators and families, which were particularly effective in reducing psychological costs. Moreover, the financial resources and landlord brokering assistance overcame learning and compliance costs because they were administered through these high-quality interactions. Given the complexities and costs in navigating the voucher program and the experiences that families had before the program, a conventional approach of layering more information—even alongside voucher resources—was unlikely to greatly improve neighborhood outcomes and increase choice. CMTO was effective in increasing opportunity moves because it changed not only what services were offered but also how they were offered. The interviews revealed three key aspects of this communication: accessibility (Navigators were responsive and available as needed); collaboration (Navigators were respectful, nonjudgmental, and worked with families during their

9. The HCV unit inspection is perceived as a long, arduous process by landlords and a disincentive to HCV participation.

housing searches); and pertinent content (Navigators provided customized, useful, concrete, and timely resources and information about units in opportunity areas).¹⁰

Accessibility

These dimensions of communication were made evident to families almost immediately. During the first CMTO voucher briefing, families were invited to meet at the PHAs in modernized conference rooms with large screens and tables displaying snacks and water bottles. Attendees were provided with colorful tote bags full of their CMTO and voucher paperwork packets, and the sessions were run by enthusiastic staff who shared information with humor, optimism, and warmth. During and after these presentations, staff paused often to field questions, relate, and connect. The next point of contact came when Navigators reached out to families for their first of possibly several one-on-one meetings, where the Navigators focused on getting to know families. One of the Navigators described the purpose of these initial meetings: “I think the main components for such meetings is for me to get to the know the family, understand their barriers and build that relationship and once that’s filled, we can kind of like collaborate together, to addressing like their needs and their barriers and what they want from their move and for the kids. I think the relationship is a huge part of why all these services work.”

Once Navigators met families and built initial rapport, and after families started the housing search, they adapted their approach depending on how the search was going and how families engaged with them. While Navigators reached out to all families proactively and frequently, they were also responsive to families’ different housing search needs, “know-how,”

and resources (such as transportation or comfort talking to landlords). For some parents, like Simone, a Navigator supported the beginning of the housing search and stepped back when it was clear that she wanted to do the rest on her own. As Simone described it to us,

[the Navigator] might have thought that I was going to be one of those that was going to be so needy, like, I didn’t have that mental [capacity] to handle certain things, and she didn’t realize that I have a car . . . [at first] she didn’t understand that I just need a list of some that you know that takes Section 8. . . . Let’s just get to the point, and give me what I really need, and let me go from there.” She appreciated me just telling her straight . . . I need help, but I’m not slow-minded to certain things.

Other participants conveyed that their housing searches were successful because the Navigators provided consistent and more expansive support when needed. One of the Navigators said that they recognized this need for some families: “Just talking about it once in one meeting is probably not the only time they’re going to want or need a little bit of extra help with that.” Jennifer, a Black mother of four with a long history of housing instability, needed more than just some initial help. Her first attempt to find housing failed when the unit started flooding. She told us, “[The Navigator] went above and beyond and was like, this is what you need to do. I’ll send you this email. Do this. Call these people. Even after I first got situated, she helped me to find childcare resources and things like that. So she was just really helpful.”

Mona, a Hispanic mother of two, was unstably housed and in an abusive relationship when

10. We coded data from all of the treatment families who moved to opportunity areas, and found evidence for the importance of communication overall, and of these three aspects in particular. 69 percent of participants mentioned communication with Navigators as one of the first things they said about CMTO, or as one of the “best” aspects of CMTO, 63 percent mentioned accessibility, 57 percent mentioned collaborative aspects of their housing searches with Navigators, and 43 percent discussed how their interactions with Navigators provided pertinent information for their searches. Because we did not ask respondents directly about these aspects of the program but instead generally to tell us about CMTO, we consider these prevalence rates to be lower-bounds, and present them to show that the cases we present in detail are not singular examples but typical of at least half of the families who moved to opportunity areas.

she received the voucher. The Navigator maintained consistent support and communication, even when Mona was still living out of state. Mona described this:

Me and [Navigator] were actually talking on and off in Colorado. [We] were supposed to FaceTime [but] I was too embarrassed for her to see where I was at. So I would just make excuse. And then finally, when I moved here, I even tried to make an excuse because we're living [in a motel]—there's like these ghetto places. And [Navigator] called and she said she'd come visit. I was like "Can we meet up somewhere?" And she's like, "No, I can go to where you're at." She showed up at my motel.

