Creating Moves to Opportunity:
Experimental Evidence on Barriers to Neighborhood Choice

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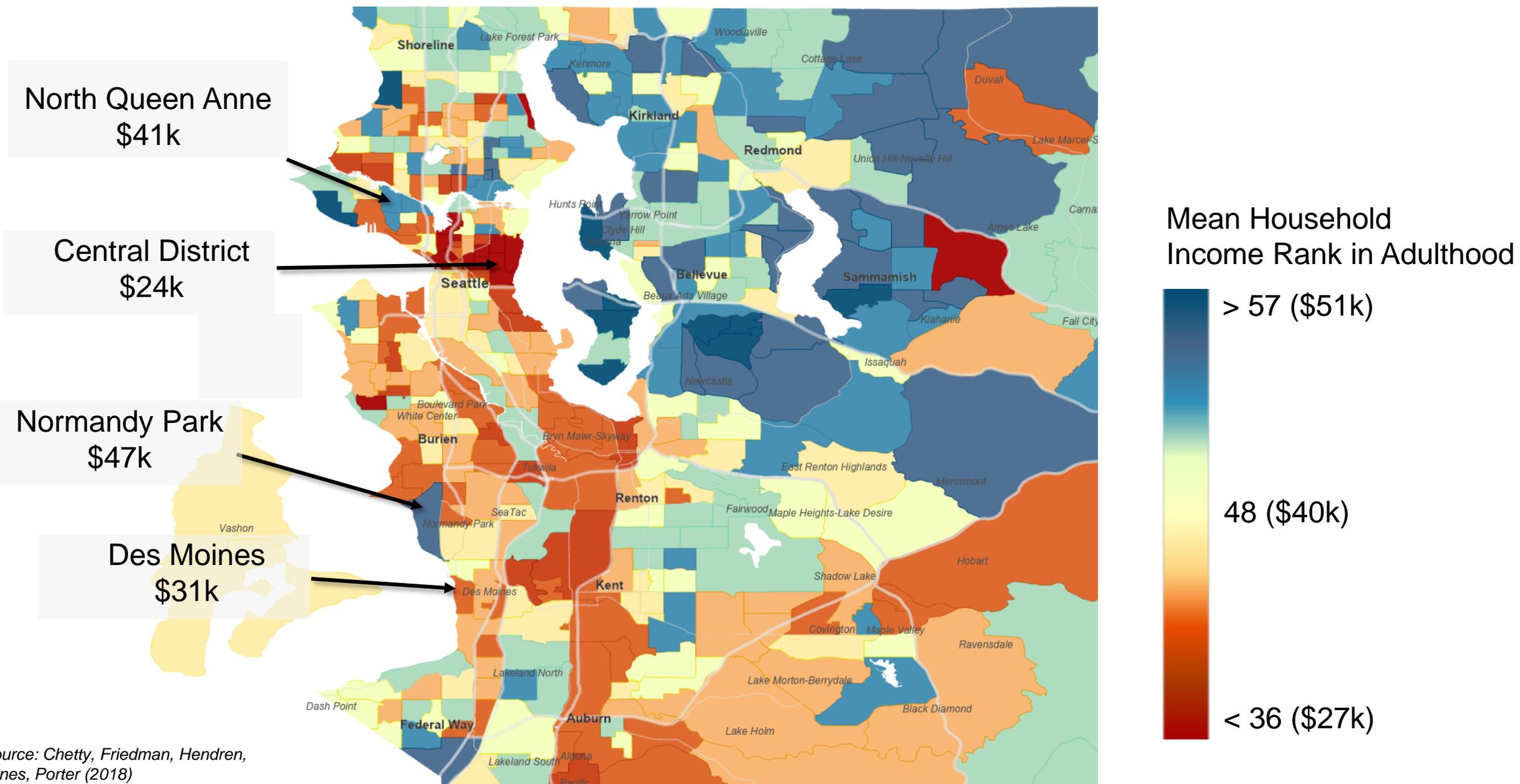Christopher Palmer, MIT, J-PAL, and NBER

March 2020

Motivation: Four Facts on Neighborhoods and Economic Opportunity

1. Children's prospects for upward income mobility vary substantially across neighborhoods

The Geography of Upward Mobility in Seattle and King County
Average Income at Age 35 for Children with Parents Earning $27,000 (25th percentile)

North Queen Anne
$41k

Central District
$24k

Normandy Park
$47k

Des Moines
$31k

Mean Household
Income Rank in Adulthood

> 57 ($51k)

48 ($40k)

< 36 ($27k)
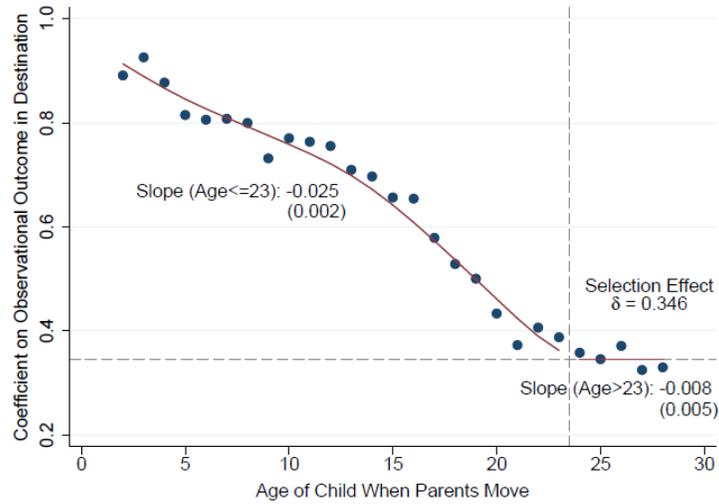
Source: Chetty, Friedman, Hendren, Jones, Porter (2018)

Motivation: Four Facts on Neighborhoods and Economic Opportunity

1. Children's prospects for upward income mobility vary substantially across neighborhoods

2. Moving to better neighborhoods earlier in childhood improves children's outcomes in adulthood significantly
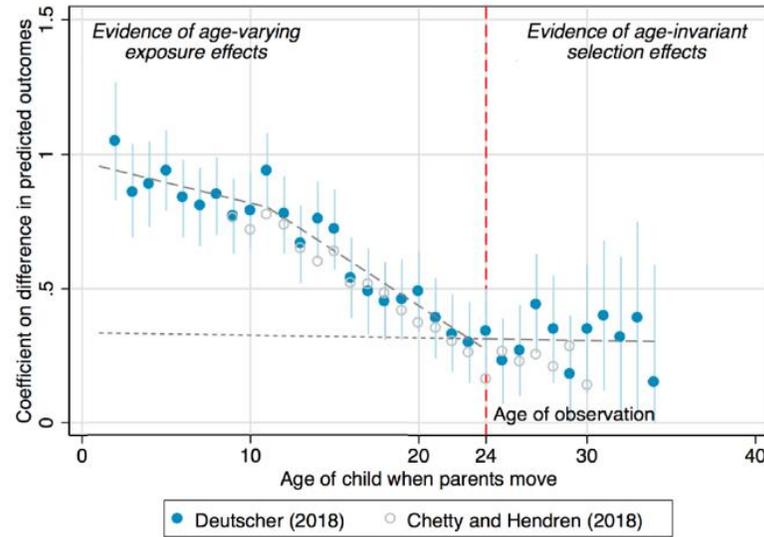
Estimates of Childhood Exposure Effects
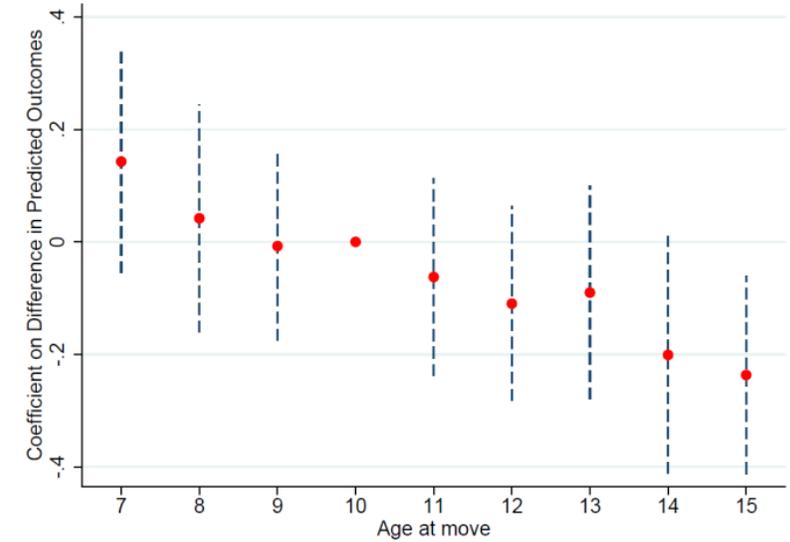
United States

Slope (Age<=23): -0.025
(0.002)

Selection Effect
δ = 0.346

Slope (Age>23): -0.008
(0.005)

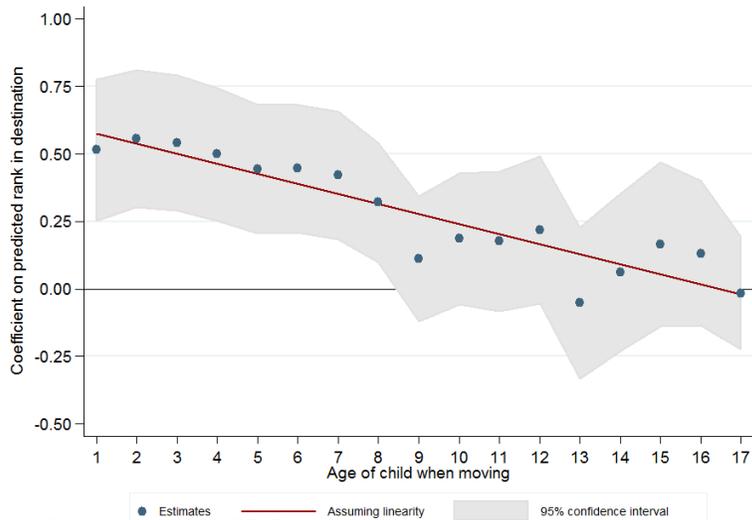*Source: Chetty, Friedman, Hendren, Jones, Porter (2018)*

Australia

Evidence of age-varying exposure effects

Evidence of age-invariant selection effects

Age of observation

● Deutscher (2018)   ○ Chetty and Hendren (2018)

Source: Deutscher (2018)

Montreal, Canada

Source: Laliberté (2018)

Denmark

● Estimates   — Assuming linearity   ▨ 95% confidence interval
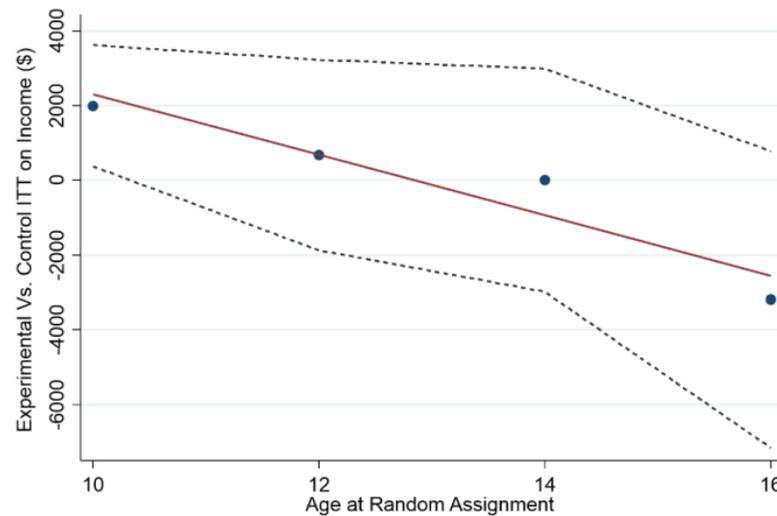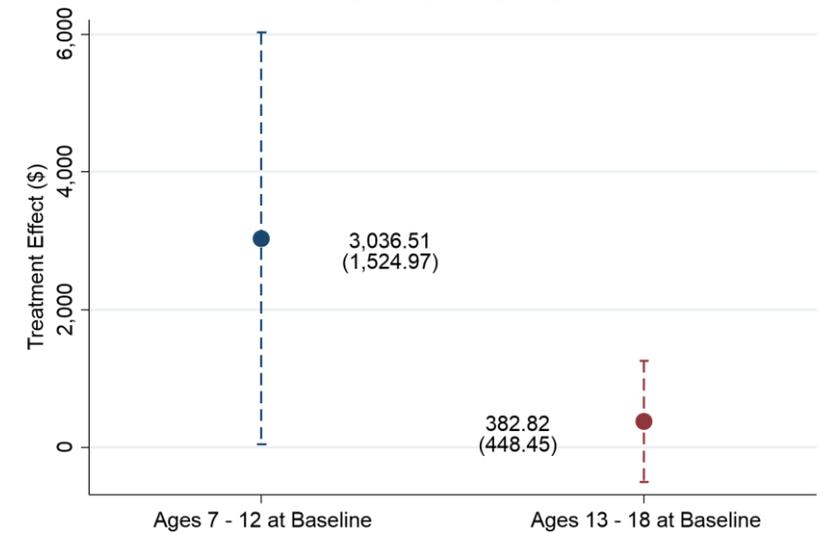
Source: Faurschou (2018)

