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A Randomized Control Trial of a Cash Rental Assistance Program in Philadelphia, PA

PHLHousing+ Housing Security Outcomes After Two Years

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Introduction

PHLHousing+ is a direct-to-tenant, cash rental assistance program that began in Fall 2022 in Philadelphia, Pennsylvania. The program provides monthly cash payments to 301 low-income families with children over nearly four years, ending in June 2026. Much like the in-kind rental subsidy provided by the national Housing Choice Voucher (HCV) program, administered locally by the Philadelphia Housing Authority (PHA), PHLHousing+ payments are designed to eliminate housing cost burden by ensuring that households pay no more than 30% of their income on housing. However, unlike traditional housing vouchers in which a household must find a willing landlord who receives payments from the housing authority, PHLHousing+ offers the rental assistance payments directly to the household with no restrictions on how it is spent.

PHLHousing+ is administered by the Philadelphia Housing Development Corporation (PHDC), a quasi-public nonprofit agency operating under the umbrella of the City of Philadelphia's Department of Planning and Development. The PHLHousing+ evaluation was designed as a randomized control trial with three assignment groups: (1) 301 "cash households" who received the rental subsidy in the form of monthly cash payments; (2) 170 "voucher households" who were offered a tenant-based housing voucher; and (3) 725 "control households" who remained on Philadelphia Housing Authority waitlists and received no rental subsidy.

Key Findings

- 100% of households that were offered the cash rental subsidy were able to use it.
- Cash assistance led to a 63-75% reduction in forced moves relative to households that received no assistance once households had been receiving cash for at least a year.
- PHLHousing+ significantly reduced the chances of a household experiencing homelessness, with only 3.0 per 100 cash households reporting any form of homelessness two years into the program, compared to 6.9 per 100 control households.
- PHLHousing+ also improved the reported housing quality of households, with a 22% reduction in serious housing quality concerns two years into the program, relative to those who received no assistance.
- Despite Philadelphia having a much higher housing voucher use rate than the national average, 25% of households offered a voucher were still not able to lease a unit and therefore could not access the subsidy.
- The HCV program led to significant reductions in households' exposure to forced moves relative to the control group in the second year of the evaluation.
- The HCV program significantly increased housing quality, with a 31% reduction in reported serious housing quality concerns two years into the program relative to the control group.

PHLHousing+ has had significant positive impacts on the housing security of participating families. These positive impacts are comparable to those reported by households that receive rental assistance through the HCV program. Both forms of rental assistance are crucial for ensuring low-income families have safe, stable, and affordable housing.

Recruitment and Enrollment

The eligible population for PHLHousing+ includes renter households in Philadelphia who were (1) on one of the PHA's waitlists in 2022, (2) had at least one child under the age of 16, (3) earned less than 50% of the Area Median Income, and (4) were not receiving a housing voucher or living in a public housing unit. Participation in the program did not affect a household's position on any housing assistance waitlists. Households who enrolled in the program but later accepted an offer of a housing voucher or public housing were required to withdraw from the program. In 2022, cash and control households were selected randomly from the bottom half of PHA's waitlists. Of those selected, 301 were enrolled in the "cash group" and began receiving monthly cash payments through PHLHousing+. An additional 725 households on the waiting list were enrolled as a comparison, or "control group," receiving no rental assistance from PHLHousing+ while they remained on PHA waitlists. In addition, 170 households were recruited from the top of the HCV waitlist and offered a traditional tenant-based housing voucher by PHA, and became the "voucher group."

PHDC calculates cash payments based on each household's housing cost burden using a methodology similar to the HCV program. Monthly cash payments are loaded directly onto a reloadable debit card that can be used for both in-person and online purchases. At the beginning of the program, monthly cash payments ranged from $89 to $2,079, with a median payment of $881. Rent costs at intake were based on the Small Area Fair Market Rent for the household's current place of residence rather than the actual rent cost of their unit.

PHDC recertified actual housing costs and incomes after the first year; at that point monthly payments ranged from $45 to $2,433 per month, with a median monthly payment of $850. Households in PHLHousing+ were more likely to be young (25-34 years old), Black, single, unemployed, and have more than one child compared to the control group households (see **TABLE 4** in the Appendix).

