

Economic Mobility Catalog: Case Study

Creating Moves to Opportunity: Seattle and King County, WA



Housing & Community Development



Supportive Neighborhoods

MORE ABOUT THE STRATEGY USED IN THIS CASE STUDY: [Accessing private market housing](#)

At-a-Glance



Summary

- In 2017, [new research](#) demonstrated the impact of neighborhood quality on children's long-term economic outcomes. At the same time, leaders in the Seattle and King County Housing Authorities recognized that housing voucher recipients rarely rented in high opportunity neighborhoods, even when vouchers were adjusted to account for higher rents in many of those areas. Often, barriers to these moves were practical and informational, not purely financial.
- In response, the Housing Authorities and their research partners launched the [Creating Moves to Opportunity Project](#) (CMTO), which aims to help low-income families who receive Housing Choice Vouchers overcome barriers to living in a high opportunity neighborhood. As part of the CMTO model, participating families receive support from a housing “navigator,” who facilitates their access to housing search assistance and short-term financial assistance. The CMTO team also conducts landlord engagement, with the aim of increasing the number of landlords in high opportunity neighborhoods willing to approve prospective tenants in the CMTO program.
- Keys to the program's success include providing customized housing search assistance, the selection of a strong service delivery partner, strong collaboration between the Seattle and King County Housing Authorities, ongoing landlord engagement, and a commitment to rigorous program evaluation and continuous improvement.
- Obstacles faced by the CMTO program include concern that the model would undermine place-based investments, hesitancy among landlords to rent to program participants, and initial challenges providing certain families with the high level of support they required.

Results and Accomplishments

<p>38%</p> <p>CMTO interventions increased the number of voucher-holding families moving to high-opportunity areas by 38 percentage points. 117 out of 222 families in the treatment group moved compared to 31 out of 208 families in the control group.</p>	<p>8.3%</p> <p>Children in families that moved to a high opportunity neighborhood are estimated to see an 8.3 percent <u>increase</u> in their lifetime earnings, as compared to their peers who did not move to a high opportunity neighborhood.</p>	<p>53%</p> <p>While 58 percent of families who were offered CMTO's comprehensive suite of services moved to high opportunity areas, only 26 percent of families who received lighter-touch services and 21 percent of those who received only financial assistance and information about neighborhoods made the move.</p>
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- Creating opportunity for economic advancement:** Increasing evidence points to the role neighborhoods play in shaping children's educational and economic outcomes. The Creating Moves to Opportunity (CMTO) project assists families with young children in moving to high opportunity areas and improving their children's economic outlook. In the CMTO demonstration in Seattle and King County, housing voucher recipients who received CMTO services were 38 percentage points more likely to move to a high opportunity neighborhood than those in the control group.
- Receiving significant media attention:** The CMTO project received significant coverage in the local and national press for its potential to reduce housing segregation and boost economic mobility. An op-ed in the New York Times by Nicholas Kristof exclaimed, "For all those who think that poverty is hopeless, that nothing can change — read on!" This media coverage helped to position the CMTO program in Seattle and King County as a national model.
- Two major bi-partisan bills proposed:** In 2019, U.S. Senators Chris Van Hollen (D-MD) and Todd Young (R-IN) proposed the Family Stability and Opportunity Vouchers Act. This legislation would create 500,000 additional housing vouchers for at-risk families with children and provide resources for customized housing search assistance and landlord engagement. In 2021, Senators Chris Coons (D-DE) and Kevin Cramer (R-ND) sponsored the Choice in Affordable Housing Act, which would offer signing bonuses to landlords in low-income areas for leasing voucher holders, use neighborhood-level data to ensure fair rents, and reduce inspection delays, among other activities. Both pieces of legislation were informed directly by the CMTO program.
- A cohort of cities replicating the effort around the country:** Inspired by the CMTO program's success, the U.S. Department of Housing and Urban Development's Community Choice Demonstration (CCD) will attempt to replicate the CMTO model in other cities and housing markets across the country. CCD will run for six years and take place in ten communities, providing over 10,000 families with children better access to high-opportunity neighborhoods.