A prior eviction connected to a former partner contributed to multiple housing denials, the need to request an extension on her voucher timeline, and stress in trying to find a place. Eventually the Navigator helped Mona have her eviction removed from her record and lease an apartment in an opportunity area. She explained, "[She] helped me a lot. . . . she was on top of everything for me. If it wasn't for her, I honestly think I would have lost my Section 8 because nobody was willing to give us an opportunity."

In adapting their responses to families' individual circumstances, Navigators ensured that communication remained open throughout the process, increasing the frequency when needed and being available for quick check-ins and at nontraditional hours. As one Navigator said, "[We] try not to let it go longer than two weeks with [families] having [not] received something from [us]." Maria, a Black mother living in Auburn with three boys, appreciated this connection and described her Navigator as someone who "kept checking in." Tiffany, a White mother with one son, moved to an opportunity area in Bellevue. When she told us about her housing search, she noted, "If I had any questions they [Navigators] both responded really quickly, when it was time to pay for vouchers and stuff, I send her a text and within a couple of hours she had it taken care of so it was super convenient." Nicole, a Black mother, was impressed that her Navigators would reply

to her texts as soon as they could and told us, "If they couldn't answer the phone, they would text, 'Hey, I'm in a meeting, is it okay?' or 'What's going on?'"

Collaboration

Some families had come to the CMTO program with mistrust about assistance programs, something Navigators had to overcome. For example, at her first Navigator meeting, Stacia, a mixed-race mother in Renton, told us that initially she thought, "Nope, I don't wanna do it," assuming it would be another degrading social service experience full of requirements, and that her "experience like with DSHS [is that] they're gonna look for flaws in what your story is and . . . stop what you're trying to do." She found, however, that with CMTO, the "[Navigator] said it's optional you don't have to do it," and she realized that CMTO didn't "wanna ruin something for you or take it from you . . . that was my main fear." Stacia was still contending with a domestic violence situation and felt overwhelmed: "So, I'm just so used to that 'nope' over one detail . . . and I asked them more out of like anxiety and stress . . . but they were so nice."

Maya, an Hispanic mother of three, noted, "They are very nice people, very approachable; they are open to all your questions." Odyssey, a Black mother, told us that the Navigators helped her with everything from finding the unit to getting some furniture. But she emphasized, "It was just, they were *very kind* about it." Yaya, a Black mother who traveled across the country to participate in CMTO, compared it with her experience in New York, "[Here] they moved very quickly. New York can tell you thirty to ninety days or sixty to ninety, they don't know. They never give a good response. [My Navigator] always gave positive energy, positive feedback, very uplifting and very encouraging. And very good energy from them I got. I was really impressed."

During the one-on-one meetings, families sat with Navigators together at a table to discuss housing search preparation and planning, both looking at vividly colored maps that showed amenities by neighborhood. The conversations we observed were back and forth exchanges, where Navigators asked families what

they wanted in a neighborhood, what their children's needs were and where they worked or wanted to work. Navigators cross-walked those ideas and plans with different neighborhoods that might be a good fit. Rather than being talked to, families were talking with Navigators. They organized a plan for the housing search, replete with notepads and forms to assist their efforts, such as call logs, calendars, and sheets that allowed for planning in stages. In one meeting we observed, a Navigator met with a woman whose husband had recently died, leaving her strapped for resources for her and their young son. As a result, she was bouncing between living arrangements when she signed up for CMTO. During the session, as the Navigator described the amenities in different places she could move to, she said, "Yes, these places, this is in line with my idea of who I want to be." In particular, with a partially completed degree from the University of Washington in hand, she wanted to go back to college, and was interested in where the community colleges and universities were.

As one of the Navigators explained, "I think it [these meetings] really help[s] like paint a picture of what they're looking for, where their job is, where their social connections are." Building this relationship allowed Navigators to better understand and empathize with respondents, enabling them to customize help in a way that, as a Navigator said, "will make sense for [families'] lives." Aliyah, a Somali mother, described her dynamic with the Navigators, "It was the fact that they were involving me into things. I was getting calls, 'How are you doing? How is the hunt? How is everything? Let us know what we can help you with.'"

Parents appreciated that it was collaborative. One White mother in Seattle, Bailey, said, "They made me feel like they were there to work with me and not against me." Nicole told us that CMTO played a "very important" role in her getting an apartment, not only because of the financial assistance, but also because she and the Navigators worked together. Nicole told us,

[It's] like 50 percent, it's 50 percent you cuz, you know, you're looking for the place [too]. . . . If you need help, if you don't know

where to look, if you are coming up short, if you're coming up with no's, if people don't understand your paperwork, if you don't understand your paperwork, you have to—I feel like communication is the key with CMTO. Like, yes, they're there to help you pay your deposit. . . . But if you're like me and you don't know any of these areas, you need help, you should probably use your CMTO person cuz they're there to help you but . . . you have to reach out to them too.