MTO: Baltimore, Boston, Chicago, LA, NYC

Source: Chetty, Hendren, Katz (AER 2016)

Chicago Public Housing Demolitions
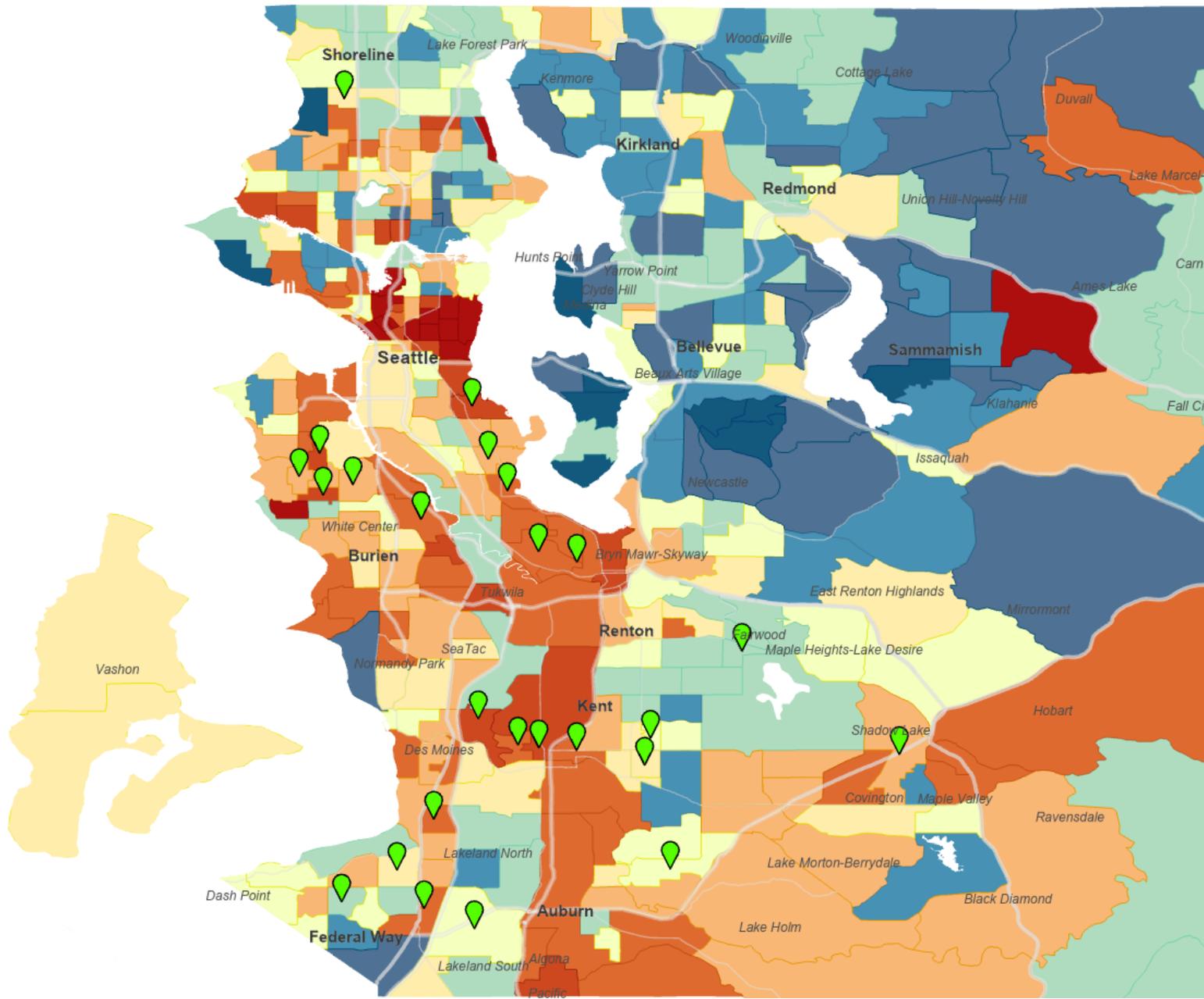

3,036.51
(1,524.97)

382.82
(448.45)

Source: Chyn (AER 2018)

Motivation: Four Facts on Neighborhoods and Economic Opportunity

1. Children's prospects for upward income mobility vary substantially across neighborhoods

2. Moving to better neighborhoods earlier in childhood improves children's outcomes in adulthood significantly

3. Low-income families who receive housing vouchers predominantly live in low-opportunity neighborhoods

Most Common Locations of Families with Housing Vouchers 2015-2017

25 most common tracts where voucher holders with children leased before the CMTO experiment

Mean Household Income Rank in Adulthood

> 57 ($51k)

48 ($40k)

< 36 ($27k)

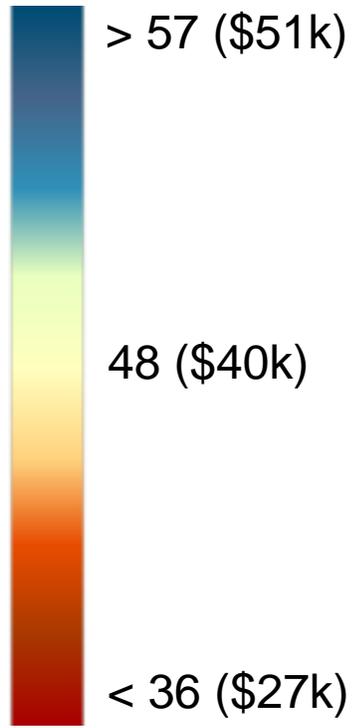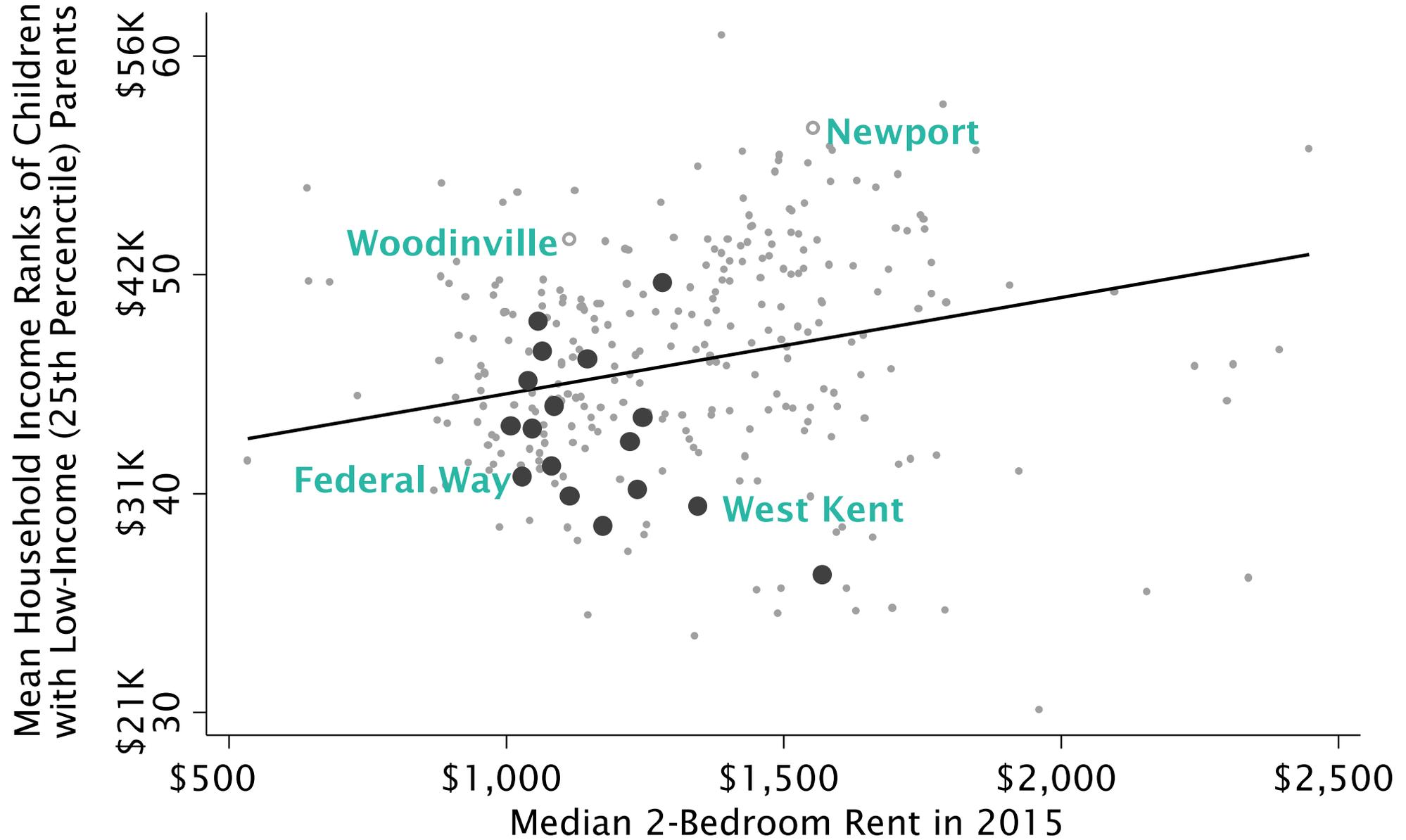# Motivation: Four Facts on Neighborhoods and Economic Opportunity

1. Children's prospects for upward income mobility vary substantially across neighborhoods

2. Moving to better neighborhoods earlier in childhood improves children's outcomes in adulthood significantly

3. Low-income families who receive housing vouchers currently live predominantly in low-opportunity neighborhoods

4. Differences in rent do not explain why low-income families live in low-opportunity areas

The Price of Opportunity in King County: Upward Mobility vs. Rents, by Census Tract

Newport

Woodinville

Federal Way

West Kent

Mean Household Income Ranks of Children with Low-Income (25th Percentile) Parents

Median 2-Bedroom Rent in 2015

Question: Why Don't Low-Income Families Move to Opportunity?

- Two classes of explanations:

  1. **Preferences**: families may prefer to stay in current neighborhoods because of other amenities (e.g., commute time, proximity to family)

  2. **Barriers**: families may be unable to find housing in high-opportunity areas because of lack of information, search frictions, or landlords' tastes

- If barriers are what is driving segregation, can we reduce them through changes in affordable housing policy?