What was the challenge?

- **A metropolitan region with deep economic divides.** The Seattle metropolitan area is more racially integrated than many cities of similar size, but stark economic divides remain. White residents earn an average of 2-3 times more than Black residents and 1.2-1.5 more than Asian and Latinx residents. Seattle's racial gap in homeownership, which contributes to economic disparities, is also larger than the national average: over 65 percent of White families own homes compared to only 28 percent among Black families.
- **Families using Housing Choice Vouchers face barriers to living in areas of high opportunity.** As inequality in the Seattle region worsened, leaders of the King County and Seattle Housing Authorities increasingly recognized that individuals and families using Housing Choice Vouchers in the area were often using their vouchers in neighborhoods with lower levels of opportunity, even when higher-opportunity areas were available at a similar cost.
- **New research demonstrated that neighborhoods shape children's long-term economic outcomes.** A 2017 paper by economists Raj Chetty and Nathaniel Hendren demonstrated that neighborhoods affect children's long term outcomes, including earnings and college graduation rates. Recognizing this insight, leaders in the King County and Seattle Housing Authorities wanted to ensure that voucher-holding families with children had the ability to move to high opportunity neighborhoods.
- **Families missing out on opportunities they could afford.** Despite a previous implementation of variable payment standards, which ensured that voucher recipients could rent in higher-cost neighborhoods, few voucher-holding families in the Seattle region were moving to higher opportunity neighborhoods. Housing Authority leaders hypothesized that certain barriers frequently prevented families from moving, and if these barriers were mitigated, more families would choose to live in higher-opportunity neighborhoods.
- **A program to empower families to move to areas of higher opportunity.** To enable voucher holders to move to higher opportunity neighborhoods, the Seattle Housing Authority and King County Housing Authority created an intervention, Creating Moves to Opportunity (CMTO), that would empower voucher holding families to have greater residential choices, including access to higher opportunity neighborhoods. The PHAs partnered with Opportunity Insights, MDRC, MEF Associates, JPAL and other organizations to measure and evaluate the outcomes of the program.

What was the solution?

- **Customized housing search assistance from trained navigators.** CMTO featured family and housing navigators who educated participants on housing options in high-opportunity areas, provided 1:1 coaching to help participants increase their applications' chances of success, and supported searches for housing that met the family's unique goals and needs. Families participating in CMTO could continue to move to any neighborhood within the PHA's jurisdiction; vouchers were not restricted to use in high opportunity areas. In qualitative interviews, participants reported that customized coaching was one of the most crucial aspects of the program.
- **Short-term financial assistance for moving costs.** KCHA and SHA provided \$1,000 on average to families to help them cover application fees, security deposits, and other costs associated with moving. Amounts of support were customized to meet families' needs with a maximum of \$3,500 per household.
- **Intensive landlord engagement to ensure successful home placements.** Program staff educated and built relationships with landlords in high-opportunity areas to increase the chances that they would approve prospective tenants in the program. CMTO also helped expedite the housing authority leasing process and created an insurance fund to assuage landlords' concerns, such as fear of property damage.
- **A service provider equipped to serve low-income populations in navigating the housing market.** A crucial piece of CMTO was finding a service delivery partner which could work with both low-income populations and property owners in the private real estate market. CMTO ultimately selected InterIm CDA, an organization with experience delivering rapid rehousing services and managing affordable housing, along with a demonstrated willingness to learn the CMTO model and adjust delivery as needed. CMTO leaders worked with InterIM to create job descriptions, training manuals, forms, and administrative processes, along with performing quality control and process improvement support.

What factors drove success?

- **Family-centered and scalable search assistance for voucher recipients.** Over the course of 400 qualitative interviews with participants in the study, recipients of the CMTO intervention shared that the personalized support they received from housing and family navigators was critical in facilitating their move. The program helped families tailor their housing search to their specific needs, communicate with program staff as often as they needed, and receive emotional support during an often stressful process.
- **A thoughtful strategy for identifying and developing a service delivery partner.** KCHA and SHA leaders understood that the selection of the right partner to deliver services to participants would be crucial to the success of the program. Ultimately, they selected InterIm CDA because of their experience in serving low-income populations, their ability to build relationships with landlords, and their willingness to learn the program model and adapt as necessary. The PHAs worked hand and hand with InterIm to recruit and hire staff, design processes, and refine service delivery.