Research Methods

The Housing Initiative at Penn (HIP) and the Risk & Resilience Lab at the University of Pennsylvania helped design the PHLHousing+ program and are leading an evaluation of the program's impact on housing, financial well-being, health, and child education outcomes. The evaluation is designed as a randomized control trial. The experimental research design used in this program enables the research team to make causal inferences about the effects of cash assistance compared with a group that received housing vouchers and a control group who received no rental assistance.

The PHLHousing+ evaluation uses several primary forms of data collection to track outcomes: survey, administrative, and interview data. Participants in the cash, voucher, and control groups completed a survey at baseline and then every six months. The survey measures a broad set of outcomes for adults and children in the household, including housing and food insecurity, financial well-being, physical and mental health, and child behavior. Survey response rates have remained above 75% throughout the study. This brief presents findings based on biannual survey responses.

The research team also conducted 60 semi-structured interviews with cash households throughout the study to understand participants' experiences with and perceptions of PHLHousing+, reasons for changes in household decision-making such as spending patterns and residential moves, and mechanisms that connect cash payments with housing, health, and child outcomes.

PHLHousing+ Findings

This report focuses on three measures of housing security from our survey: forced moves, experiences of homelessness, and serious housing quality concerns.[1] The results of additional analyses of residential mobility, financial well-being, health, and school performance, as well as a detailed analysis of the interviews, are forthcoming.

Program Accessibility

After being determined eligible to participate via the online application system, PHDC sent at least one cash payment to every household who enrolled in PHLHousing+. 100% of program enrollees registered a transaction on their debit card. The median time between program enrollment and the first transaction on the debit card was 21 days (see **TABLE 1**).

Table 01. Use Rate and Median Time to Subsidy Use for Cash Group

	PHLHousing+ Households
Subsidy Use Rate	100%
Median Time to Subsidy Use	21 Days

1 Regression models are used to estimate causal impacts. See working paper for more details on methodological approach.

Forced Moves

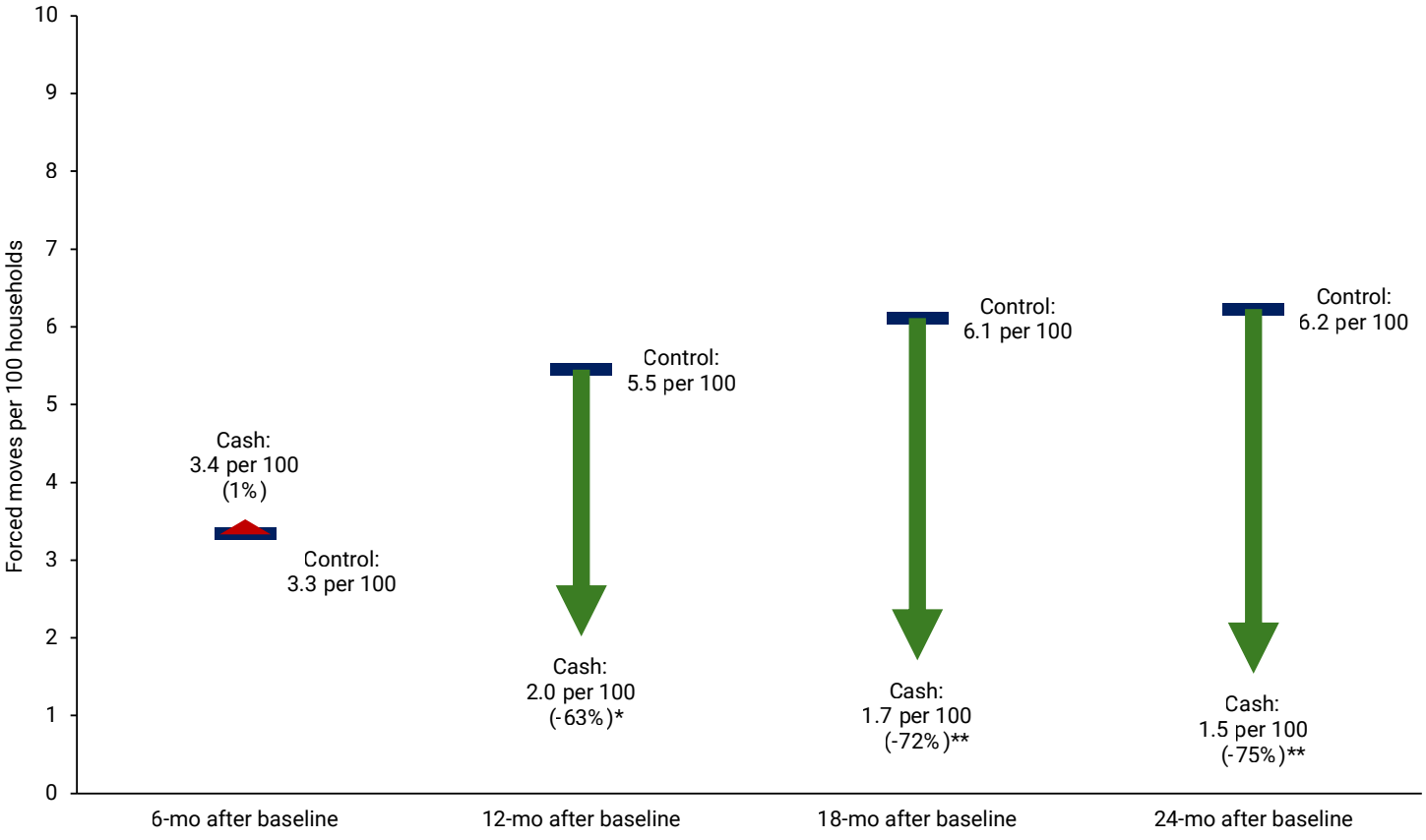
In the biannual survey, participants were asked, "How many times have you been evicted from your home in the past 6 months?" The study team used this information to calculate the forced move prevalence per 100 households (see **FIGURE 1**).