Creating Moves to Opportunity in Seattle and King County

Randomized trial to develop and test policy-scalable strategies to reduce barriers housing choice voucher recipients face in moving to high-opportunity areas in Seattle and King County

Outline

Housing Choice Voucher Program: Institutional Background

- 2.2m families in U.S use housing vouchers each year

- Administered by local housing authorities

- Typical features:

  - Income cutoff for eligibility (~30% of area median income)

  - Waitlists: typically 2+ years

  - Limited time to use voucher: typically 4 months

  - Voucher subsidizes tenant's rent

    - Tenant typically pays 30% of income toward rent and utilities

    - Landlord receives rent up to a cap based on "fair market rent"

  - Inspection process for landlords

Definition of Opportunity Areas

- Experimental intervention seeks to help voucher families move to opportunity areas

- First step: define a set of neighborhoods as "opportunity areas"

- Starting point: identify Census tracts with rates of upward income mobility roughly in top third of distribution within Seattle (SHA) and King County (KCHA)

- Adjust definitions in collaboration with housing authorities to account for two issues:

  - Neighborhood change (using test score data to assess stability)

  - Creating contiguous areas

Designation of High-Opportunity Neighborhods

Seattle City Boundary

High-Opportunity Area

Shoreline
Lake City
Ballard
Magnolia
Northeast Seattle
Capitol Hill
West Seattle
Rainier Valley
Burien
Tukwila
Kent
Des Moines
Federal Way
Inglewood
Cottage Lake
Redmond
Bellevue
Newport
Cougar Mountain
Issaquah
East Hill
Lea Hill, Auburn
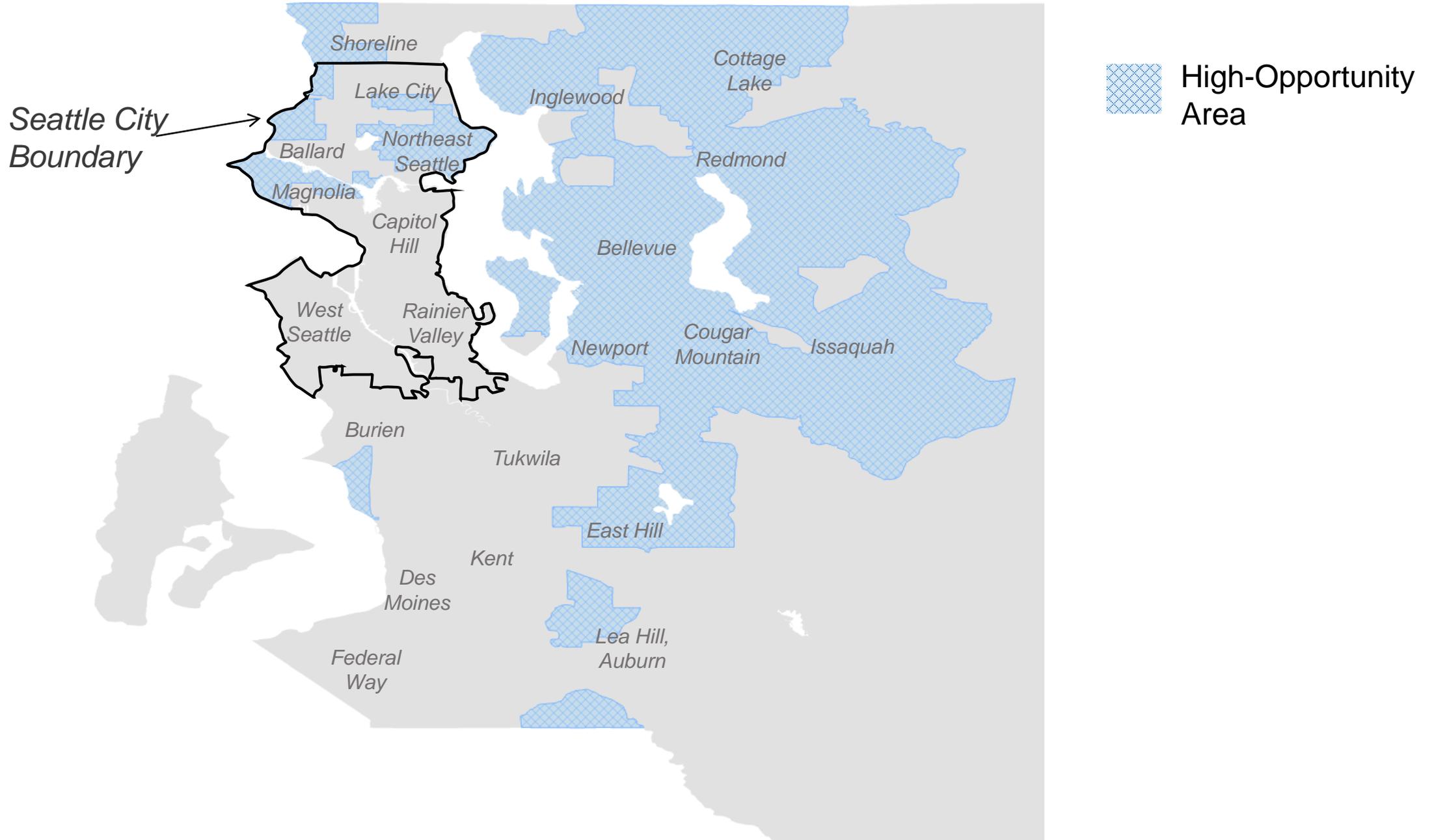
Opportunity Atlas vs. Other Measures of Economic Opportunity

Opportunity Atlas Upward Mobility
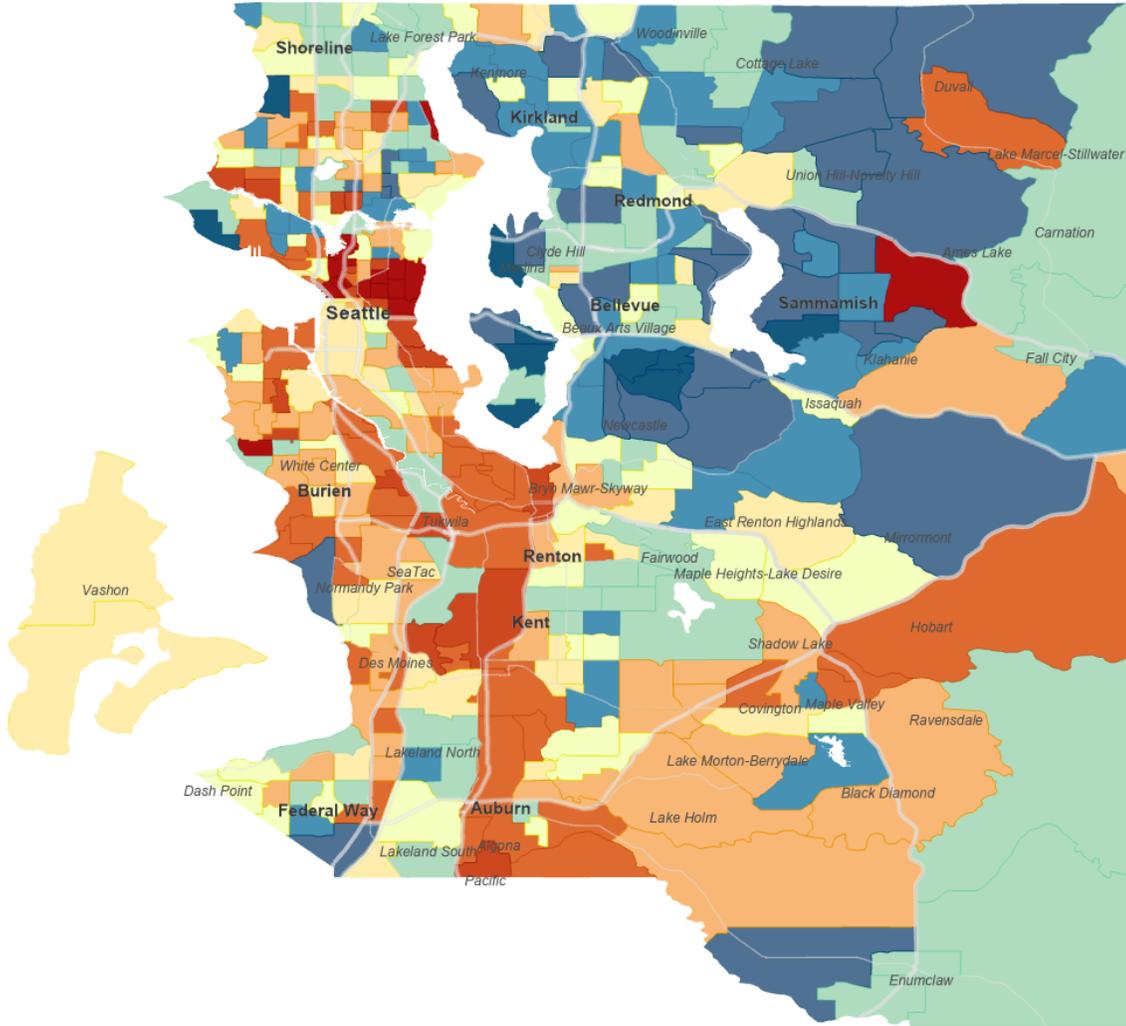
Kirwan Child Opportunity Index

< 36 ($27k) 48 ($40k) > 57 ($51k)

< 0.53 SD 0.35 SD > 0.80 SD
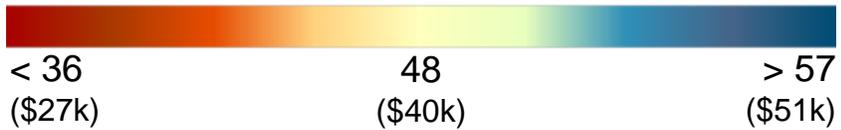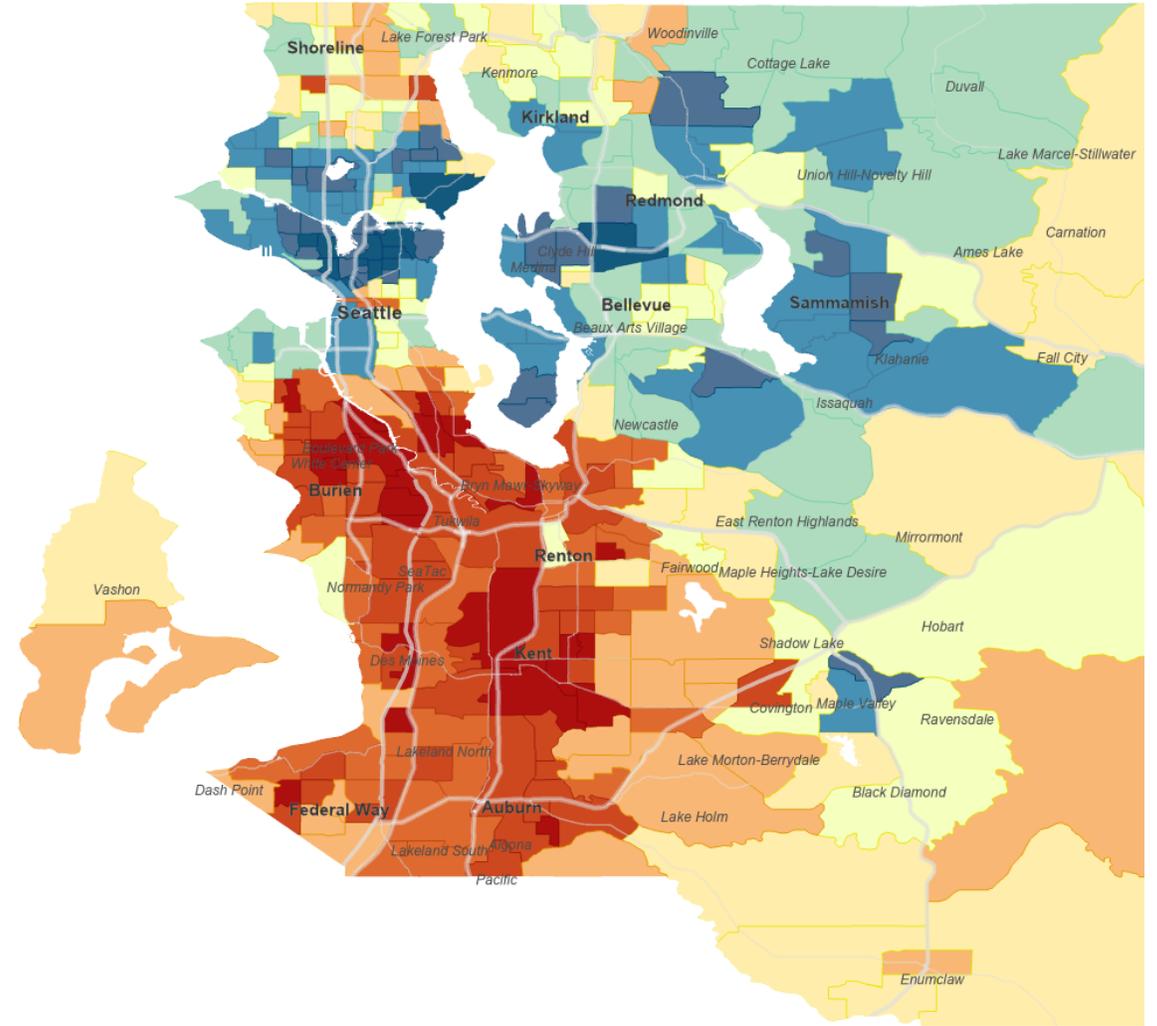
Population-Weighted Correlation Across Tracts: 0.30

Treatment Interventions

CUSTOMIZED SEARCH ASSISTANCE

DIRECT LANDLORD ENGAGEMENT

SHORT-TERM FINANCIAL ASSISTANCE

On average, non-profit staff spend **6 hours** with each household

47% of rentals in high-opportunity areas made through links via non-profit staff

Average financial assistance of **$1,000** for security deposits, application fees, etc.

Program Cost: $2,660 per family issued a voucher
(2.2% of average voucher payments over 7 years)

*Note: Families **not** required to move to high-opportunity areas*

Key Elements in the CMTO Intervention

CUSTOMIZED SEARCH ASSISTANCE

- **High-opportunity area education** to increase families' knowledge about high-opportunity areas.
- **Rental application coaching** to increase families' competitiveness for rental units by addressing credit history and preparing a narrative.
- **Housing locator services** to help families identify suitable units in high-opportunity areas.