- **Cross-agency partnership.** KCHA and SHA had a long history of partnership and collaboration, which helped facilitate CMTO's success. The executive directors of each agency were close, as were many of the staff leads: Sarah Oppenheimer, Annie Pennucci, and Jenny Le of KCHA worked closely with Andria Lazaga, Sarah Birkeback, Jodi Speer, and others at SHA on every phase of the project's design and execution.
- **A focus on continuous improvement.** CMTO conducted a pilot before beginning the full implementation of the program and the randomized controlled trial. The pilot created the opportunity for staff to learn how to implement the model and identify areas for improvement. After a few months of service delivery, the PHAs paused the program in order to conduct additional staff training and address issues. Even after the pilot concluded, the PHAs continued to identify pain points and make adaptations to service delivery.
- **Engaging landlords in support via both program staff and renters.** Many landlords in high opportunity neighborhoods are not accustomed to renting to families using housing vouchers, and some exhibit racial and class-based prejudices against voucher holders. To encourage landlords to consider and approve tenants from low-income families, CMTO engaged landlords to educate them on the voucher program, address their concerns, and (in some cases) facilitate waiving strict approval criteria on credit history or prior eviction. Program staff also prepared and coached families to engage with landlords directly to increase their chances of approval.
- **Rigorous quantitative and qualitative evaluation.** By implementing a randomized controlled trial, CMTO was able to provide robust evidence that practical barriers were limiting many low-income families' ability to move and that these barriers could be removed in a cost-effective manner. Qualitative research also helped illustrate why these barriers mattered and the mechanisms that could be used to overcome them.

What were the major obstacles?

- **Fear of undermining place-based policy.** In early conversations among researchers and practitioners, some expressed fear that a program focused on supporting moves to high opportunity neighborhoods would, despite best intentions, serve as a substitute to place-based investment. Therefore, CMTO administrators, housing authority staff, and advocates in the region needed to feel reassured that the program could serve as a "both-and" solution, meaning that it would be a helpful intervention but not preclude additional, longer-term place-based investments in low-opportunity neighborhoods.
- **Rightsizing service delivery for families' needs.** Initially, some families needed a very high degree of support in the housing search, which many housing navigators felt prevented them from serving all participants effectively. To address this, KCHA and SHA shifted some of this workload from housing navigators to family navigators. Program staff also used the pause after the pilot to equip themselves with more knowledge of high-opportunity areas and make additional tweaks to the implementation processes and materials.

- **Working with landlords to overcome barriers.** Persuading landlords to approve voucher-holding renters participating in CMTO was a challenge despite prohibitions against "source of income" discrimination. Many landlords had negative perceptions of working through sluggish and bureaucratic housing authority processes. Others feared that low-income, voucher-holding tenants would fall behind on utility payments or would more likely to cause property damage. To address these kinds of barriers, CMTO streamlined many of the processes deemed excessively bureaucratic, devoted resources to assuage concerns about non-payment and damages, and provided assurances of PHA responsiveness to landlord concerns.

Timeline



MAY 2015

Research emerges showing that neighborhoods strongly shape long term outcomes

Research by Harvard economists Raj Chetty, Nathaniel Hendren, and Lawrence Katz shows that neighborhoods make a large impact on the long-term outcomes of children. Seeing this research, Public Housing Authority leaders in King County and Seattle contacted Dr. Chetty and his team to discuss how the research could be used to inform federal housing policy and strategy. The researchers responded favorably and were keen to help leverage the study's findings in a new program.