A few mothers remarked that the Navigators understood what it was like to be in the participants' shoes, in part because of Navigators' personal experiences but also because they took the time to get to know families. Sarah, a Black mother who had been on the voucher wait list for five years, explained: "The best part was having somebody that understood it and like I can vent to. . . . They knew what I was battling against. They knew my credit. They knew everything. . . . I'm like literally crying and you know, they answered the phone. They were like, okay, we going to try something else—[they] never made me feel like a burden. Ever."

Pertinent Content

As a result of their meetings, emails, and conversations with Navigators, families felt they were provided concrete resources and knowledge about opportunity area units, information that was right for them. Leah, a Hispanic mother, told us, "The [Navigators] . . . really know how things work and they have the right information. Like she right away told me these websites are going to help you, this app is going to help you, and I said I will take it. And she's explained to me how things are going to work, that really makes sense for me—because I was so confused. Like she said, I will call don't worry." As Katie, a Black mother, explained,

So [the Navigator] gave me a lot of information about certain neighborhoods. And then . . . like once I picked out neighborhoods that stood out to me, [Navigator] was able to go and like find places that have availability in those neighborhoods. And I really liked because—obviously they'd been doing it for a

while or she has been navigating Seattle for a while, because she literally knew like every place that had availability or that didn’t have availability or like which places had washers and dryers, or—when I found the apartment she was able to tell me like, “Yeah, it’s a super nice apartment, super big, and I think it’s going to be different for you. But it’s like a really large complex so you’re going to have to walk far for garbage, you like heat” all the details, like she knew.

Stive, a father of two who leased in east King County, saw the process as one that supported his own efforts, and felt that “because they gave me a lot of helpful information, presentations, booklets, letters [on] how to make my search even more productive,” he was able to “vet really quick the right place.”

Jade, a mixed-race mother, had prior experiences with housing programs and other assistance that made her wary of social services. She told us, “It’s just like, you have to jump through a lot of hoops to get help. And it’s hard enough to ask for help as it is.” She described that having the Navigators alongside her during the housing search helped in part because of their sheer knowledge of the area and the process, but also because the assistance was provided without her having to ask for it:

So I would text [Navigator] like, “Okay, I have a showing at this address at this time.” And if she was available she would meet me there so that she could meet with the people and show them she’s not just saying this, like, “We do pay this, and this is the income, or the pricing that is allotment for rent, and this and that, and we will help her with this.” So she kind of explained the program as well, because [it’s] a new program, and a lot of people had never heard. Some people didn’t know of Section 8, so she kind of explained that too. So it was nice to have someone who knows research and is knowledgeable about it so that if people have questions. . . . I didn’t have to say it like, “Let me ask that” or something. She was there to kind of answer what I couldn’t an-

swer. So it kind of gave more confidence to the people who weren’t against Section 8, like this landlord. They had never heard of the CMTO. I think it’s kind of more peace of mind that they know for sure that you’ll have the help and the resources. So I think that’s kind of what helped me get in here too.

Communication Helped Families Feel Confident

These effective and high-quality communication strategies not only had profound effects on how families perceived the usefulness of the CMTO program, but also on how they felt emotionally and psychologically. Interactions with Navigators made families feel cared about and confident, which helped increase openness to moving to opportunity areas and support beliefs that the process would actually work and produce different housing and neighborhood outcomes than past housing searches.¹¹ The program bolstered participants’ confidence and sense of efficacy in approaching difficult housing searches in an opportunity area, and it increased families’ trust in Navigators as advocates who understood their preferences.

Rather than just going through a bureaucratic exercise, Navigators communicated that they cared about what happened to families. Jennifer reflected, “I know that they have a huge caseload, but she still took the time out to help me with my situation and so I was more than happy with that. It was above and beyond.” Leah summarized her meeting with the Navigator, “Like she said . . . will be on your side and I will advocate for you.” Aliyah told us, “My best part was that I had a relationship [with the Navigators], like they were friends of mine that was trying to help me or family that was trying to help me.”

More than 60 percent of the participants we spoke with mentioned that Navigators provided emotional support and frequent communication, and commonly used words such as *helpful*, *positive*, *excited*, *boost*, and *confidence*. Racial, a White mother of two, reported feeling a “boost” after working with the Navigators: “Whatever your needs are, I think they’re just letting you know, ‘I’m here to help you.’” As

11. For example, without prompting, 33 percent of participants mentioned an increase in their housing search confidence while working with CMTO Navigators.

Stive, a father of two, put it, “Sometimes when someone cares about you, it’s priceless.”