INCREASED LANDLORD ENGAGEMENT

- **Cultivate relationships** with landlords in designated high-opportunity areas to create housing opportunities for CMTO families.
- **Expedite lease-up processes** by completing PHA required documents and conducting housing inspections more quickly.
- **Insurance fund** to mitigate risks of property damage.

SHORT-TERM FINANCIAL ASSISTANCE

- Grants to **defray move-in expenses**, such as application fees and security deposits (on average $1,000).

Intervention Process Timeline

Family Contacted
Notified of selection from waitlist

Intake Appointment
Consent
Randomization
Baseline survey

Nonprofit Staff Meet with Families and Landlords

Rental application coaching
Opportunity area education
Visiting locations

Voucher Issued

Search assistance
Landlord recruitment
Linking families to units

Unit Selected
Family approved by landlord for unit

Lease Up
Receive paperwork and financial assistance
(e.g. assistance for deposit)

Lease Signed

● PHA ● Nonprofit ● Family Milestone

Creating Moves to Opportunity Program Costs

	Average Cost
A. Total Costs	
Cost of CMTO services per family issued	$2,661
Cost of CMTO services per family leased	$3,045
Cost of CMTO services per opportunity move	$5,006
Cost of CMTO services per family issued / 7-year HAP costs per family	2.2%
B. Costs by Service Category	
Cost of CMTO financial assistance per issuance	$1,043
Cost of CMTO program services per issuance	$1,500
Cost of PHA CMTO administration per issuance	$392
Cost savings of PHA security deposits paid by CMTO	($274)
C. Housing Assistance Payment (HAP) Costs	
Incremental HAP cost per lease per year	$2,626
Incremental HAP / average HAP costs per family	15.4%

Creating Moves to Opportunity Experiment

- Sample frame: families with at least one child below age 15 who were issued vouchers in either Seattle or King County between April 2018 to April 2019

- 430 eligible families in the experiment, split randomly into control (standard services) and treatment

  - 222 treatment families and 208 control families

- Randomly sampled 202 families for open-ended qualitative interviews

  - 80% overall response rate, N = 161

Summary Statistics for Experimental Sample

Head of Household Characteristics	Pooled Mean	Control Mean	Treatment Mean
Household Income	$19,667	$19,517	$19,806
% Black	49.29	49.76	48.86
% High School Grad	78.40	72.20	84.16
Head of Household's Age	34.21	34.24	34.18
Children's Mean Age	6.62	6.59	6.65
% Homeless	13.29	14.49	12.16
% Currently Working	56.41	59.90	53.15
% Satisfied with Current Neighborhood	50.87	47.94	53.62
% Unsatisfied with Any Child's Current School	15.11	16.46	13.87
Number of Observations	430	208	222

F-Test for Treat-Control Balance:	F-Statistic	P-Value
	1.183	0.214

Outline

1. Program Description and Experimental Design

2. Treatment Effect Estimates

3. Mechanisms

4. Conclusion

Fraction of Families Who Leased Units in High Opportunity Areas

Difference: **37.9 pp**
SE: (4.2)

Fraction of Families Who Leased Units in High Opportunity Areas

Share of Households Who Moved to High Opportunity Areas

Historical mean rate: 11.6%

15.1%

53.0%

Control

Treatment

Difference: **37.9 pp**
SE: (4.2)
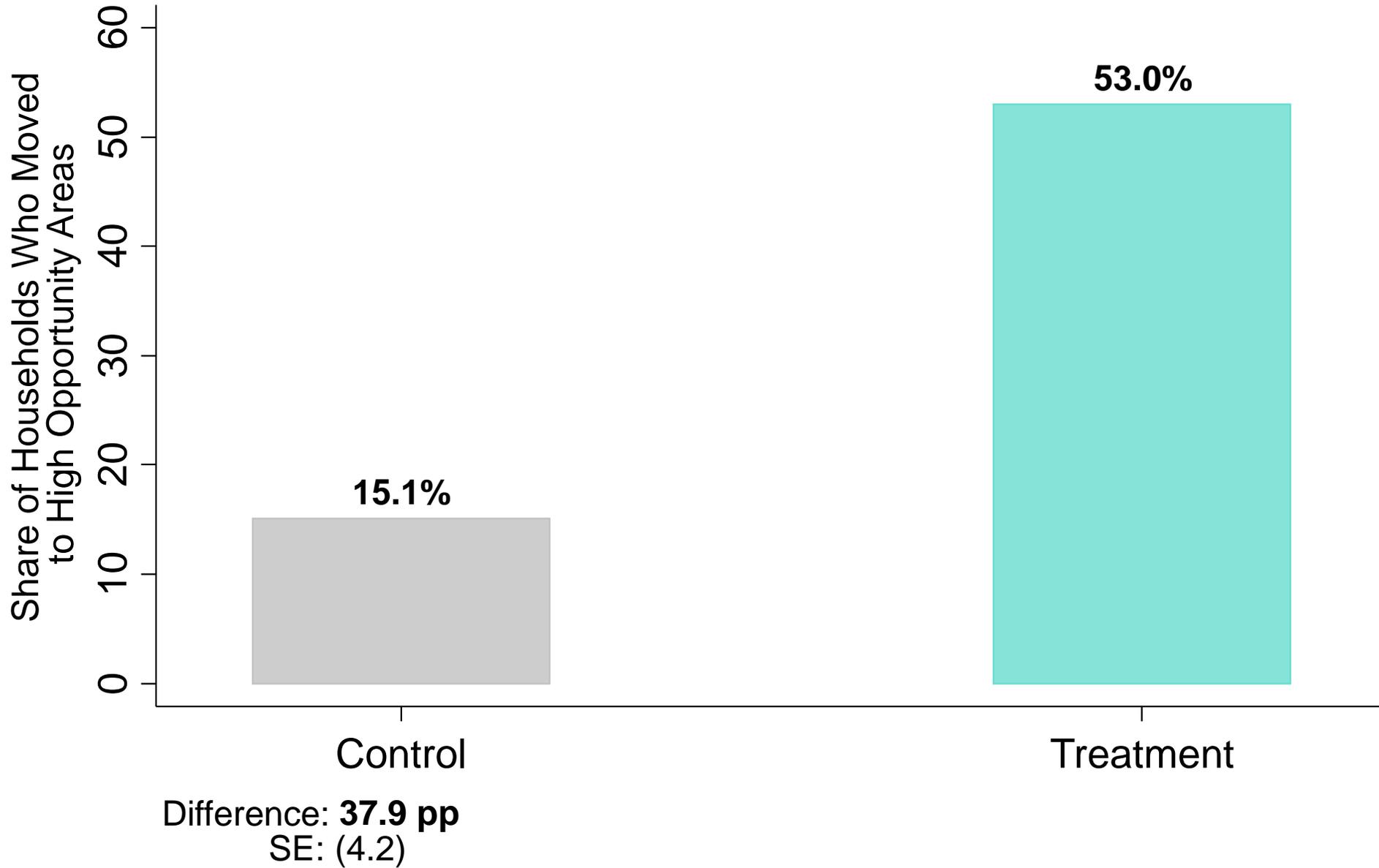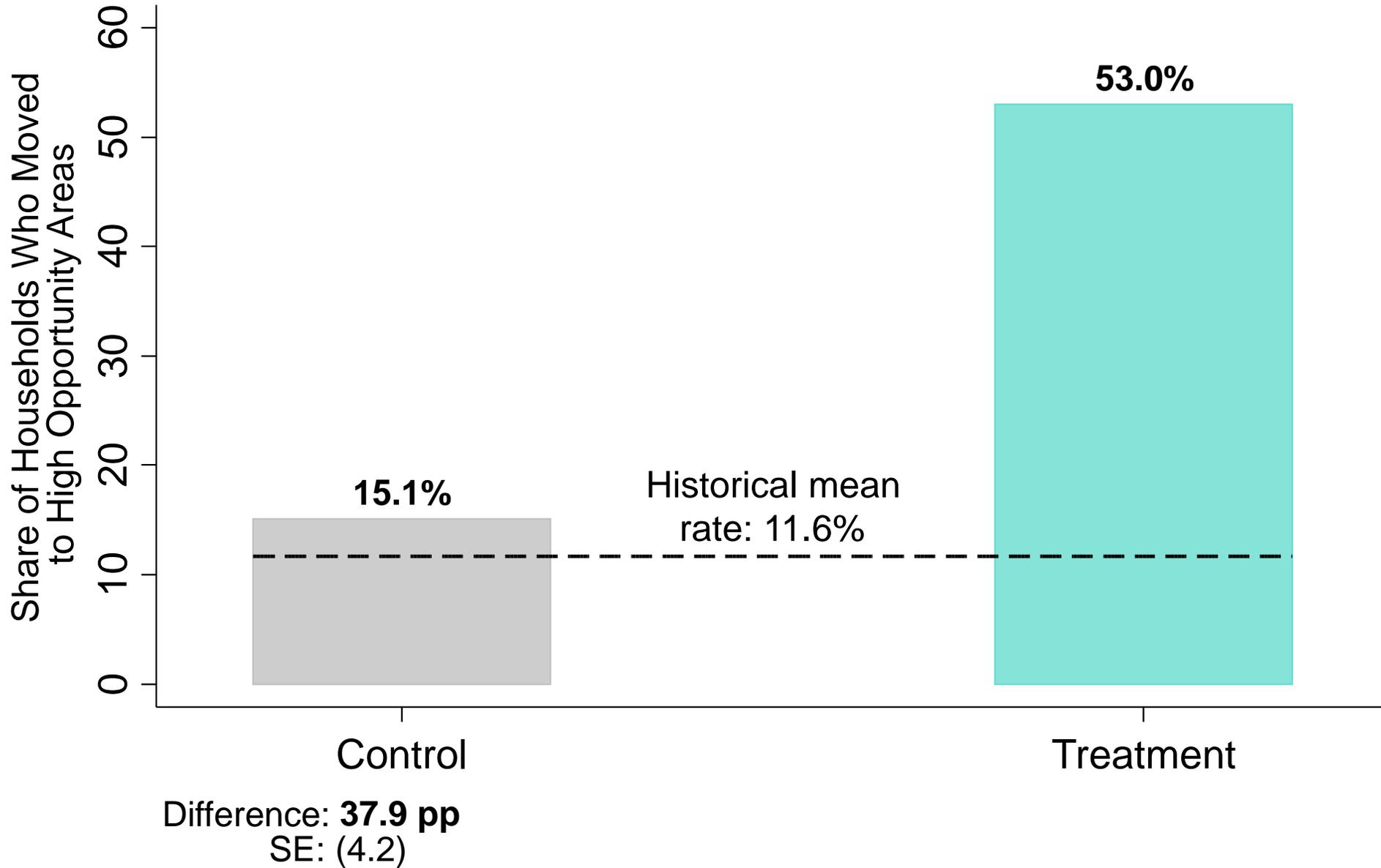
Fraction Who Leased <u>Any</u> Unit