SPRING AND SUMMER 2016

Researchers and practitioners come together to build on the research

The King County Housing Authority and Seattle Housing Authority attend a gathering of public housing authorities and researchers in which they discuss Chetty and Hendren's research and share ideas for how to leverage its insights to increase upward mobility in Seattle and throughout King County. Soon thereafter, KCHA, SHA, and the researchers collaborate to develop CMTO, which seeks to encourage recipients of Housing Choice Vouchers to move to higher-opportunity neighborhoods.

SUMMER 2016

Rigorous program evaluation is built into the effort from the beginning

A key component of CMTO's program design was the inclusion of a randomized control trial, led by researchers at the Equality of Opportunity Project (now Opportunity Insights) and research partners the Abdul Latif Jameel Poverty Action Lab (JPAL), Johns Hopkins University, and MDRC. From the beginning of the program, the PHAs would randomly assign individuals to receive program services and collect data for researchers to independently evaluate.

SUMMER 2017

Grant Support Awarded for the CMTO RCT

The Bill and Melinda Gates Foundation provides support to the CMTO program over a three-year design and implementation phase for the RCT.

SUMMER 2017**SHA and KCHA search for a service delivery partner with the right skills**

With grant funds awarded, SHA and KCHA determine that a single vendor would be a better fit for the demonstration than each PHA operating CMTO at their agency. They release a joint RFP and ultimately select InterIm CDA, an organization with experience working with low-income populations and property owners and a willingness to learn from and collaborate with partners.

AUGUST 2017 - APRIL 2018**The design and pilot phases begin**

With a service provider secured, SHA and KCHA work collaboratively with InterIm CDA to develop job descriptions, begin hiring staff, and establish service and data collection protocols. This programmatic and RCT design phase occurred between August 2017 and December 2017. Beginning in January 2018, the PHAs begin piloting service delivery to 46 families through April 2018. They then pause the implementation of the program to address early challenges and conduct additional staff training.

APRIL 2018**Full program enrollment for Phase I begins**

After adjusting program procedures based on pilot learning, full enrollment in the RCT begins. To find enrollees, the PHAs mail information to families on the waitlist for housing choice vouchers, targeting households who will soon be offered a voucher. When families express interest in the program, program staff screen them for eligibility and, if they are eligible, present them with more information and begin enrollment. Program leaders soon determine that the pace of enrollment is too low (families were not responding to initial mailings about receiving a voucher) and expand outreach efforts with follow-up emails and phone calls. Enrollment completes in February 2019 with 499 families.

SUMMER 2019**Early findings analyzed, Phase II begins enrollment**

Findings from Phase I are released to the project team (researchers and PHAs), who convene to discuss next steps for Phase II. The purpose of the second phase is to experiment with alternative and lower-cost bundles of services. To achieve this, participants are divided into four groups with varying levels of services. Phase II enrollment takes place between June 2019 and March 2020 and completes with 337 families.

AUGUST 2019**Research results and media coverage validate the strategy**

Initial results from Phase I are published and show that the program increased the number of families who moved to high-opportunity areas by 38 percentage points. Major media outlets including the [New York Times](#), [Vox](#), [NPR](#), and [others](#) publish articles on the findings.

MAY 2020

Independent replication efforts begin

MDRC begins an independent effort to replicate the successes of CMTO in three regions: Chicago-Cook County, Illinois, Milwaukee, Wisconsin, and St. Louis, Missouri. The program, called “Supporting Moves to Opportunity,” is not formally connected to CMTO but will test the effects of program interventions used in CMTO as well as new components both before and after families move.

JULY 2020

HUD awards funding for pilot programs in nine communities

Building on the evidence generated from CMTO, the U.S. Department of Housing and Urban Development launches the Housing Choice Voucher Mobility Demonstration, which seeks to provide funding to PHAs to incorporate lessons from the program. In April 2021, nine PHAs are awarded funding for implementation.

Implementation Process



How did leaders confront the problem?

