



EVIDENCE-BASED REFORM OF FEDERAL RENTAL ASSISTANCE

Statement of

Erika C. Poethig*
Institute Fellow and Director of Urban Policy Initiatives
Urban Institute

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Housing Vulnerable Families and Individuals: Is There a Better Way?

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Thank you for asking me to testify at this hearing. My name is Erika C. Poethig, and I am an Institute fellow and director of urban policy initiatives at the Urban Institute in Washington, DC. The views expressed here are my own, not those of the Urban Institute, its trustees, or its funders.

Congress committed the first national resources to public housing during the Great Depression. That decision altered the course of millions of lives for the better, providing the most vulnerable Americans with a home that was otherwise out of reach and giving children the promise of a better future. Today, the long bipartisan legacy of affordable rental housing is in doubt. Millions of Americans are unable to find safe and secure housing that they can afford.

Housing assistance plays an important role improving lives across the age continuum. Yet America's housing policy has never fully met the demand for affordable rental housing. Over the next 15 years, the demand for rental housing will continue to grow. During this same time period, the number of senior renters is projected to double, increasing from 5.8 million to 12.2 million households. More than a quarter will pay more than 50 percent of their income for rent (Goodman, Pendall, and Zhu 2015). Absent increased resources for federal rental assistance, America's older adult population will face increased housing instability and homelessness, which can lead to poor health and diminished quality of life. At the same time, safe and stable housing also plays an important role in the early stages of life. Rigorous evidence has demonstrated that housing assistance is an essential driver of economic mobility for low-income children. In order to meet a growing unmet need, **we must expand federal rental assistance** to serve the most vulnerable households including older adults, people with disabilities, and families with children.

Today, over 5.1 million households use federal rental assistance, which includes the housing choice voucher program, project-based rental assistance, public housing, and USDA programs. While we work to expand the federal investment in housing assistance, we can also **use the best evidence available to reform existing policies and programs** in order to maximize better health, education, and economic mobility outcomes. Such reforms will require better alignment between federal housing programs and policies, increasing incentives to move and preserve subsidies in lower poverty neighborhoods, tailoring approaches to address the continuum of housing and service needs, and capturing and reinvesting savings housing generates for Medicare and Medicaid.

Rental assistance creates positive benefits to individuals and families

The evidence of the importance of housing assistance for people's lives is overwhelming. Research demonstrates that housing is both an essential safety net and a platform from which families can improve their health, educational, and economic outcomes. Since 2008, more than 40 studies, by a wide array of scholars across many different institutions, have focused on how housing matters for individuals and communities. This body of research, which has been largely supported by the John D. and Catherine T. MacArthur Foundation, has found that housing location, stability, quality, and affordability affect kindergarten readiness, children's math and reading scores, child development, mental and physical health, and income growth.

There are four important ways housing assistance serves as a platform for better outcomes.

First, housing assistance frees up resources that can be invested in improving economic mobility and better health outcomes. For instance, when families cannot find affordable housing, they make tradeoffs that affect medical care, children's health, child enrichment activities, food security, and retirement savings (JCHS 2015; Newman and Holupka 2014). One third of households in the Milwaukee Eviction Court Study—a sample composed almost exclusively of very low-income renters who were trying unsuccessfully to afford their rent without a subsidy—paid at least 80 percent of their household incomes for rent (Desmond 2012). This leaves very little income to pay for other expenses. For seniors, rental assistance is an essential protection, as the potential to increase income is limited. Housing costs account for the largest proportion of older adults' expenses. Seniors spend more on housing than health care or anything else (Johnson 2015).

Second, housing assistance can reduce frequent moves for children and seniors. When families are not stably housed, it can lead to frequent school moves, high rates of absenteeism, and low test scores among children (Cunningham, Harwood, and Hall 2010). For older adults, housing stability coupled with age-restricted housing can create a platform to health care coordination and services that slows growth in Medicare costs. The Support and Services at Home (SASH) model leverages housing as a platform to connect residents of federally assisted housing with community-based services and care coordination. A recent study estimated that the growth in Medicare expenditures for early SASH participants was \$1,756–\$2,197 lower than the growth in expenditures for the comparison groups (Sanders 2014).