Share of Households Who Moved

85.9% 87.4%

Control Treatment
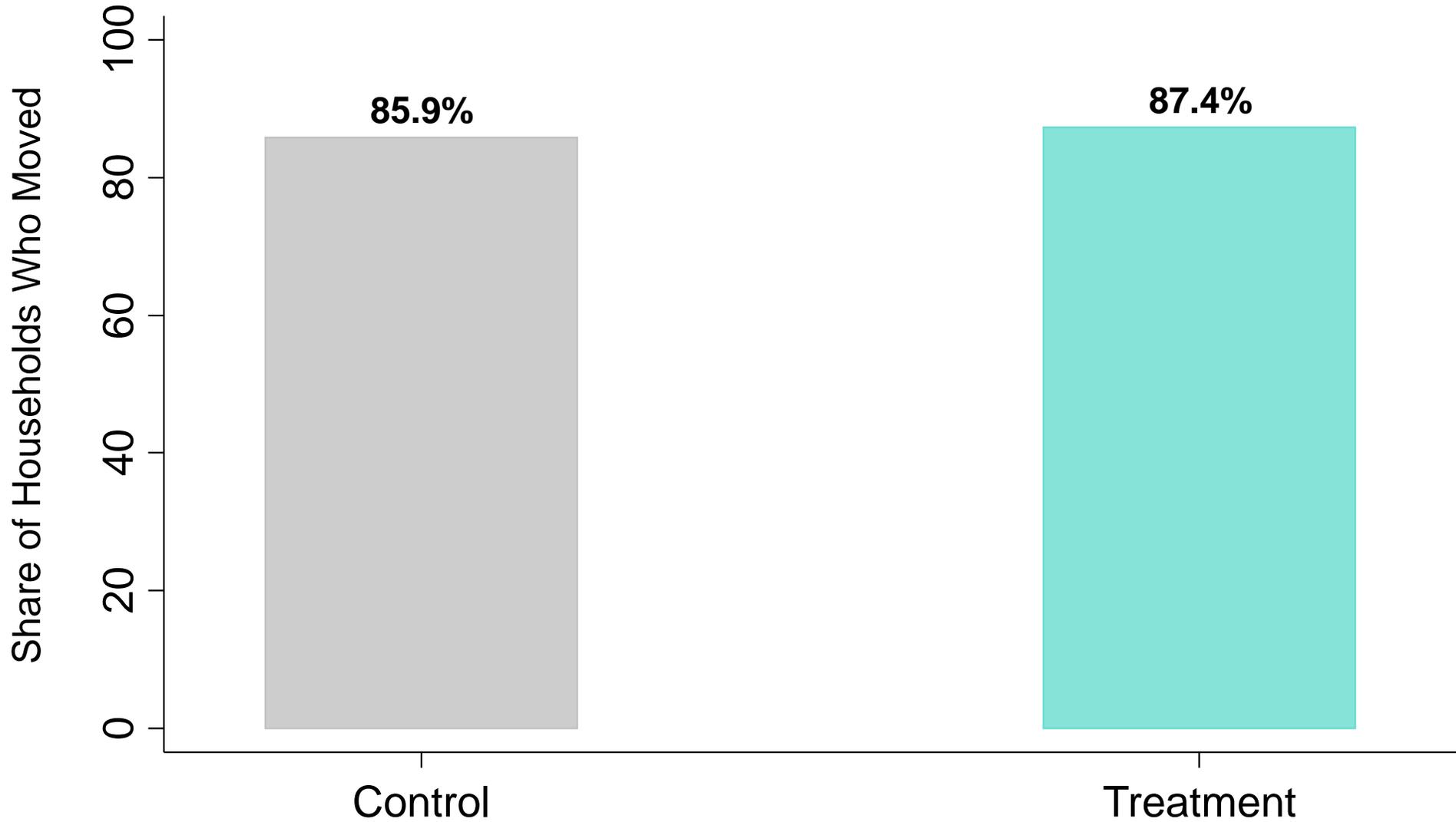
Difference: **1.5 pp**
SE: (3.3)

Fraction Who Leased Units in High Opportunity Areas, Conditional on Leasing Up Using Voucher

Difference: **43.1 pp**
SE: (4.6)
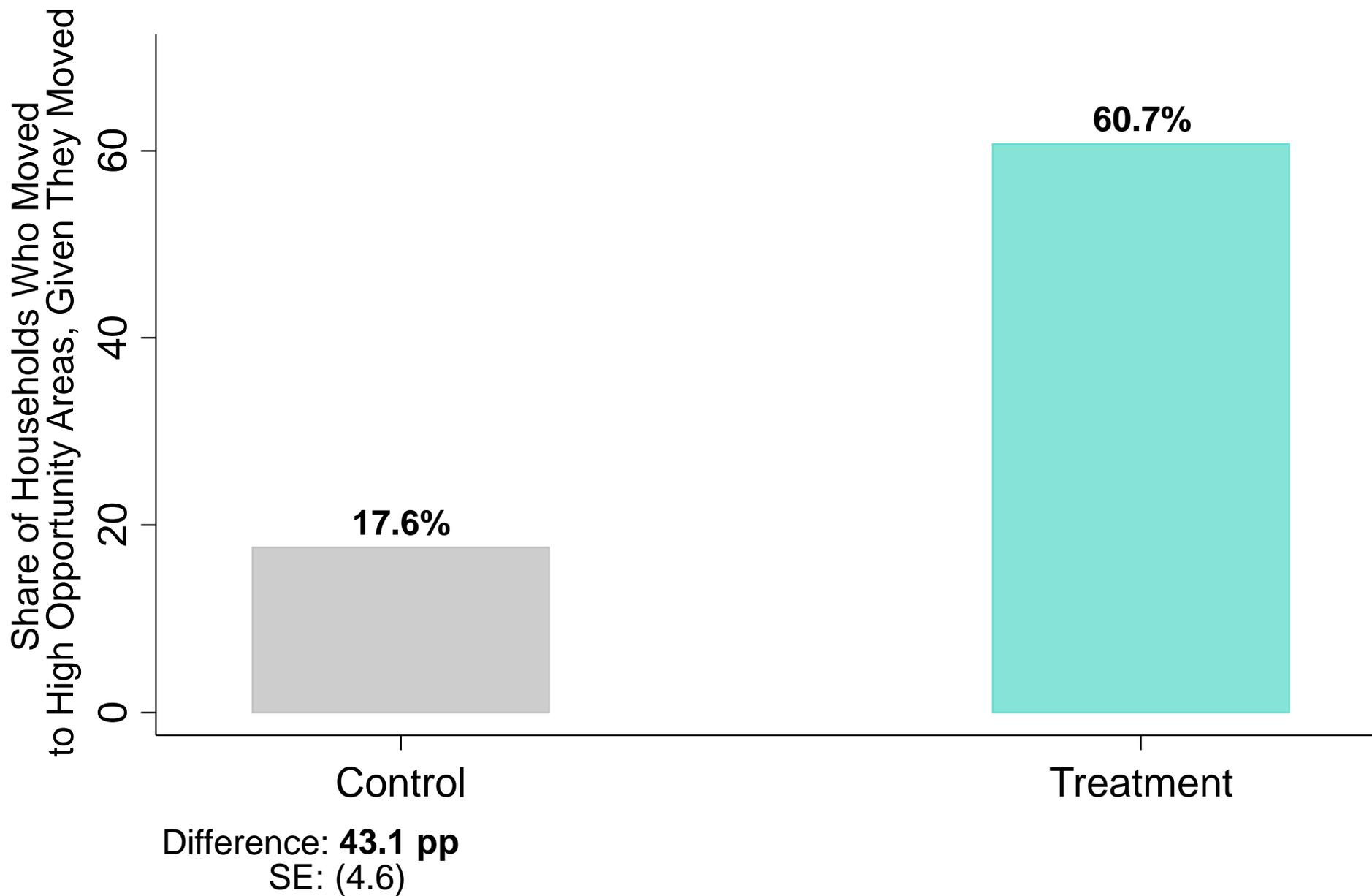
Destination Locations for Families that Leased Units Using Housing Vouchers

Legend:
- High-Opportunity Area
- Control
- CMTO Treatment

Map labels: Lake City, Inglewood, Ballard, Northeast Seattle, Magnolia, Capitol Hill, Bellevue, Cougar Mountain, Issaquah, West Seattle, Newport, Rainier Valley, Burien, Tukwila, East Hill, Kent, Des Moines, Lea Hill, Auburn
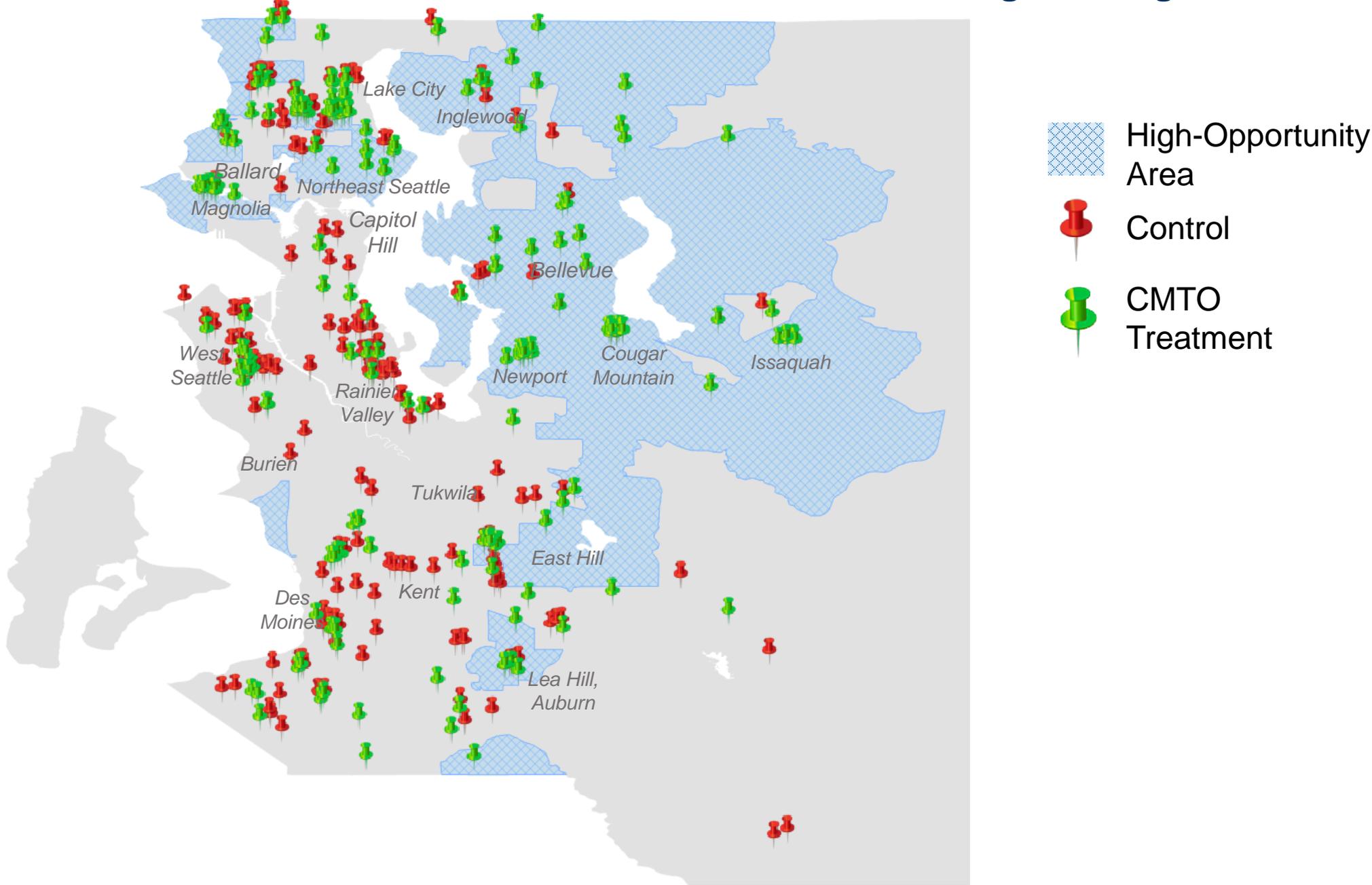
Predicted Impacts on Upward Mobility

- How much do these moves improve children's rates of upward income mobility?

- Cannot directly answer this question yet, but can make a prediction based on historical data on upward mobility by tract from the Opportunity Atlas

Upward Mobility in Destination Neighborhoods

Mean Household Income Rank (p=25) in Neighborhood

Control: 44.5
Treatment: 46.1

Difference: **1.6 ranks**
SE: (0.4)
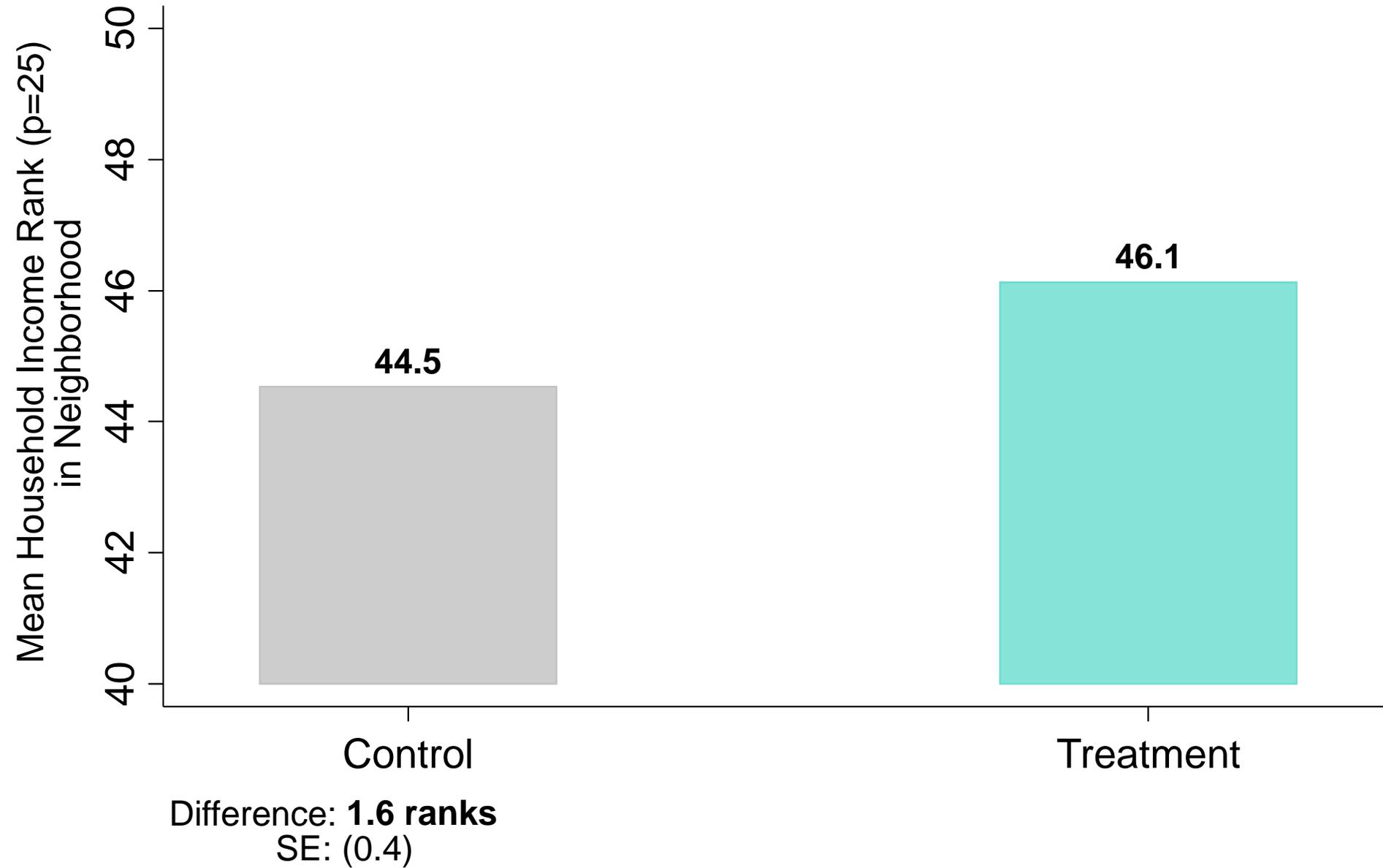
Predicted Impact on Upward Mobility