- **Concentrated poverty with long-term consequences.** As in many cities across the United States, low income families in Seattle and King County are concentrated in lower opportunity areas, many of which have seen decades of disinvestment and impacts of systemic racism. Children growing up in these neighborhoods tend to experience poor long-term social and economic outcomes, with very few achieving upward economic mobility.
- **Additional supports are needed to ensure true geographic choice.** Both SHA and KCHA sought to enable families to use their vouchers to move to safe, healthy, high-opportunity neighborhoods. Unfortunately, most recipients of housing vouchers moved to neighborhoods with lower levels of opportunity. Despite some previous efforts to empower voucher recipients to move to higher opportunity areas, no program had succeeded at increasing the rate of voucher-holding families who leased in higher opportunity neighborhoods.
- **Researchers reveal the importance of neighborhoods in shaping long-term outcomes.** In 2015, a new analysis revealed significant benefits for children who moved to areas of high opportunity. Leaders from SHA and KCHA attended a gathering of practitioners and researchers to discuss the findings and begin preliminary conversations on how a program informed by the research might be developed.
- **Public housing authorities join with researchers to create a program.** Building on the momentum of the convenings, KCHA, SHA, and the research organization Opportunity Insights formed a partnership that would support moves to high-opportunity neighborhoods. The organizations submitted a proposal to the Bill and Melinda Gates Foundation, and the foundation awarded a grant to support the program.

How was the strategy designed?

- **Team begins identifying barriers to moves.** Early design conversations focused on what prevented low-income families from moving to high-opportunity areas. To identify removable barriers, agency staff reviewed existing research; spoke with front line staff, residents, and landlords; and reached out to other programs that served low-income people in securing affordable housing. The barriers identified included a lack of information about high-opportunity neighborhoods, competitive disadvantages in the rental process, challenges navigating housing search, difficulty affording moving fees and costs, and low participation in the housing voucher program among landlords.
- **Financial assistance to help with upfront costs.** Recognizing that many low-income families are unable to move because of application fees, security deposits, and other incidental costs of moving, CMTO included flexible financial assistance that could help families with the degree of short-term financial support that was appropriate for them. Financial support to families averaged around \$1,000 per family, lower than the \$3,500 threshold initially set in the program design phase.
- **Coaching to address weaknesses in applications.** Observing that many low-income families had competitive disadvantages in their housing applications such as low credit scores and sparse rental histories, CMTO helped participants create plans to address their credit histories and craft narratives to share with landlords during the application process.
- **Assertive landlord engagement.** Due to landlords' negative perceptions or prior experiences working with PHAs and prejudices against voucher holders, CMTO included several reforms to improve relationships, streamline interactions with the PHAs, educate landlords on anti-discrimination laws, and address landlords' questions and concerns. This included marketing, relationship building engagements, and expedited lease-up processes at the housing authorities. It also incorporated an insurance program to pay for potential property damage, a fund that has been rarely used.
- **Developing an RFP for the right service provider.** Agency staff discussed at length what kind of organization should provide housing counseling and landlord engagement services. CMTO required an agency who had experience working with low-income populations in a social service capacity and understood landlords and property owners in the private real estate market. Ultimately they selected InterIm CDA for its experience with rapid rehousing programs and its ability to work effectively with families. In its application, InterIm CDA proposed strategies on establishing business-to-business relationships with landlords and property managers and demonstrated a willingness to learn and adapt throughout the demonstration.

How was the plan implemented?

- **Defining roles and responsibilities.** Once InterIm CDA was signed on as a vendor, KCHA and SHA worked closely with them to write job descriptions, define interview and service protocols, hire staff, and establish data collection systems. The staff roster consisted of two Family Navigators, who were the initial point of contact with families; two Housing Navigators, who managed relationships with landlords and helped families directly on their housing search; a half-time manager; and one administrative role.
- **Recruitment begins.** CMTO began recruiting participants by sending families on the housing voucher waitlist information about the program via mail so that they would be able to enroll 14 to 60 days before receiving a voucher. Families who responded were screened for eligibility and given a short presentation on the housing choice voucher program. After a few months, it became clear to the PHAs that this recruiting process would not meet their enrollment targets, so PHAs began emailing and calling families who were eligible.
- **Pilot phase launches.** With roles established, initial training complete, and families recruited, CMTO began a pilot phase that offered services to 46 families. Running from January through April 2018, the pilot revealed that some families needed significant support in excess of the staff's capacity and also revealed areas where more staff training was needed. CMTO leadership paused the implementation for a month in order to address these issues.
- **Full program launch.** Following the adjustments made during the pilot, the PHAs began recruiting families for the full study from April 2018-February 2019 and enrolled 499 families.