Third, housing assistance can be used to revitalize communities. In 1986, New York City Mayor Ed Koch launched a 10-year, \$5.1 billion capital plan for housing, investing local, state, and federal resources to revitalize a distressed housing stock and preserving its affordability. Based on analysis by scholars from the New York University Furman Center for Real Estate and Urban Policy, this investment more than paid back the local investment through increased property tax receipts. The positive spillover effects from the investment were significant enough to justify government support for housing production, including the state and federal resources (Ellen et al. 2003). In the same study, Ellen and colleagues did not find the same spillover effects for the tenant-based voucher program largely because voucher holders are more dispersed and the aim of the program is not to revitalize neighborhoods but rather enable low-income households to rent housing from private landlords. At the same time, some evidence suggests that larger concentrations of voucher holders can produce negative effects in a neighborhood (Galster, Tatian, and Smith 1999; Popkin et al. 2012). When Galster and colleagues looked across neighborhoods they found that positive effects associated with concentrations of voucher holders were limited to high-value, predominantly white neighborhoods.

Fourth, housing assistance can help low-income individuals and families access low-poverty neighborhoods that would otherwise be unaffordable. In the United States, access to opportunity is intimately tied to place. Where you live determines school quality, available transportation options, proximity to jobs, and community assets. Because place is so closely linked to access to opportunity, housing policy can provide critical ladders of mobility for people experiencing poverty (Blumenthal and McGinty 2015). Moving to low-poverty neighborhoods can also improve mental health and lower incidence of diabetes and obesity, as demonstrated by the Moving to Opportunity (MTO) experiment (Ludwig et al 2013).

In 2015, a team of researchers led by Stanford economist Raj Chetty and Harvard economist Nathaniel Hendren published new empirical evidence that strongly supports the notion that opportunity and

economic mobility are shaped, in part, by where you grow up (Chetty and Hendren 2015). Linking data from the MTO experiment to longitudinal data from the IRS, they conducted a national rigorous study of five million families to measure how strongly economic mobility and opportunity are shaped by the neighborhood in which you grow up. Their findings show that every year a child is exposed to a better environment improves a child's chances of success. Moving a young child from a high-poverty neighborhood to a low-poverty neighborhood improves her chances of going to college, lowers her chances of being a single mother, and increases her expected earnings by 30 percent. Chetty and Hendren's research also points to wide regional differences in access to opportunity.

Although Chetty and Hendren's study is based on a mobility experiment that used housing choice vouchers, vouchers are not the only mechanism for enabling low-income children to access low-poverty neighborhoods. The study's key insight is that place matters and the longer a low-income child spends in high-opportunity neighborhoods, the better she is able to climb the rungs on the mobility ladder. It is possible that these results might also hold true for project-based rental assistance and public housing located in low-poverty neighborhoods.

Demand for affordable rental units is increasing

Housing affordability is a long-term, systemic problem that has become a crisis. This problem touches nearly every community in the United States and undermines the ability of low-income individuals and families to get to the next rung on the economic ladder. This is a perpetual problem, driven by stagnating low wages and increasing operating costs. The dynamic is particularly problematic now because demand for affordable rental housing is surging and is not being met with sufficient supply.

Since 2000, the number extremely low-income households (ELI) has grown at a greater rate than the number of affordable housing units. Simply put, the demand for affordable housing is outpacing the supply. These two pressures make finding affordable housing even tougher for individuals and families with low incomes. The number of households who are housing cost-burdened is at a record high. In 2013, over one in four renters in the United States, or 11.4 million households, were facing severe rent burdens, meaning they spend more than half of their income on housing (JCHS 2016). Affordability challenges are especially pronounced at the lowest end of income spectrum. Over 70 percent of severely cost-burdened renter households are ELI, meaning they make less than 30 percent of the area median income (AMI).

The problem is not isolated to tight rental markets on the coasts. Forty-eight percent of very low income renters who live in non-metro areas face severe rent burdens. Housing in rural areas is twice as likely to lack complete plumbing as typical US housing, and in tribal areas, substandard housing is even more common (JCHS 2016).

For those who are not living in assisted housing, the conditions are deplorable. HUD's biennial Worst Case Needs report documents housing needs for very low income renters (people with incomes no greater than 50 percent of AMI) who do not receive rental assistance. HUD considers two forms of worst-case housing needs: severe rent burden, which means spending 50 percent or more of household income on rent and utilities; and severely inadequate housing, which refers to housing with one or more serious heating,

plumbing, and electrical or maintenance problems. In 2013, there were 7.7 million very low income unassisted renters who had worst-case housing needs, which is 49 percent greater than in 2003. Severe rent burdens accounted for more than 97 percent of worst-case housing needs (Steffen et al. 2015).