At six months in the program, descriptively, the cash group (3.4 per 100 households) had a 1% higher forced move rate than the control group (3.3 per 100 households), although this difference was not statistically significant. However, at 12 months, the cash group had a 63% lower forced move rate (2.0 per 100 households) compared to the control group (5.5 per 100 households), which was statistically significant. This lower forced move rate for the cash group was significant and sustained at 18 and 24 months.

"[The landlord] was about to evict me when I first got on this program... it saved me from being out on the street, by the skin of my teeth, when I was offered this program."

- Participant living with a young child in the Germantown neighborhood

Figure 01. Forced Move Rate for Cash vs Control Group Over Time



Note: Statistical significance is denoted by: *p<.05. **p<.01. ***p<.001.

Homelessness

In the biannual survey, households were asked if they had spent any nights in specific housing situations in the last six months because they had no other place to stay. Specifically, the study team asked households if they stayed in an emergency shelter, on the street, in an abandoned building, or in a car or van, and were considered to have experienced homelessness.[2] At 12 months, the cash group had a 36% lower rate of homelessness (5.3 per 100 households) compared to the control group (8.3 per 100 households; see **FIGURE 2**), although the difference was not statistically significant.

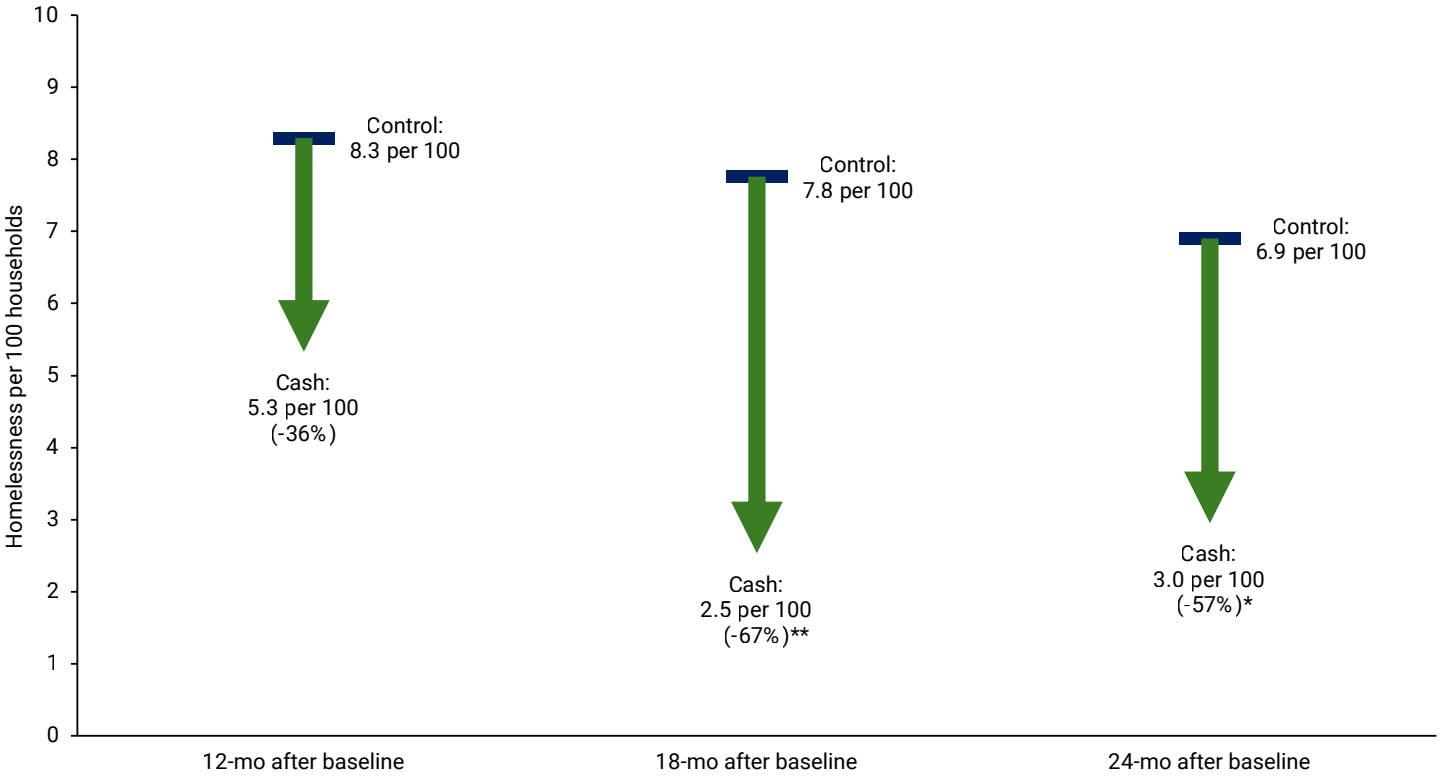
After 18 months, the cash group's rate of homelessness decreased further to 2.5 per 100 households, which was 67% lower compared to the control group's homelessness rate (7.8 per 100 households). These results were statistically significant and remained so at 24 months when there was a 57% lower relative rate of homelessness for the cash group compared to the control group.

"[PHLHousing+] really helped us. It helped dig us out of a hole. We were very close to homelessness again... [Now] we are able to buy food when needed. I was able to send my daughter to camp. We could pay our rent."

- Participant living with a teenage child in North Philadelphia

2 This question on homelessness was not asked in the wave 2 survey (which occurred 6 months after participants enrolled in the program).

Figure 02. Homelessness Rate for Cash vs Control Group Over Time



Note: Statistical significance is denoted by: *p<.05. **p<.01. ***p<.001.