Booth, a Black mother of two, who had never searched for housing on her own, explained:

I just think sitting there and talking to [Navigators] like, “Oh my god, this is like really happening,” you know? Like you’re getting housing, you’re becoming an adult. . . . we did the checking of my credit. We listed like what I wanted in an apartment, you know she told me like things to look out for, like holes in the cabinets and like rodent droppings. And they also give you like information regarding like if you feel like you’re being discriminated against which was very helpful and just like a bunch of just constant support. It felt it was very supportive doing with them.

Tina told us, “I was like, ‘You know what? I got into a good opportunity [with CMTO], let’s take the opportunity and let’s go and explore,’ and I did. You see, I’m [usually] afraid doing something.” Yaya explained it this way: “I’m open to exploring and trying to like rebuild my life—it’s a great opportunity. I’m really happy about it and [I’m taking] the steps that I need to get closer to the goals that I’m trying to reach while I’m out here, there is no distraction, you know, there is a lot of opportunity to [take] advantage of, so I would have to get things done while I’m out here. It’s exciting.”

NAVIGATOR SUPPORT HELPED FAMILIES SEARCH IN OPPORTUNITY AREAS

The consistent, collaborative communication and customized assistance families received went a long way in keeping parents motivated to continue the housing search, reducing the redemption costs (Barnes, Halpern-Meekin, and Hoiting 2023, this issue) that contribute to demoralizing experiences and low program take-up. Given source-of-income discrimination and limited affordable housing supply, credit checks, and eviction records, an unassisted search in opportunity areas is likely to take longer and applicants are likely to encounter more denials. Landlords in opportunity areas are typically less familiar with the voucher program, which increases the burden on par-

ticipants to educate landlords about the program and to convince them to participate. Moreover, search expenses may be higher because more application and holding fees are required to cast a wide-enough net for opportunity area units, and in the face of repeated denials.

The interviews suggest that families’ experiences with CMTO shifted how they framed their housing searches to be less about getting away from something undesirable and more about moving toward something positive. Navigators encouraged families to be proactive about their searches and not default to looking only in familiar neighborhoods, taking the first unit offered, or trying to meet only the bare minimum of housing needs. This approach supported opportunity searches in four ways that reduced psychological costs. First, Navigators helped families overcome worries about being rejected because of credit or source of income, framing such denials as a normal part of the housing search. Second, Navigators encouraged families to expect more from their housing search instead of settling for a unit or neighborhood that did not meet their needs. Third, Navigators increased families’ comfort and patience with uncertain, longer searches, and encouraged families to consider new places to live. Fourth, Navigators improved families’ confidence in communication with landlords at key moments.

Overcoming Worries About Rejection

One Navigator recounted that even getting to the point of putting in an application can be stressful for families who have had histories of rental denials and who feel pessimistic about their chances of getting accepted. As she put it, applications can be the “biggest barrier. . . . If you’re printing [an] application you have a decent chance.” Sustained communication with CMTO Navigators was thus especially important when searches took longer than families hoped. As Allison, a White mother, told us, “I was getting a little discouraged before [the Navigator] gave me the names of places. So that helped a lot.”

Katie recalled that her lack of credit was her “biggest concern” when she started, and explained how a Navigator supported her:

She gave me the idea to like start finding things that maybe could help work on my credit. . . . she really just kind of gave me a little bit more confidence in what I was doing. . . . I don't have any hope like—especially because before that I was looking by myself and I wasn't getting anything. . . . you have ninety days to move. . . . And I was like, "Yeah, well, one month down, might as well just go ahead and give them back this voucher" because I was really feeling like I wasn't going to find anything. And then like literally I got with CMTO and then two-and-a-half, three weeks later . . . I was signing the lease.

Even though CMTO Navigators leveraged their communication strategies to support these difficult moments, they also made that part of the process seem less like a failure, and more like something to be expected, which reduced stigma and shame. Jamila, a Black mother, said she heard this message from her Navigators throughout the search process. She noted, "I'll shoot her a text and say, 'Hey, I'm frustrated. It's so hard to find something. Is this normal?' So [the Navigator] would just like text me back, say, 'It is pretty normal. You will find something. Keep looking.' Or 'Here's some more [units to consider].'" After multiple denials, Sarah, a Black mother, got to a point, as she described it, "where I just stopped applying and stopped caring. And they [Navigators] were like, 'Come on, you know, this one might work. This one might be good.'"