Severe housing burdens are so prevalent partly because low-wage workers do not earn enough to afford adequate housing. A worker earning the federal minimum wage would need to work 104 hours a week to afford a typical two-bedroom apartment. Renters on average earn \$14.64 an hour, while full-time wage earners on average need to earn \$18.92 an hour to afford a two-bedroom apartment. At the state level, the average hourly wage a full-time worker needs to earn to afford a two-bedroom apartment ranges from \$12.56 in Arkansas to \$31.54 in Hawaii (Leopold et al. 2015).

Supply of affordable housing units is not keeping pace with demand

These affordability challenges for the lowest-income families coincide with a broader surge in rental demand. Between 2010 and 2030, the growth in rental households will exceed that of homeowners, five new rental households for every three homeowners (Goodman, Pendall, and Zhu 2015). According to recent analysis by my colleagues Rolf Pendall and Laurie Goodman, the United States added more than one million new households in 2015, but only 620,000 net new units were added to the stock, creating a shortage of just over 430,000 units. This gap has pushed up home prices and rents, a trend that is likely to continue (Pendall and Goodman 2016). Meanwhile, the stock of nonsubsidized housing that is affordable to extremely low-income renters has steadily declined. Thirteen percent of nonsubsidized units with rents at or below \$400 in 2001 had been demolished by 2011. Nearly half (46 percent) of the remaining units were built before 1960, putting them at high risk of demolition (JCHS 2013). These market pressures are felt first by families at the lowest end of the income spectrum, many of whom are already severely cost burdened, further exacerbating their ability to find safe, stable, affordable housing.

The supply of affordable rental housing is not keeping pace with demand, in part because without scarce government subsidies, it is nearly impossible to build and operate rental housing in most markets (Blumenthal and Handelman 2016). Developers cannot make projects targeted to low-income renters pencil out, meaning that the expected revenue stream from rents is too low to cover the costs of maintaining the property and to pay back the debt incurred in development. Lenders loan money for housing development based on the property's expected income, and when rents are set to affordable levels, there's a huge gap between the money needed to build and the money lenders and investors are willing to provide. Increasing rents to generate additional expected income puts apartments out of reach for extremely and very low income households. In order for developments to pencil out, owners need subsidy contracts that guarantee a long-term commitment to cover the gap between what extremely low-income tenants can afford and the established rent.

The private market alone cannot supply affordable housing

These market dynamics are why building affordable rental housing is truly a public-private partnership. But private contributions alone cannot close the affordability gap.

Public subsidies are needed to close the gap between the costs of constructing and operating affordable housing developments and the revenue such developments are able to bring in. The largest subsidy source for low-income housing development, the Low-Income Housing Tax Credit, is designed to make units affordable to households with incomes at 50–60 percent of AMI, up to twice the ELI limit. The assistance available through federal block grant programs (such as the Community Development Block Grant) and most state and local programs cannot keep housing affordable to ELI renters over the long term (Cunningham, Leopold, and Lee 2014).

HUD's rental assistance programs are increasingly the only source of affordable housing for ELI renters in many areas. Yet, the need for rental assistance far exceeds the supply. Unlike other safety net programs—like Social Security, food stamps, Medicaid, or Medicare—housing assistance is not treated as an entitlement only 24 percent of the 19 million eligible households receive assistance (JCHS 2013). As a result, millions of low-income individuals and families face serious challenges ranging from severe cost burdens to overcrowding to homelessness.

Federal rental assistance serves one in four eligible households through a variety of programs

Publicly and privately owned rental housing supported with federal rental assistance represents an important supply of affordable rental housing, especially for extremely low-income households. Over 5.1 million households use federal rental assistance, which includes the housing choice voucher program, project-based rental assistance and public housing. Altogether these three programs cost nearly \$35 billion in FY 2016 and that is to support a level of subsidy that does not come close to fully meeting the need (NLIHC 2016). Sixty-eight percent of rental assistance recipients are extremely low income, meaning they earn 30 percent of area median income or less.

A mix of housing options is essential to serve the varied needs individuals and families living in public and assisted housing. Recipients of rental assistance include working families, single adults, seniors, and people with disabilities. In 2014, over 70 percent of non-elderly, non-disabled households receiving HUD rental assistance worked (CBPP 2015). About one third of rental assistance recipients are families with children. More than half of the recipients of federal assistance are seniors or people with disabilities. And, as the older adult population grows and the number of senior renters doubles over the next 15 years, they are likely to become a larger share of households with rental assistance. For this population, rental assistance is an essential protection, as the potential to increase income is limited. Policies to support the housing needs of low-income older adults could substantially improve their financial security (Johnson 2015). Project-based units are especially important to seniors and people living with disabilities as it allows for the colocation of housing and services.