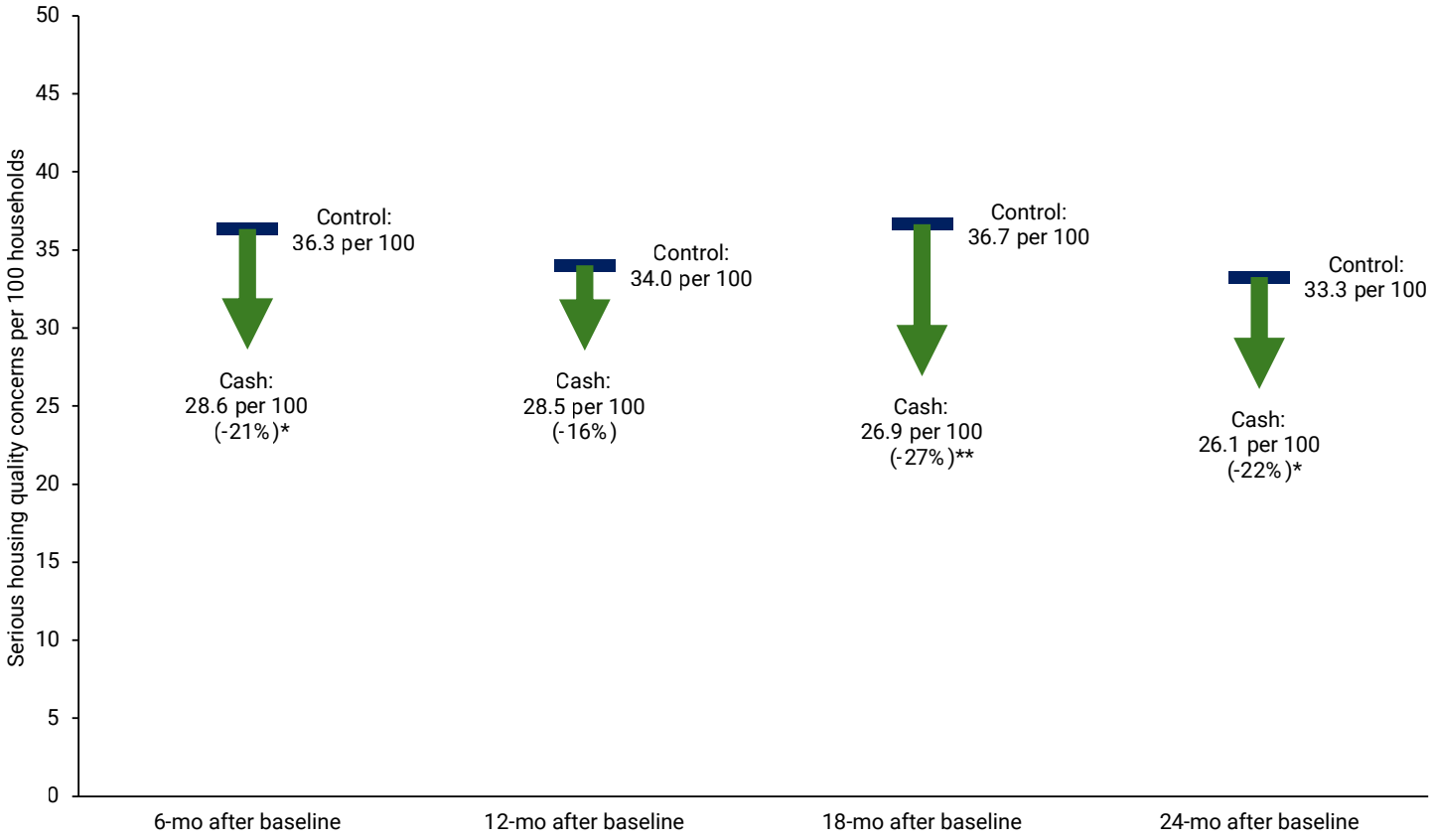
Housing Quality Concerns

Serious housing quality concerns were defined as reports of flooding or water damage, considerable fire damage, extreme heat or cold, lack of a functioning fridge or stove, a substandard or unsafe building, or a broken front door or outdoor locks in the last six months. At six months, the cash group had a statistically significant 21% lower rate of serious housing quality concerns than the control group (see **FIGURE 3**). This difference between the groups was relatively stable over time. By 24 months, the cash group had a 22% lower rate of serious housing quality concerns, with 26.1 out of 100 households in the cash group reporting concerns compared with 33.3 per 100 households in the control group.

"If I wasn't in the program, I probably would have stayed... [with housing] that's quick, fast [to find]. [Now] I like the fact of me having choices and being able to say, 'Okay, I don't want to be here no more' and not think, 'If I move somewhere, I'm going to be struggling.' I got to start off brand-new... I still have those payments. You know, first and last, that's nothing. I can pay that off and just let them know, 'Hey, I'm moving.'"

- Participant living with three children in Northeast Philadelphia

Figure 03. Serious Housing Quality Concern Rate for Cash vs Control Group Over Time



Note: Statistical significance is denoted by: *p<.05. **p<.01. ***p<.001.

Housing Choice Voucher Findings

Another goal of the PHLHousing+ evaluation was to measure the impact of HCVs on household outcomes and assess the relative impact of different forms of rental assistance (i.e., one where the payment goes directly to the tenant and another where the payment is given to the property owner) on household outcomes. To use the subsidy attached to the housing voucher, a household must first be determined eligible by the public housing authority and then find a willing landlord with a rental unit that has a reasonable rent and passes inspection.

Roughly 3 out of 4 households (75%) who were offered a housing voucher were able to successfully use the subsidy by signing a lease, which means 1 in 4 households offered the voucher ultimately received no rental housing subsidy (see **TABLE 2**). Notably, this voucher use rate is higher than the national voucher use rate of 60%. Among those who used the voucher, the median time from program enrollment to subsidy use was 110 days.