Tina anticipated rejections from landlords during her search. "I found a few houses they're really nice, but I never went for it to meeting with the landlord because I knew with my credit, I was just like, 'No, they're not gonna let me.'" Then she described how her conversation with the Navigator shifted her perspective:

It was nice that where we had that meeting. . . . they were giving us a lot of heads up about, "Hey, if your credit is so and so this, that just to give you a head's up, you're gonna be cut.' So, I'm glad they said all that because I took it like, "Alright Tina, if it comes down to they deny you, it's alright, there's other opportunities out there." So I did cuz I'm the type where somebody deny me, I cried cuz I'm

like, "What did I do —" right? So, it's bad, like—but I'm glad that when every time I did know, it's like, "Alright, suck it up. . . . Let's move it forward, let's do another one, get back on the computer and look for some more."

Encouraging Families to Expect More

Stacia talked in detail about what it felt like to shift her thinking from not just moving anywhere, but moving to an opportunity area: "Their goal was to do was to actually put you in a . . . good area for children to be raised and things like that. So, I was like, 'Well, that's perfect 'cause that's really what I want.' You know, like I really wanted structure, for, you know, for my son and I wanna put him in a good area. So, I worked with them." Initially, Stacia struggled to secure a lease because of her poor credit history and unstable income. She was ready to give up and take a unit in a non-opportunity area because, "I was just worried about like being homeless again. . . . I was going to accept anything. . . . I was like, 'Oh my God, I don't wanna live in this area. . . . I don't wanna have to clutch my purse and try to be tough every time I go outside my house.'" She described how the Navigators stuck with her, answering her texts and emails, and offering her additional units to visit. Afraid she would "lose their attention," she felt reassured when they told her "they were helping with anything I needed until I quit." Eventually, Stacia leased in an opportunity area in Renton.

Like Stacia, Simone was ready to move "somewhere" after trying several places and getting rejected, when the family Navigator intervened. She told us, "That's when I started talking with [the Navigator], and that's when I told her it was Federal Way [a non-opportunity area], and she kind of started making me feel like, 'Oh, like I see something better than Federal Way for you.'" As she thought back on the experience, Simone reflected, "She just saw more in me, and she wanted to see a better situation for me, and I'm glad I did wait it out a little bit longer, and try her different options."

Given how unpredictable housing situations had been for many CMTO families, this was the first time some of them had the bandwidth and

guidance to make informed, preferred choices. Katie, a first-time leaseholder, explained that she was so worried about finding any housing, she had not slowed down to think about what else her housing search could offer. She told us,

You know, just like I was just so eager to get in the place that I wasn't I guess really thinking. Like I'm just so excited, like, "Let me try to see if this is going to work" . . . they made me realize the important stuff. . . . Not just like, "Oh, you're about to get an apartment, here are your keys." No, you need to make sure like it's a safe place, it's somewhere you could see yourself raising your kid. . . . on top of that like they kind of in a way helped me, I don't know, like get a voice maybe. Like as far as like being an adult and having to ask certain questions [about renting].

Increasing Family Comfort Levels

Some families also struggled with uncertainty about moving to new neighborhoods. In describing her search in opportunity areas, Lily, a White mother in Seattle who had a prior eviction and expressed anxiety over the housing search process, explained how CMTO Navigator support reduced her fears that she would lose out on units in high-opportunity areas: "Because if you were Section 8, it would take—without the CMTO, it would take a lot longer, because you have to wait for it to get approved, it just—it wouldn't have worked out, the [landlord] probably [would not] hold the place. This is a nice area and people were already coming [to] tour it and stuff like that, so I [would] have freaked out it would have been a long process."

Although most (72 percent) of the families indicated an interest in moving to opportunity areas in the baseline survey (table 1), many had never even considered some of these neighborhoods, assuming they were simply off-limits to voucher holders. One of the Navigators explained that many families "didn't even know they could use their voucher in Bellevue as far as any of these neighborhoods. . . . they thought, 'Well, I can never go to this neighborhood. Like I have to stay where I am right now, since [they're the] only people that will take me.'" As Deanne, a Black mother, powerfully related, "Until someone moves out

the neighborhoods that they are used to and get to see and be around other people. . . . because we can't see it, we feel like it's unreachable."

Other families told us that they were ready to be in a new kind of neighborhood. Melinda, told us, "I don't want to live in a bad environment. . . . I'm tired of living around chaos, I just want to live somewhere quiet where people go to work, go home." Chris explained that she was interested in how opportunity neighborhoods could help her child: "You'll better yourself career wise, people wise. . . . It's fresh air from some of the places the communities are not doing so well. You don't realize it until you get over to a place that's so great and then you go back and it's actually really bad. . . . I just want to raise my kid to succeed."