A brief overview of the programs follows:

- **The housing choice voucher program** is the dominant form of federal rental assistance. These tenant-based vouchers provide 2.1 million households with the opportunity to find housing in the private rental market. Vouchers typically help pay the difference between what a family can afford and the actual rent of a unit that meet's HUD's health and safety standards, up to a regionally

determined rent limit (Leopold et al. 2015). Families are expected to contribute the larger amount of either 30 percent of family income or the minimum rent amount of up to \$50. By law, 75 percent of new households admitted to the voucher program each year must be ELI. Nearly 40 percent of the households receiving housing vouchers are families with children, while another 40 percent are elderly or disabled, with some overlap (CBPP 2015).

- **Project-based rental assistance** operates through an agreement between a private property owner and HUD. The program serves 1.2 million families. Households must contribute the greater of 30 percent of their income or a minimum rent of \$25, while the subsidy compensates the landlord for the difference between the tenant portion and the contract rent. By law, 40 percent of the project-based assisted units in a development must be designated for ELI households (CBPP 2015). The vast majority of developments were built between the 1960s and mid-1980s using financial incentives that included low-cost mortgages and subsidy contracts, but Congress has not authorized new subsidy contracts since the late 1980s (Treskon and McTarnaghan 2016). Nearly 50 percent of households assisted through the project-based rental assistance program are elderly, and 15 percent are disabled, with some overlap (CBPP 2015).
- **Public housing** units are owned and operated by local public housing agencies. The program serves 1.2 million households, 72 percent of which are extremely low-income. Some public housing developments have been redeveloped as mixed-income properties, primarily through HOPE VI and the Choice Neighborhoods Initiative. New public housing is no longer being developed. The backlog of capital needed to support existing public housing has reached such a scale that it stands to jeopardize the number of desperately needed units available. In 2010, HUD estimated that 1.2 million public housing units needed an estimated \$25.6 billion for large-scale repairs (Finkel et al. 2010). As demand for affordable housing continues to rise, the need to preserve the existing stock of affordable units is vital—and less costly than building new rental housing. When the full costs of both construction and upkeep are tallied, new construction costs 25 to 45 percent more than preservation (Wilkins et al. 2015; Brennan et al. 2013). Of the households living in public housing, 33 percent are families with children, 31 percent are elderly, and 21 percent are disabled single adults or disabled adults with children.

Rental assistance strategies need to work for both people and places

US rental housing policy is made up of many different tools and levers that operate at the federal, state, and local level. At the federal level, the Low Income Housing Tax Credit is the largest driver of rental housing production, but it is not designed to meet the needs of the lowest-income Americans. HUD's programs still fill that gap through tenant-based and project based-assistance, which primarily includes housing choice vouchers, public housing, Section 8 project-based vouchers, Section 202 and Section 811 supportive housing, and the newly established Housing Trust Fund. At the state level, housing trust funds often play an important role in filling financing gaps in LIHTC deals or providing rental assistance with state generated revenues. For instance, 50 percent of the real estate transfer taxes collected in Maine are dedicated to the HOME fund, which provides gap financing as one of the eligible activities. Some states also raise capital through bonds and tax credits for housing. For instance, there is a referendum on the ballot in Rhode Island

that would raise \$50 million in bond proceeds for affordable housing (Dunn 2016). Some states provide incentives or require developers and local communities to better integrate rental housing into low-poverty communities. At the local level, cities and counties design and implement housing programs using resources from CDBG and HOME tailored to local need. Cities also create incentives to leverage private-market development to create greater affordability and access to opportunity for low-income residents. Some cities also dedicate significant local resources to affordable rental housing.

This multiplicity of tools and approaches at different levels of government is both a strength and weakness. It allows communities to tailor housing strategies to market conditions, population need, and goals such as affordability, stability, quality, and access to opportunity; there are many ways to try to “move the dial.” But it also signals a basic need that is underfunded at every level of government. Every generation we create a new tool or strategy aimed at solving a problem that is largely the result of insufficient resources.

We need an evidence-based portfolio of tools that can be tailored to local context. But we also need sufficient investment to meet the need of America’s most-vulnerable households.