- Treatment effect on observed rate of upward mobility in destination tracts = 1.6 percentiles

- Translate this into predicted causal impact on earnings for a given child whose family is induced to move to a high-opportunity area by CMTO by making two adjustments

  1. Chetty, Friedman, Hendren, Jones, and Porter (2018) estimate that 62% of the observational variation in upward mobility across tracts is due to causal effects

  2. 37.9% of families induced to move to high-opportunity neighborhoods by treatment

- Adjusting for these two factors → causal effect of $1.6 \times \frac{0.62}{0.379} \approx 2.6$ percentiles

  - About $3,000 (8.4%) in annual household income or $214,000 (undiscounted) over a child's lifetime

- Alternative scaling: moving to a high-opportunity area reduces the intergenerational persistence of income (p25-75 gap in outcomes) by about 20%

Treatment Effects By Race and Ethnicity

Percent of Households Who Moved to High Opportunity Areas

Black Non-Hispanic
- Control: 10.9%
- Treatment: 47.6%
- Diff. = 36.7 (5.8)

White Non-Hispanic
- Control: 19.6%
- Treatment: 62.3%
- Diff. = 42.7 (9.0)

Other Race/Ethnicity
- Control: 19.6%
- Treatment: 56.0%
- Diff. = 36.4 (8.6)
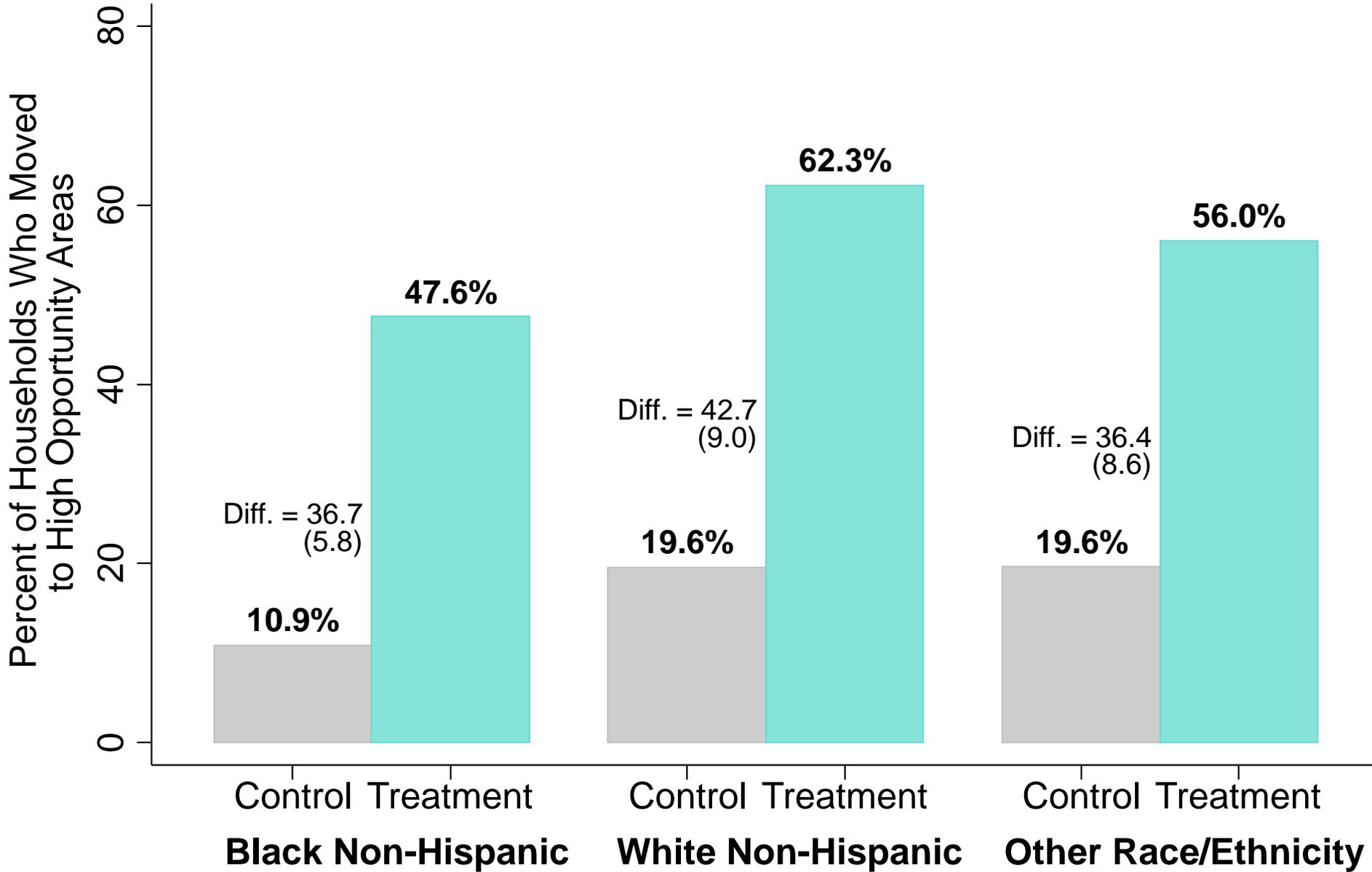
Tradeoffs in Unit Characteristics

- Are families making sacrifices on other dimensions to move to high-opportunity areas?

Tradeoffs in Neighborhood and Unit Quality
Treatment Effects on Distance Moved and Unit Size
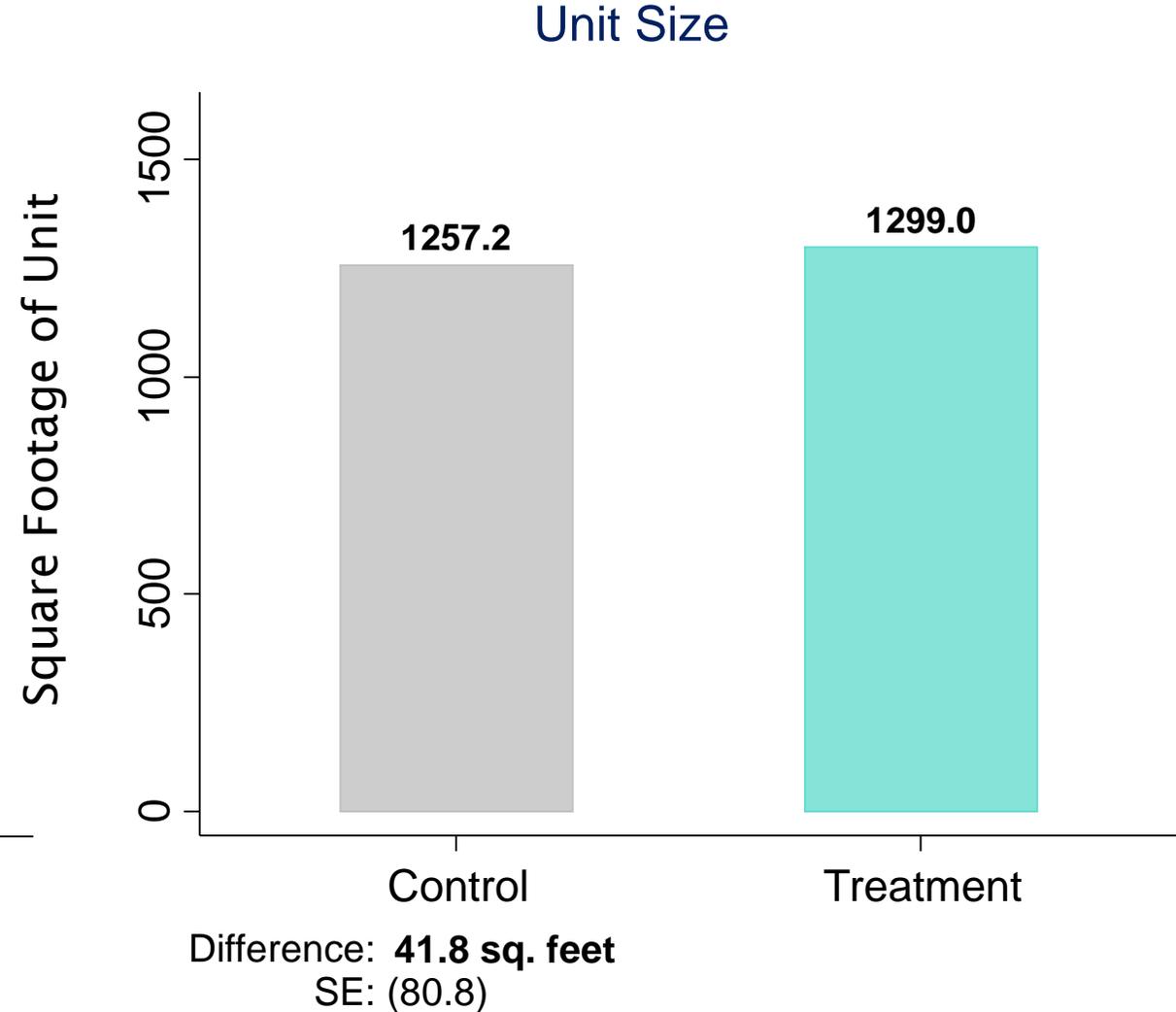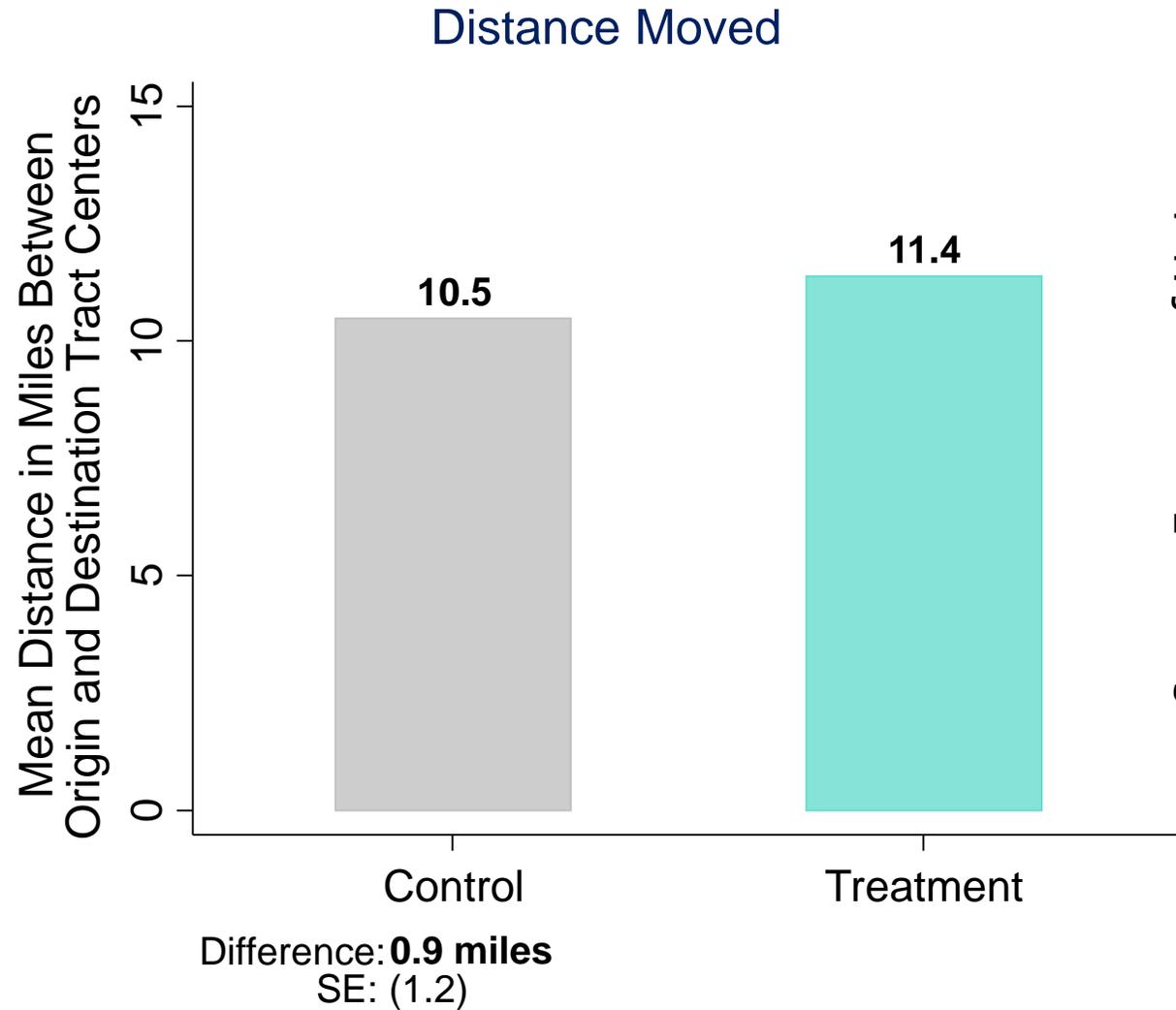
Distance Moved