The conversations families had with Navigators about the opportunity areas helped families visualize how moves to such areas would really happen. Topics that came up included transportation to work, parents' interest in returning to school, proximity to grocery stores, medical centers and afterschool activities for their children. As Odyssey explained, "The most helpful thing about the CMTO is that they make you comfortable with the idea of doing something new. . . . not only do they give you the resources, not only do they give you the reassurance, but they also give you like a roadmap to how and why it can't fail. Just try it. So it's like it gives—it kind of clicks in your brain to try something new."

Jackie, a White mother who moved to Issaquah with her son, told us, "I don't know why it was so scary for me to open up outside of this little community, even though that's where I wanted to go. . . . It was just some resistance to things that now that I look back were kind of dumb [laugh]." Princess, a Black mother, explained, "[the Navigator] gave me like an idea, made me open my eyes to see what else is out there. . . . She made me think about being okay with just being right here in this neighborhood and you know made me expand. I've never been out there until I met her really. I'm from here and yeah, it was a wonderful neighborhood, the bus lines, the community, everything really. . . . It was good." Deanne, a mother of four, proudly said that CMTO "helped boost my confi-

dence . . . and squash my fears of moving to a better place.”

Increasing Confidence in Communication with Landlords

Another important element of housing search preparation that the Navigators worked on with families was supporting interactions with landlords in opportunity areas. Navigators helped families script their upcoming conversations with landlords, a source of anxiety for many, and helped them create a “rental resume,” a document families could use to present themselves to landlords. These narratives often helped families explain the circumstances that led to their previous housing barriers, such as poor credit histories, evictions, or unemployment. After putting their rental resumes together, some families felt empowered, confident, and less ashamed when interacting with landlords. The resumes also allowed the Navigators to better advocate for families in their conversations with prospective landlords. Peter felt that the resume helped him feel prepared to apply for housing, “having that pre-resume ready, so like my ducks in order, okay this is my income, this is who I work for . . . doing so in advance, I was like ready.”

Lee, a mixed-race mother, said this aspect of the program was helpful because “it’s nice because you don’t get all tongue-tied and all nervous. . . . it makes me feel confident speaking with the apartment like you know what you’re doing.” Sarina described the rental resume:

It doesn’t make me feel embarrassed by the information it makes me feel like, I have got some ammunition for how to attack this and explain it to them and I think that because I’m presenting it ahead of time right? Like I’m not trying to . . . hide it, it also lets them know that I know this was a challenge but I also know that it’s not going to be a challenge anymore because of these things. . . . So, it gives me a different level of confidence. . . . I would say like on a scale of one to ten I probably feel like an eight, nine now. I think before talking to [Navigator] it would have been like a six, seven just because there are some things on my credit report that might be negatives but I feel like she has had me present it in a

way that they are like blips on the radar instead of being the whole picture.

Families found that the Navigators’ role in coaching them on how to approach conversations with landlords was crucial to their success in securing a rental unit. This was particularly true for voucher holders whose primary language was not English. As Lou, a single mother from Eritrea, explained, “In terms of finding the people whose English is their second language like me they need help how to communicate. What to say, what to do, they even told us when you’re going to the landlord, what to dress, how to present yourself, so who teach you that [apart from the Navigators]?”

Respondents described previous interactions with landlords who were hesitant to lease to voucher recipients, often on the basis of preconceived notions. As Bailey explained, “I feel like people see a voucher and they automatically think, ‘Oh, they’re ghetto. . . . They’re gonna trash my place. They don’t care because they don’t have to pay.’” CMTO helped Bailey “show [landlords] a different way just from this rental resume. That means, I took time out to put something together. You know, if I’m gonna do that, I’m definitely not gonna—you know, I’m hoping they look at me in a different way like, ‘Oh. Well, she’s got her stuff together. You know, maybe we can give a shot on her,’ and just maybe hopefully pleading my case.”

DISCUSSION

CMTO increased the rate of moves to opportunity areas and improved neighborhood quality not only because it provided financial and informational resources but also because of the emotional and social aspects of the program design and implementation that reduced the psychological costs—in particular fear of failure—that families faced during housing searches in opportunity neighborhoods. Navigators customized program resources for individual household goals and needs, and communicated with families in accessible, collaborative, and pertinent ways. Participants felt supported, cared for, and like partners in the housing search process. By reducing these psychological and related costs, Navigators increased families’ sense of agency, leading them

to expect more from their housing search and to be better prepared to overcome the heightened challenges of searching in an opportunity area. Through both the specific resources and the nature of the service delivery, CMTO alleviated administrative burdens at many levels to promote broader residential searches and maximize the chance of moves to preferred areas.