Below I outline five key ingredients to expanding and reforming rental housing assistance to better meet the needs of people who cannot afford housing, especially in areas of opportunity.

Expand resources for rental assistance

A full expansion of assistance to all eligible ELI households is a necessary ingredient to serving vulnerable households. Under current policy, housing assistance is delivered through programs with more losers than winners: only one in four eligible households receive assistance. This imbalance creates fundamental challenges in the housing system and reduces its general effectiveness.

For these and other reasons, in 2014, the Bipartisan Policy Center’s Housing Commission called for expanding the housing voucher program to ensure that rental assistance is universally available to all ELI households (Lubell 2014). The BPC estimated that expansion of vouchers would extend subsidies to an additional 3.1 million households, bringing the total assisted to 6.7 million. Through the proposal, higher-income households would transition off vouchers, shrinking the gap from 3.1 million to 2.9 million (BPC 2015).

Housing vouchers are extremely effective in helping low-income families pay rent by filling the gap between what a household can afford and the fair-market rent. Rigorous evidence from the Welfare to Work voucher program found that receipt of a voucher reduced homelessness by 74 percent (Patterson et al. 2004). Researchers at the Urban Institute estimated that expanding housing vouchers to households with children would reduce child poverty 20.8 percent from the current baseline (Giannarelli et al. 2015).

Improve access to low-poverty areas

However vouchers alone may not be enough to effectively expand housing choice at scale. Even with a voucher, families face constrained choices due to factors such as lack of good information about neighborhood and housing options, lack of affordable units in opportunity-rich areas, and

discrimination (Luna and Leopold 2013). Therefore, expanding resources for vouchers alone will not necessarily facilitate greater access to low-poverty neighborhoods.

The Obama administration has made some important strides to increase housing choice voucher use in low-poverty communities. In particular, HUD has proposed to expand the use of Small Area Fair Market Rents (SAFMRs) in order to enable housing vouchers to be used in neighborhoods with higher rents and presumably more amenities (Kahn and Newton 2014). HUD's proposal, which concluded its comment period on August 15, would require state and local housing agencies to use SAFMR to set voucher subsidies in metro areas where vouchers are disproportionately concentrated in low-income areas, and allow agencies elsewhere to voluntarily adopt SAFMRs. Although the HUD approach is sound, the Center for Budget and Policy Priorities has recommended that HUD adjust its criteria for deciding where to require SAFMRs to ensure the policy is doing the most good (Fischer 2016). In hot-market areas, for instance, the policy may not be sufficient to help families access opportunity areas and may need to be coupled with other strategies such as counseling, source-of-income protections, portability between housing authorities, and move-in assistance.

Additional low-cost or no-cost strategies for encouraging access to opportunity neighborhoods includes giving greater weight to the location of voucher holders when assessing public housing authority performance, reinforcing compliance with the Affirmatively Furthering Fair Housing rule, and giving housing authorities an administrative fee bonus for better location outcomes (Sard and Rice 2016).

A complimentary strategy is HUD's policy for transferring budget authority via Section 8(bb)(1) of the Housing Act. This tool can be used for properties receiving the budget authority to move the subsidy contract to a building in a low-poverty neighborhood. PBRA subsidy contracts are a very important piece of a financing or refinancing request. They help an affordable housing development pencil out, and provide housing for extremely low-income households in areas with greater opportunity.

Preserve access to low-poverty areas

At the same time, it is important to preserve existing federal investments in lower-poverty communities. Losing this resource by contract expiration of project-based assistance or vouchering out public housing would be a step backward in efforts to deconcentrate poverty and expand access to opportunity. Project-based rental assistance (PBRA) units house over 1.2 million low-income households (Jordan and Poethig 2015). Thirty-three percent of active PBRA units are at risk of loss largely because contracts that will expire in the next 24 months, which will allow property owners to leave rental affordability programs if they choose, or they are in poor physical condition. This amounts to over 446,000 units at risk of losing their affordability status. Sixteen percent of these at-risk PBRA units are in neighborhoods with poverty rates below 10 percent. Preserving these units leverages previous and existing investments to help keep low-income families in higher opportunity communities. Several states and cities have model approaches to encouraging preservation of at-risk units, but they rely heavily on support from the philanthropic sector and HUD regional office engagement, which is not uniform across the country (Treskon and McTarnaghan 2016).