Unit Size

Control: 10.5
Treatment: 11.4

Control: 1257.2
Treatment: 1299.0

Mean Distance in Miles Between Origin and Destination Tract Centers

Square Footage of Unit

Difference: **0.9 miles**
SE: (1.2)

Difference: **41.8 sq. feet**
SE: (80.8)

Persistence in High-Opportunity Neighborhoods

- Do families induced to move to high-opportunity areas by CMTO choose to stay there when their leases come up for renewal?

Share of Households Living in High-Opportunity Areas
Among Households Issued a Voucher Before September 1, 2018 and who Leased-Up Before January 7, 2019

Control
Treatment

64.1%
60.0%
19.1%
19.1%

Percentage of Households who Live
in a High Opportunity Area

60
40
20
0

Initial Move   Feb 6, 2020   Initial Move   Feb 6, 2020

Change in Treatment Effect from Initial Move to Feb 6, 2020: **-4.1 pp**
SE: (13.3)
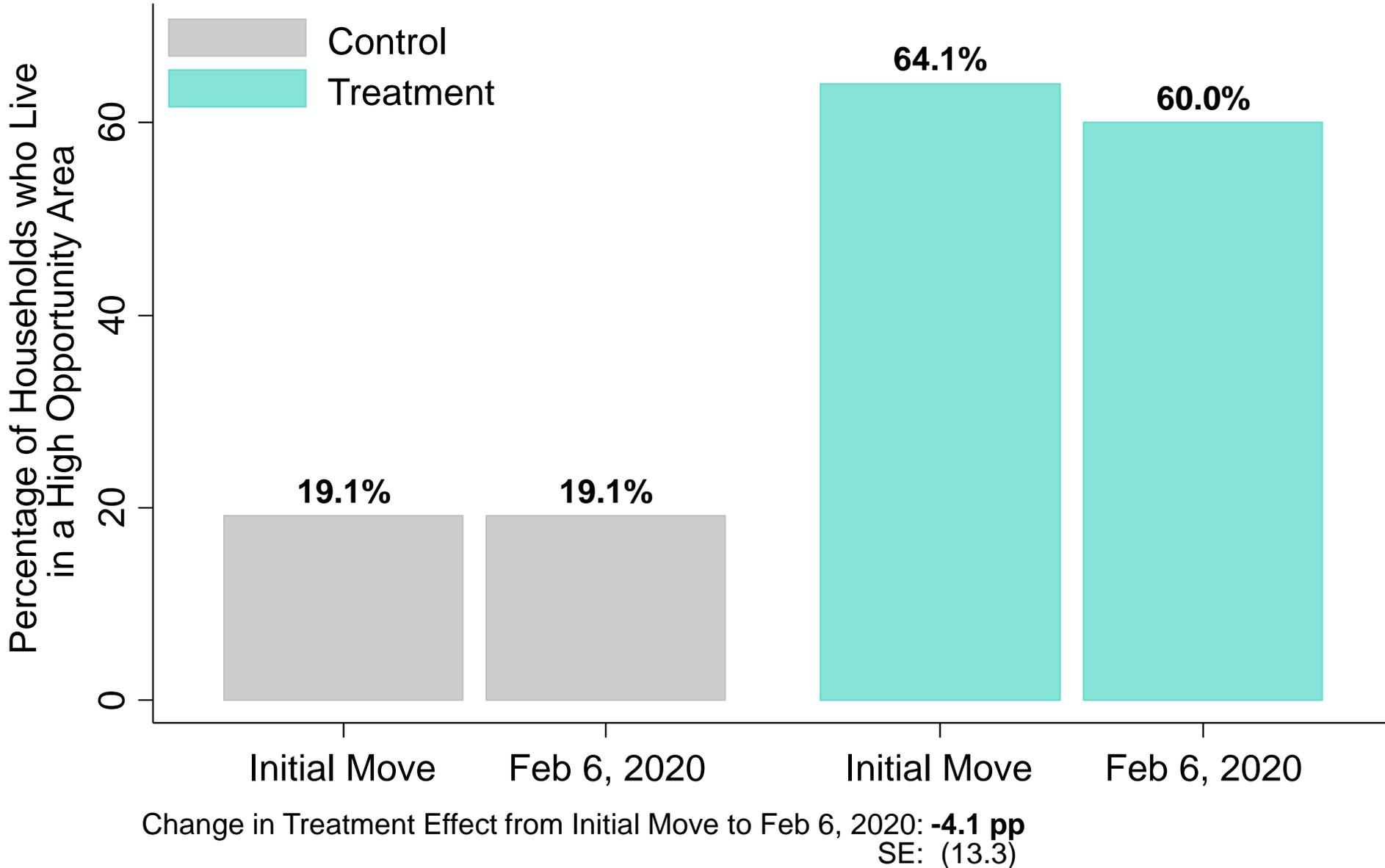
Short-Run Persistence - Share of Households who Have Stayed in Unit
Among Households Issued a Voucher pre September 1,2018 and Leased-Up pre January 7, 2019
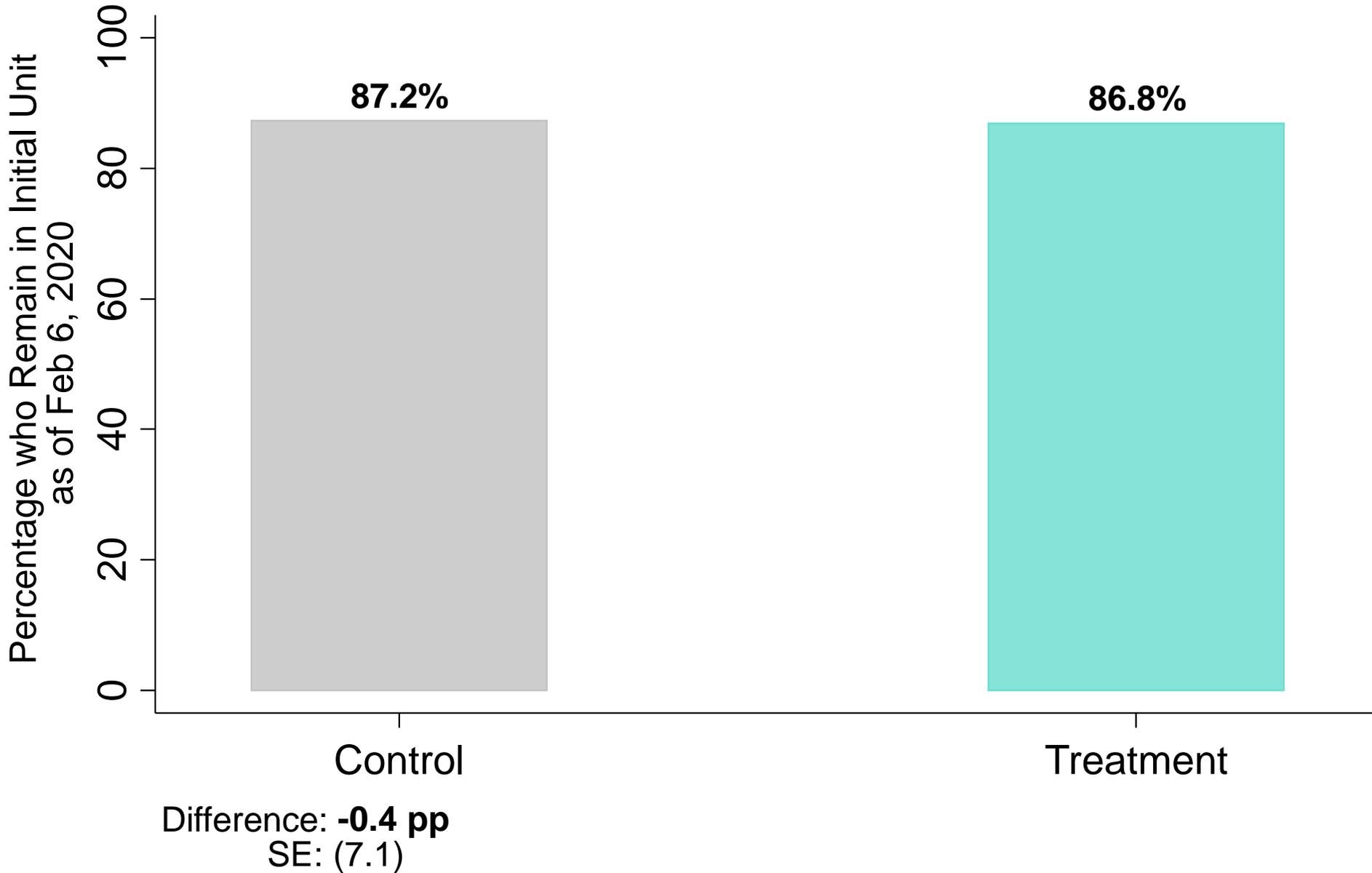
Difference: **-0.4 pp**
SE: (7.1)

Persistence in High-Opportunity Neighborhoods

- Do families induced to move to high-opportunity areas by CMTO choose to stay there when their leases come up for renewal?