The Navigators' high-quality communication and its corresponding effect on families' perceptions of the program and their likelihood of a successful opportunity move were paramount to CMTO's effectiveness. Financial assistance and brokering would not have been as effective but for the Navigators' high-quality communication. These results are consistent with findings from phase 2 of the CMTO experiment, which tested the full CMTO treatment from phase 1, against two slimmed down treatment bundles—one including just financial assistance plus information and one including lighter-touch services and shallower financial assistance—and a control group. The phase 2 estimates of much more modest impacts on opportunity-area lease rates from financial assistance plus information alone, or from the lighter-touch intervention, indicate the key role of higher-touch access to the Navigators in the success of the full CMTO treatment bundle (Bergman et al. 2023). Overcoming administrative burdens to provide HCV participants with much greater residential choice requires a comprehensive, family-centered, and customized approach that squarely addresses psychological costs that can also serve as a basis for lowering learning and compliance costs.

Not every family had the same need and thus not every family leveraged CMTO in the same way. Nearly 40 percent of the treatment group families moved to non-opportunity areas (Bergman et al. 2023). A small number still had enough difficulty moving that their vouchers expired, and an even smaller number leased in their current unit. Most of these alternative movers worked with CMTO Navigators and described feeling similar kinds of support to that received by those who moved to opportunity areas, but decided that moving to a different community was a better fit for their families (DeLuca, Boselovic, and Sausedo 2021). Some

alternative movers indicated that other, non-opportunity neighborhoods were closer to social networks, existing schools, or other amenities that they perceived outweighed the benefits of an opportunity move.

In particular, Black families moved to opportunity areas at lower rates than families from other racial-ethnic groups (Bergman et al. 2023). The experimental effect was still quite large for Black (non-Hispanic) families—CMTO treatment increasing the opportunity move rate by 37 percentage points from 11 percent in the control group to 48 percent in the treatment group—but the mechanisms underlying their lower overall rate of opportunity moves rates merit a closer look, which we are doing in another article (DeLuca, Boselovic, and Sausedo 2021). Black families might be more likely to experience landlord discrimination and limited access to credit. It may also be that Black families were not comfortable with the prospect of moving to majority-White opportunity areas, anticipating that they or their children would be more likely to experience racist interactions. To explore this, we looked to the CMTO baseline survey, and when asked “How would you feel about moving to a neighborhood where almost of the other residents are of a different race or ethnicity than your own?” more than 70 percent of Black families responded “very good” or “good”—exactly the same proportion as White families did. Further, our interviews with Black families revealed that the perceived benefit of the moves to opportunity areas outweighed any perceived downsides (DeLuca, Boselovic, and Sausedo 2021). Yet a small group of Black families (11 total, 17.5 percent of Black families in our qualitative sample) mentioned concerns about the demographic make-up of some majority-White opportunity areas. A few of these Black families said they wanted to ensure neighborhood and school diversity where they lived, and expressed concerns about experiencing racism, which led them to avoid certain opportunity areas. Such concerns point to the importance of Navigator support to ensure that families' housing searches included residential options that felt comfortable and valuable to them. It also indicates a need for further research to understand more about how Black families' experiences of

opportunity neighborhoods compare to White and other families’ experiences across U.S. housing markets and policy contexts.

Navigators were able to increase participants’ confidence, optimism, and sense of agency related to the CMTO housing search. Could these effects persist beyond the initial move and improve future housing searches? Might CMTO have positive spillover effects into other dimensions of participants’ lives, such as education and job searches? It is possible that because CMTO not only removed hurdles but also provided tools that increased resilience and responsiveness in the face of challenges, the program could have had lasting effects on how participants approach other barriers. This is an important area for further research.

In a similar vein, the success of the CMTO program leaves open the question of how its approach generalizes to other settings. Navigators’ high-quality communication and services matter enormously for overcoming administrative barriers woven into the HCV program, and that are heightened in opportunity area searches. The social service agency and staff hired for CMTO had a blend of social service experience as well as real estate and landlord engagement experience. CMTO emphasized, in both its recruitment and training processes, that Navigators had to be effective in working with both families and landlords and that their support for both groups was critical for achieving program aims. The CMTO program was also structured in a way that gave a significant flexibility and discretion to each Navigator. Research is needed on how service bundles may be tailored to local community needs as well as how to best scale services without losing the core elements in the Navigators’ personalized approach that families found to be so effective.