Another effort to improve and preserve the public housing stock is the Rental Assistance Demonstration (RAD). This effort, currently still a pilot program, helps convert public housing projects in need of repair to project-based vouchers or rental assistance contracts. Doing this enables public housing agencies more flexibility to access much-needed private capital or other public funding sources, providing another stream of resources outside the federal government to help preserve and repair the backlog of capital needs. While this program holds promise, it is not yet clear how RAD will reach, if at all, some of the most distressed public housing units or units located in higher-poverty communities with less market activity. We also need to know more about how residents are faring through this conversion; an evaluation underway by scholars at the Urban Institute is looking at exactly this point. It is essential to better understand both the impacts to properties and the people who call them home before reaching a conclusion about the broader implications of the program.

Solve the wrong pockets problem

More than half the recipients of federal assistance are seniors or people with disabilities (CBPP 2015). Housing stability and easy access to services and amenities are paramount factors for these groups. A growing body of evidence finds cost savings to other systems when seniors and people with disabilities are stably housed and connected to services. Yet, we do not have standard mechanisms for capturing those savings in other systems like health and reinvesting them in the housing supply.

One approach is to build a case that housing assistance should be a reimbursable expense for Medicaid, especially when stable housing is proven to lower health care costs. Another approach is to provide HUD with demonstration authority to test different approaches, such as pay for success, which would enable cost savings in one system to be reinvested in affordable housing production or rental assistance. There are several examples of pay for success transactions paying for services on the site of affordable housing, but not the housing itself. Some additional federal incentives might encourage local demonstrations that would use a pay for success model to finance rental assistance (Pay for Success n.d.).

Grow the evidence base

As we anticipate future demand for affordable rental housing, it is critical that we continue to grow our knowledge base about the most effective strategies for meeting these needs. At all levels of government, public leaders are increasingly leveraging the rapid growth of available data to evaluate how well their programs are working—and at what cost. **Evidence-based policymaking** is an approach to learning and doing “what works” that involves both real-time performance management strategies and longer-term evaluation of programs, as well as innovative data linking and analysis that can reveal new insights about how programs should be targeted. This data-centric approach can build ground for bipartisan compromise, as evidenced in the establishment of the Commission on Evidence-Based Policymaking, which has been spearheaded by Speaker Ryan and Senator Murray.

While a great deal of research has shown the value of housing assistance and mobility in increasing access to opportunity and improving long-term outcomes, much more research and experimentation is needed to discern the best ways to help families take advantage of mobility. The

Mobility Demonstration proposed in the President's budget would go a long way toward building an evidence base for strategies that encourage moves to low-poverty neighborhoods. It is also critical that Moving to Work (MTW) agencies are investing in high-quality evaluations of the interventions they are developing under their authority.

At the same time, we need to invest more in research on how these place-based investments may contribute to neighborhood revitalization and improved resident outcomes. HUD has learned through the evolution from HOPE VI to the Choice Neighborhoods program that a more comprehensive community development approach to public housing transformation better integrates the developments into their surrounding communities and enables the public housing agency and its partners to address longstanding issues such as crime, education, and employment as part of overall redevelopment efforts. Through these efforts, we have also learned that we need better mechanisms to protect tenants from long-term displacement and support their ability to stay, should they so choose. In communities that are revitalizing, place-based investments such as public housing or PBRA can be an important way to help residents stay and benefit from these changes but we need better ways to track these results.

Continuing to build the evidence base on rental assistance will require both increasing the supply of data available to researchers and pursuing further opportunities to integrate existing datasets. While much can be learned from surveys and from federal, state, and local administrative datasets, private property owners and managers are an essential group in the evidence-building process; they often have more nuanced, on-the-ground information about tenure and outcomes than governments can collect. But because providing such information usually isn't mandated by housing assistance programs, **incentives should be developed to encourage owners and managers to regularly submit data on tenant outcomes.** The form these incentives take may vary by program, but getting more consistent information from private owners will give researchers a clearer picture on best practices for place-based housing assistance.

Finally, researchers must be able to better take advantage of the rich datasets already available. Chetty's and Hendren's groundbreaking research relied in part on connecting previously unlinked datasets from government offices like the Census, the IRS, the Department of Housing and Urban Development, and the Integrated Postsecondary Education Data System. A range of other important data linking efforts are under way, including the development of integrated data systems hosted by universities, research organizations, or governments that serve as one-stop-shops for researchers to connect datasets across scales and policy areas. Though legal barriers and the important need to protect individual privacy can make data linking slow, only by expanding access to public data resources can researchers most effectively glean deeper insights about families' needs and how these programs are able to meet them.

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