Table 02. Use Rate and Median Time to Subsidy Use for Voucher Group

	HCV Households
Subsidy Use Rate	75%
Median Time to Subsidy Use	110 Days

Next, the results examine the same housing outcomes for the voucher group as previously described for the cash group enrolled in PHLHousing+. Importantly, this analysis focuses on households that were offered the voucher, not just the subset of those who would use the subsidy. This distinction means the voucher group includes the outcomes of the 25% of households who received no assistance because they could not lease a unit with the voucher they were offered.

Descriptively, at six months, the voucher group had a forced move rate nearly triple (9.0 per 100 households) that of the control group (3.3 per 100 households).

Table 03. Housing Security Outcomes by Control vs Voucher and Cash Groups Over Time

Outcomes	Post-Baseline Survey Time	Control Rate	Voucher Rate	Voucher Difference Compared to Control	Cash Rate	Cash Difference Compared to Control
Forced Moves	6 months	3.3 per 100	9.0 per 100	170%	3.4 per 100	1%
	12 months	5.5 per 100	4.6 per 100	- 17%	2.0 per 100	- 63%
	18 months	6.1 per 100	2.6 per 100	- 57%	1.7 per 100	- 72%
	24 months	6.2 per 100	2.3 per 100	- 64%	1.5 per 100	- 75%
Homelessness	12 months	8.3 per 100	5.9 per 100	- 29%	5.3 per 100	- 36%
	18 months	7.8 per 100	6.3 per 100	- 19%	2.5 per 100	- 67%
	24 months	6.9 per 100	4.2 per 100	- 39%	3.0 per 100	- 57%
Housing Quality	6 months	36.3 per 100	32.4 per 100	- 11%	28.6 per 100	- 21%
	12 months	34.0 per 100	30.2 per 100	- 11%	28.5 per 100	- 16%
	18 months	36.7 per 100	32.4 per 100	- 12%	26.9 per 100	- 27%
	24 months	33.3 per 100	23.1 per 100	- 31%	26.1 per 100	- 22%

However, this pattern was reversed at 12 months, with the voucher group's forced move rate 17% lower (4.6 per 100 households) compared to the control group (5.5 per 100 households; see **TABLE 3**).

The forced move rate dropped significantly at 18 and 24 months after baseline and was statistically significant during both of those periods. At 24 months, the voucher group's forced move rate was 64% lower (2.3 per 100 households) than the control group's (6.2 per 100 households).

The voucher group's rate of homelessness was consistently lower than the control group's at 12, 18, and 24 months after baseline, although none of these relationships were statistically significant. At 12 months, the voucher group had a 29% lower rate of homelessness (5.9 per 100 households) compared to the control group (8.3 per 100 households). The homelessness rate marginally increased at 18 months, but by 24 months, the voucher group's homelessness rate (4.2 per 100 households) was 39% lower than the control groups (6.9 per 100 households).

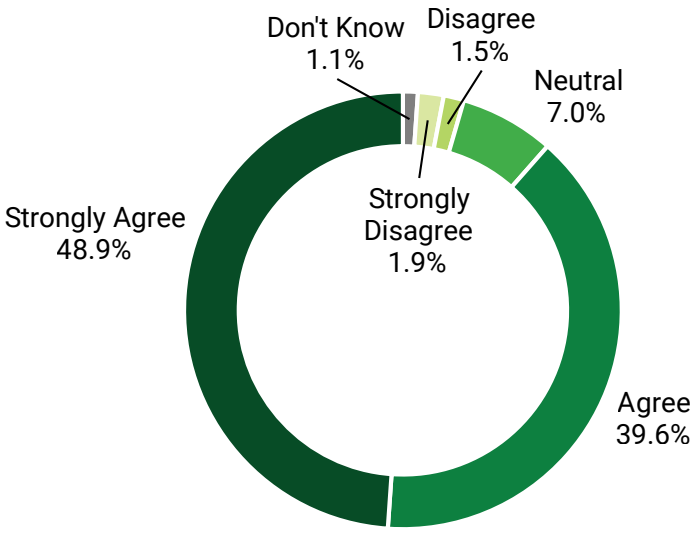
The voucher group's improvement in serious housing quality concerns was relatively stable in the first 18 months of the program, with rates lower by 11-12% at 6, 12, and 18 months after baseline. By 24 months, the voucher group's rate of serious housing quality concerns was 31% lower (23.1 per 100 households) compared to the control group (33.3 per 100); this difference was statistically significant.