CONCLUSION

Scholars have long shown that even though the HCV program and other federal housing policies can provide relief to rent-burdened households, they can also constrain the residential opportunities of poor and minority families, in part because they operate in racially and economically stratified housing markets, and in part because of some aspects of their designs (Collinson, Ellen, and Ludwig 2016; DeLuca,

Garboden, and Rosenblatt 2013; Hirsch 1983; Rothstein 2017; Taylor 2019). The CMTO study was borne not only out of this research, but also out of growing evidence that neighborhoods matter for child outcomes, and that low-income families face many barriers to taking advantage of housing assistance programs and moving to preferred neighborhoods (Bergman et al. 2023; Cunningham et al. 2018). The HCV program has the potential to increase neighborhood quality and residential choice but falls short of meeting this goal for many families. In this article, we describe some of the psychological costs that HCV recipients bear and show how the CMTO program reduced many of these costs and other administrative burdens to dramatically increase residential opportunity.

Our work heeds a call by Janet Currie (2006) and others to experiment with removing factors that inhibit program take-up for eligible households. Beyond attention to low-touch nudge interventions to increase salience and awareness of eligibility to reduce psychological costs (Bhargava and Manoli 2015), we join a growing literature that shows it may be vital to pair information and financial resources with committed Navigator staff experienced in understanding barriers that low-income families may face and who can provide the emotional support needed to relate to families, boost their confidence, reduce anxiety, and increase their sense of dignity (Herd and Moynihan 2018; Hahn et al. 2018). Recent evaluations of higher-education interventions for low-income students and labor-market interventions for disadvantaged youth and adults demonstrate that programs with dedicated staff and wraparound services tend to be more successful in increasing educational attainment and persistently increasing earnings than information-only interventions (Katz et al. 2022; Dawson, Kearney, and Sullivan 2020; Oreopoulos and Petronijevic 2019; on the importance of third-party navigators, see Herd and Moynihan 2018; on the importance of empowering practices in child support administration, see Hahn et al. 2018). In the health-care domain, home visiting programs have shown that customized, intensive, high-quality services delivered by well-trained staff can improve maternal health and child development (Michalopoulos et al. 2017).

The supportive combination of personalized assistance from navigators, information, and financial resources to reduce barriers to effective social program use is likely to be particularly important for low-income families, especially families of color, given the difficult experiences many have endured not only in their personal lives but in interactions with social service agencies (Lipsky 1980; Soss, Fording, and Schram 2011). Their residential histories and many competing demands on their time and cognitive bandwidth are factors that make the burden of housing search even heavier and more likely to result in suboptimal outcomes (Bertrand, Mullainathan, and Shafir 2004; Christensen et al. 2020). Many families who participated in CMTO reported a history of trauma, abuse, and instability—all of which not only affected their well-being and housing security, but also diminished their optimism

and narrowed their sense of what was possible. They described demoralizing experiences trying to communicate with landlords, and repeated application denials as a result of their credit histories, low incomes, and evictions. Therefore, their CMTO experiences of being brought in and asked what they wanted in their housing, being listened to and offered meaningful help to get there, and the Navigators’ “being there” for questions and encouragement throughout the process were profoundly important for helping families find housing in higher opportunity areas. By effectively removing these psychological and related costs, Navigators were able to support families’ sense of agency in their housing search, broaden their geographic choices, and ultimately support families to glean as much benefit from the golden ticket of an HCV opportunity as possible.

Table A.1. Qualitative Study Sampling and Response Rates

	Treatment (1)	Control (2)	Total <i>N</i> (3)	<i>N</i> Target Sample (4)	<i>N</i> Number Contacted (5)
A. Sampling targets					
Still searching (as of April 2019)	71 (100%)	24 (25%)	95		
Leased	78 (50%)	29 (20%)	107		
Total targeted	149 (67%)	53 (25%)	202		
B. Recruitment					
Interviewed	119	42	161	80%	85%
Refusals	13	4	17	8%	9%
Contact, no interview yet	9	2	11	5%	
No contact, bad contact info.	8	5	13	6%	
C. Response rate by treatment status					
<i>N</i> interviews, target sample size	80%	79%			

Source: Authors’ tabulation.

Note: This table shows the sampling scheme and response rates for the qualitative study sample. Panel A shows the number and percentage of participants who were randomly targeted for participation in the qualitative study from each group, based on their treatment status and lease-up status as of April 15, 2019, for the Seattle Housing Authority and April 23, 2019, in the King County Housing Authority. Panel B shows the number of households who were able to successfully interview within this group; the number who refused; and the number whom we attempted to contact but were not yet able to interview or reach. Column 4 shows the number of households in each of these categories as a share of all households targeted, and column 5 shows household interviews and refusals as a share of households with whom we had some contact. Panel C shows the percentage of households interviewed as a share of the number of households targeted by treatment group.

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