How was the approach funded?

- **Philanthropic funding for demonstration implementation and evaluation.** The Gates Foundation had a longstanding relationship with KCHA and SHA and provided initial funding to cover service costs of the program. The Gates Foundation also supported the qualitative evaluation and an implementation report by MDRC. Gates' funding for qualitative evaluation was extended to allow for additional follow up with families post-pandemic. Additionally, the Surgo Foundation provided resources to support continuous evaluation of CMTO.
- **Sustaining CMTO services requires PHAs to make trade offs.** Both KCHA and SHA participate in the federal Moving to Work (MTW) program which provides a small number of housing authorities with financial and regulatory flexibility to better meet local needs and fulfill program objectives, which include increasing housing choice. Following the demonstration, SHA has also leveraged their MTW status to maintain CMTO services for both new and existing Housing Choice Voucher holders. KCHA used their MTW status to support CMTO practices for a few years, but are not currently operating a CMTO program.

How was the approach measured and refined?

- **Building rigorous program evaluation into the program implementation.** A randomized controlled trial comparing the outcomes of families who received CMTO services to a control group was built into the program implementation. Families entering the Housing Choice Voucher program were provided with information about CMTO and the study component and given informed consent forms and completed an extensive questionnaire to help inform the research. If the family agreed, the staff randomly assigned them to the treatment or control group. If a family was assigned to CMTO, they were given further information about the program and then were contacted by a Family Navigator within two days.
- **Research partnership with Opportunity Insights.** Administrative data comparing which neighborhoods voucher recipients moved to was analyzed by Opportunity Insights. The results showed that CMTO increased the number of families who moved to high-opportunity neighborhoods by 38 percentage points and that the families who moved were more satisfied with their new neighborhoods. The program had no impact on voucher utilization rates and benefited all types of families. Staff tracked touch points with participants and expenditures by type and amount to inform cost and service level analyses.
- **Evaluating each component of the program separately.** In addition to evaluating the impact of the program overall, CMTO also included subsequent evaluations that tested each component of the program individually — financial assistance, housing counseling, and education — to see which elements of the program mattered the most. The evaluation found that the program was most effective when all three elements of the program were provided to participants.
- **Improving processes to make better use of staff time.** Initially, Family Navigators passed families onto the Housing Navigators early in the process, but this led to a disproportionate amount of work falling onto the Housing Navigators. Program administrators later moved the “handoff” further along in the process so that families would only begin working with Housing Navigators after their rental application had been approved. With this change, the Housing Navigators spent most of their time referring families to available units and conducting landlord outreach whereas Family Navigators focused on early engagement with families that included identifying families’ goals and needs, opportunity area education, and developing rental resumes and other work to ensure more viable applications.
- **Digitizing materials.** CMTO leaders moved much of the program’s resources and paperwork online to provide families easier access to information including a searchable map of opportunity areas, electronic versions of service and housing search resources, and neighborhood descriptions. Both phases included password-protected portals for each configuration of services being tested in the study.
- **Improving and adjusting service delivery.** CMTO continued to find ways to adjust service delivery to make it as efficient and effective as possible. During the demonstration, only new voucher recipients were provided with services. After the demonstration, both KCHA and SHA expanded participation to current voucher holders interested in moving to different housing. KCHA is no longer providing CMTO services, but SHA is providing these services to both existing and new Housing Choice Voucher families.

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This case study was written by Jonathan Timm and Ross Tilchin.

Learn more

- [Creating Moves to Opportunity: Experimental Evidence on Barriers to Neighborhood Choice \(Updated January 2023\)](#)
- [Implementing Creating Moves to Opportunity \(MDRC\)](#)
- [J-PAL Project Overview: Creating Moves to Opportunity](#)