Participant Reflections on the Implementation of PHLHousing+

PHDC used an online-only application process for program enrollment. Prospective participants completed an intake form and uploaded supporting documents via a dedicated online portal built by PHDC. Each household was assigned a single point of contact for questions about the intake process. The City of Philadelphia was able to obtain a waiver from the PA Department of Human Services to protect PHLHousing+ participants from impacts to most types of public benefits. However, given the complex nature of public benefits programs, and the fact that participating in PHLHousing+ could affect people's eligibility for certain forms of assistance, participants were offered a free benefits counseling session at enrollment. PHDC also created a benefits reimbursement fund to cover the cost of benefits lost from participating in the program.[3]

Application processes mirrored PHA guidelines as closely as possible. PHDC disbursed cash payments to households on the 20th of each month via a reloadable debit card provided by Mobility Capital Finance, Inc. (MoCaFi), a social impact financial services company. Based on a survey conducted in summer 2023, 88.5% of PHLHousing+ respondents agreed or strongly agreed that the debit card was easy to use (see **FIGURE 4**).

Figure 04. Participant Responses to the Statement "My MoCaFi Debit Card is Easy to Use"



Note: The survey question asked: "To what extent do you agree or disagree with the following statement about the PHLHousing+ program?"

3 For additional information, see Reina, V.J., Fowle, M.Z., Jaffee, S.R., Mulbry, R. and Fortenberry, M., 2024. The future of rental assistance: Lessons learned from implementing and evaluating a direct-to-tenant cash assistance program, PHLHousing+. *Cityscape*, 26(2), 293. https://www.huduser.gov/portal/periodicals/cityscape/vol26num2/ch16.pdf

Key Takeaways from PHLHousing+

Overall, the study finds significant and sustained reductions in rates of forced moves, homelessness, and serious housing quality concerns for households who participated in PHLHousing+ compared to similar households who did not participate. For forced moves and homelessness, positive program impacts for the cash group grew in the second year. Households in the voucher group initially had significant increases in forced moves compared to the control group but this pattern was reversed at the 18 month mark. Cash households had significantly lower rates of serious housing quality concerns over most of the two years, whereas the voucher group had a large and significant reduction in rates of serious housing quality concerns at the two-year mark. Importantly, we did not find any statistically significant difference between the two forms of subsidy when directly compared to each other.

Additional Research Findings

The research team has released an accompanying working paper with more details on the study methods and findings. Additional research will be released over the course of the next year, including insights into program effects on residential mobility, financial well-being, physical and mental health, and child education. The research team will also continue to track participant outcomes using surveys and interviews for up to three years after PHLHousing+ cash payments end in June 2026.

WITH QUESTIONS, PLEASE CONTACT:

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Appendix

Table 04. Head of Household Demographics at Survey Wave 1 by Treatment Group

	Cash		Control	
	N	%	N	%
Age				
<25	6	2.0	16	2.3
25-34	160	53.2	320	45.0
35-44	96	31.9	277	39.0
45+	39	13.0	98	13.8
Gender				
Female	271	96.4	669	94.4
Male	7	2.5	33	4.7
Non-Binary	3	1.1	7	1.0
Race				
Asian or Pacific Islander	1	0.4	0	0.0
African American or Black	247	92.5	594	87.1
American Indian or Native American	0	0.0	11	1.6
White	0	0.0	1	0.1
Multiple races	10	3.7	45	6.6
Other	9	3.4	31	4.5
Marital status				
Married	11	3.8	56	7.9
Partnered	23	7.9	90	12.7
Single	256	88.3	563	79.4
Education				
Lower than high school diploma	38	13.6	85	12.0
High school diploma or GED	159	56.8	383	53.9
Associate's degree or trade/technical school	77	27.5	193	27.2
Bachelor's degree or higher	6	2.2	49	6.9
Children in household				
1	66	25.8	206	32.3
2	96	37.5	213	33.4
3	64	25.0	122	19.1
4	24	9.4	59	9.3
5+	6	2.3	38	6.0
Employment				
Full-time	107	39.5	349	50.0
Part-time or seasonal	49	18.1	114	16.3
Unemployed	78	28.8	120	17.2
Retired, disabled, student, or caregiver	37	13.7	123	17.6

Note: Totals may differ due to missing data.