- To predict longer-run persistence, we use surveys administered to a randomly selected set of families post-move

  1. Are families satisfied with their new neighborhoods?

  2. How likely do they think they are to move?

  - Such subjective assessments of satisfaction and persistence are highly predictive of subsequent move rates (Clark and Ledwith 2006; Basolo and Yerena 2017)

Satisfaction with New Neighborhoods
Based on Surveys Six Months Post-Move

Satisfaction with New Neighborhood

- Control: **45.5%**
- Treatment: **64.2%**
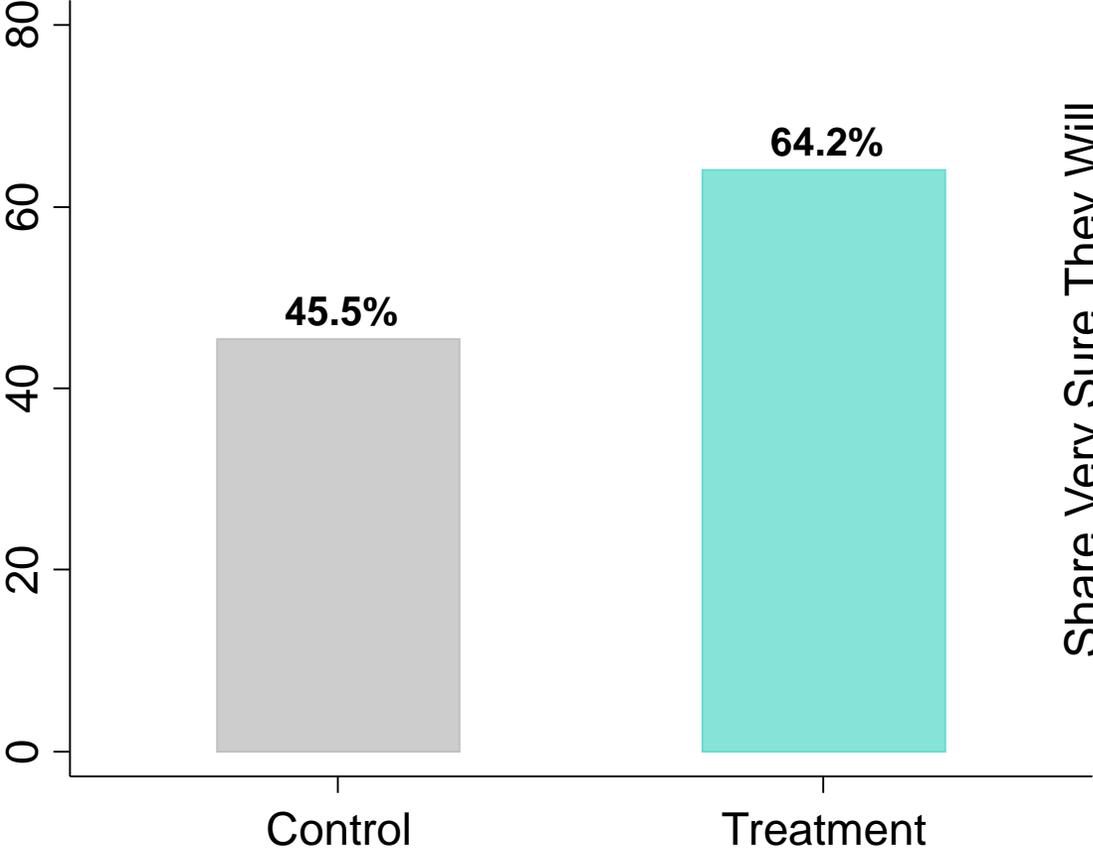
Difference: **18.7 pp**
SE: (10.1)

Certainty about Wanting to Stay in New Neighborhood

Share Very Sure They Will

- Control: **30.3%**
- Treatment: **47.7%**
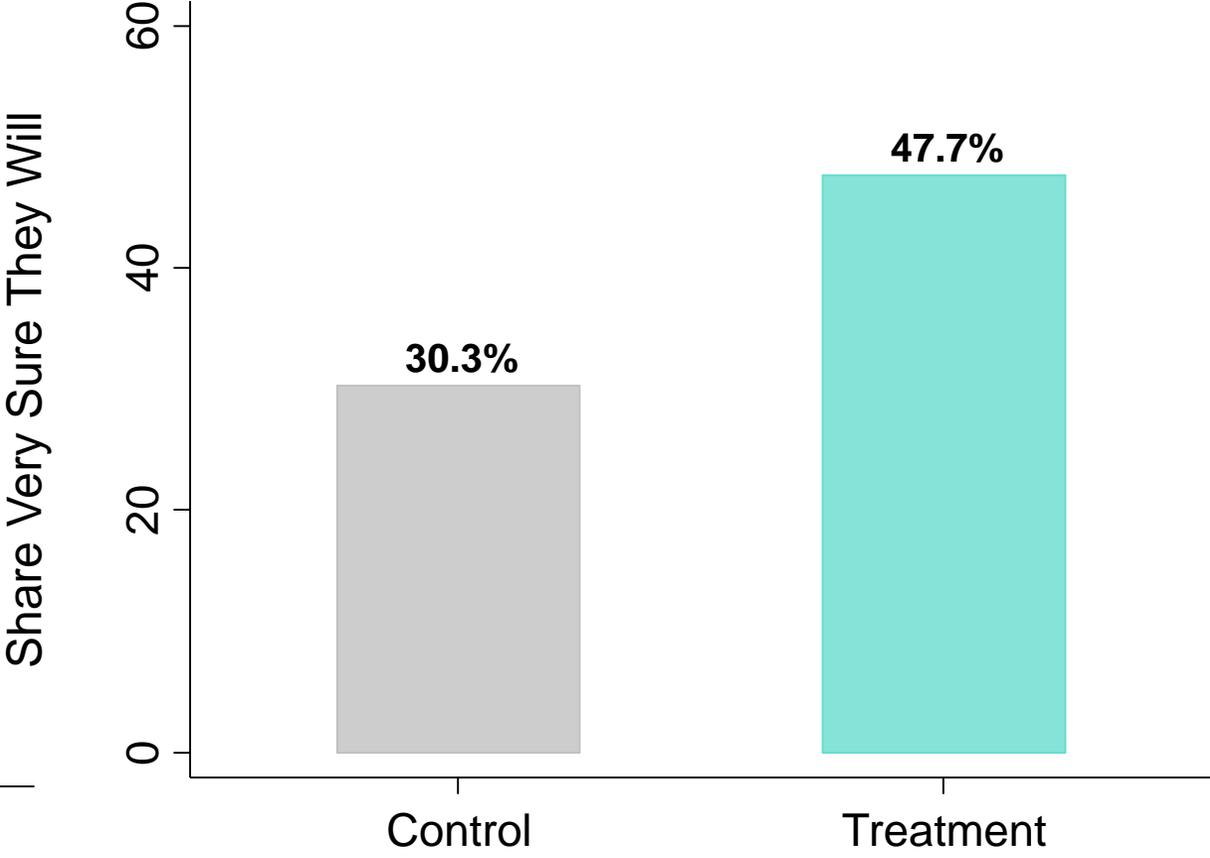
Difference: **17.4 pp**
SE: (9.8)

Satisfaction in New Neighborhood by Type of Area Leased In
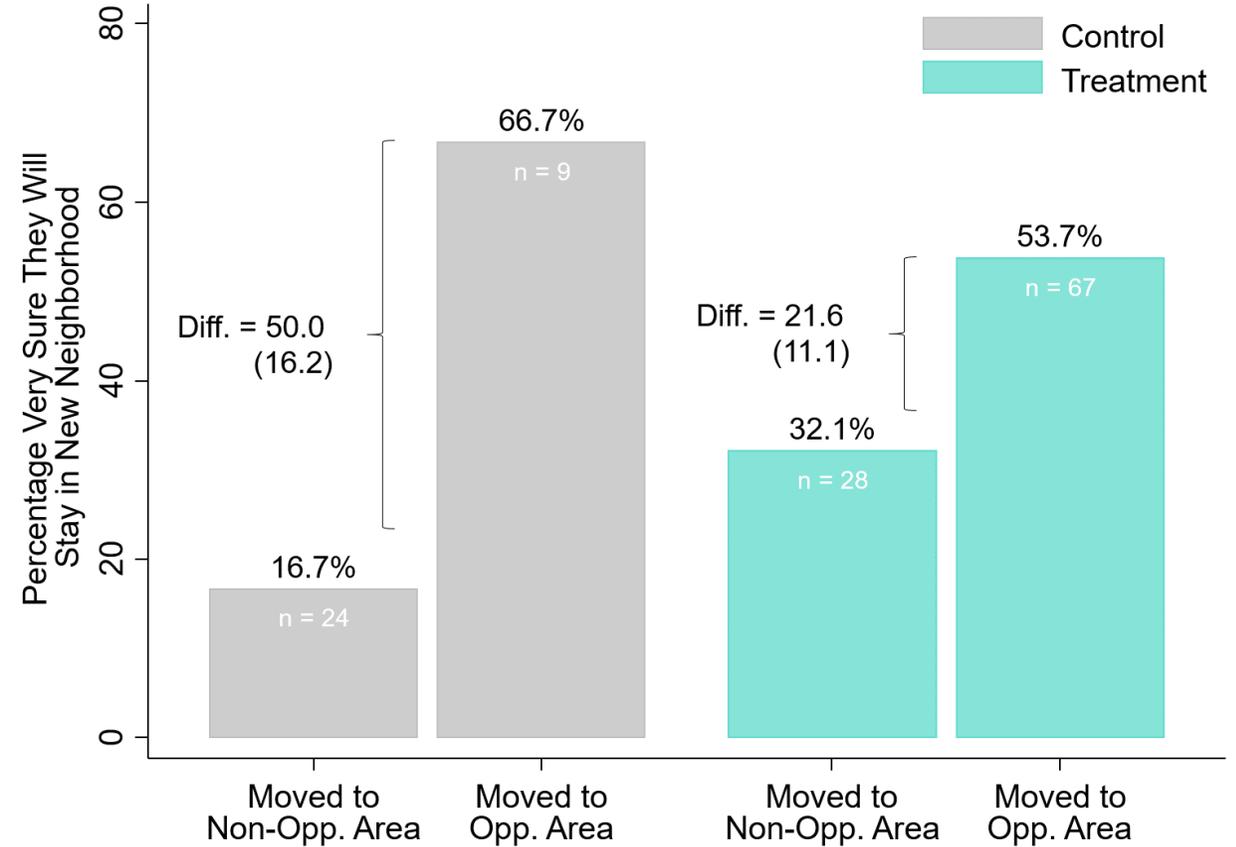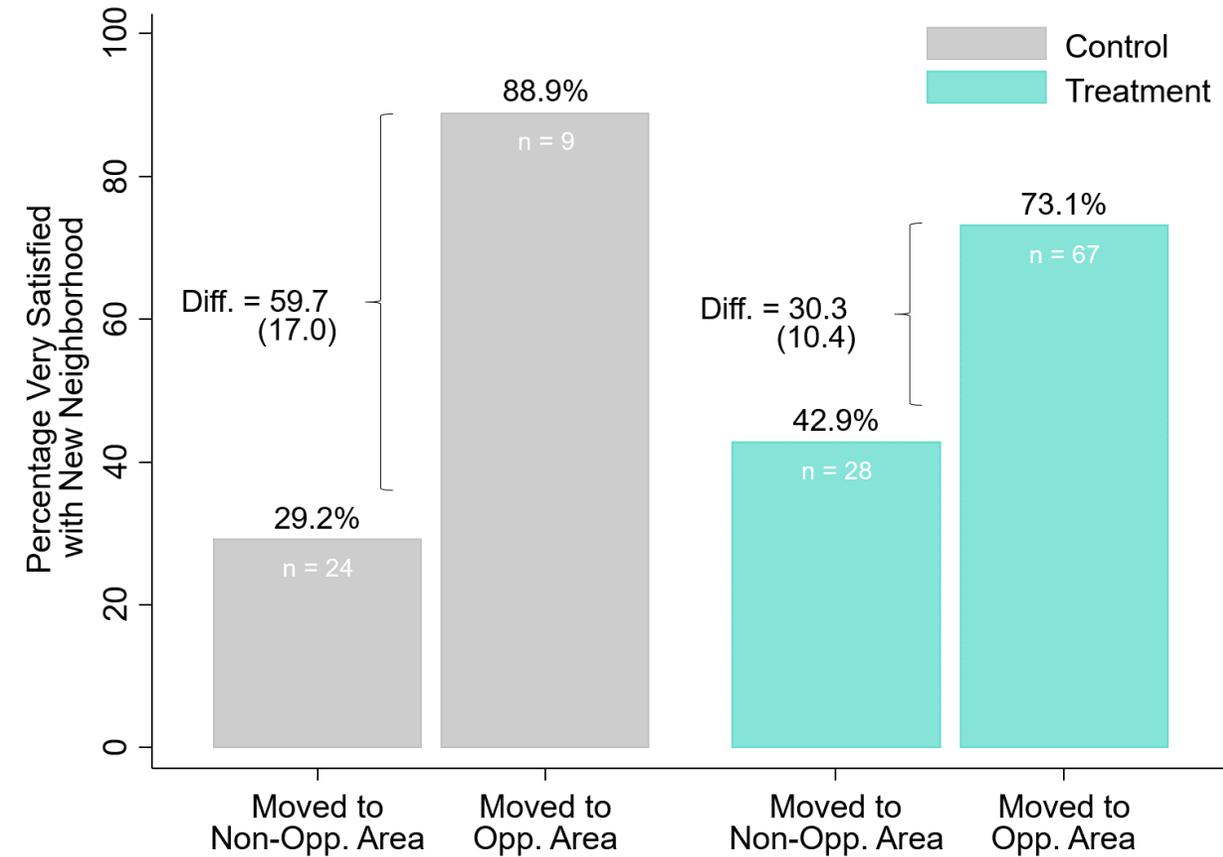
Implications for Models of Neighborhood Choice

- Experimental results suggest that barriers play a central role in neighborhood choice

  - Frictionless model would require that 43% of people happen to have (net) willingness to pay for low-opportunity areas between $0 and $2,660 (cost of treatment)

Distribution of Preferences for High Opportunity Neighborhoods Implied by Frictionless Model
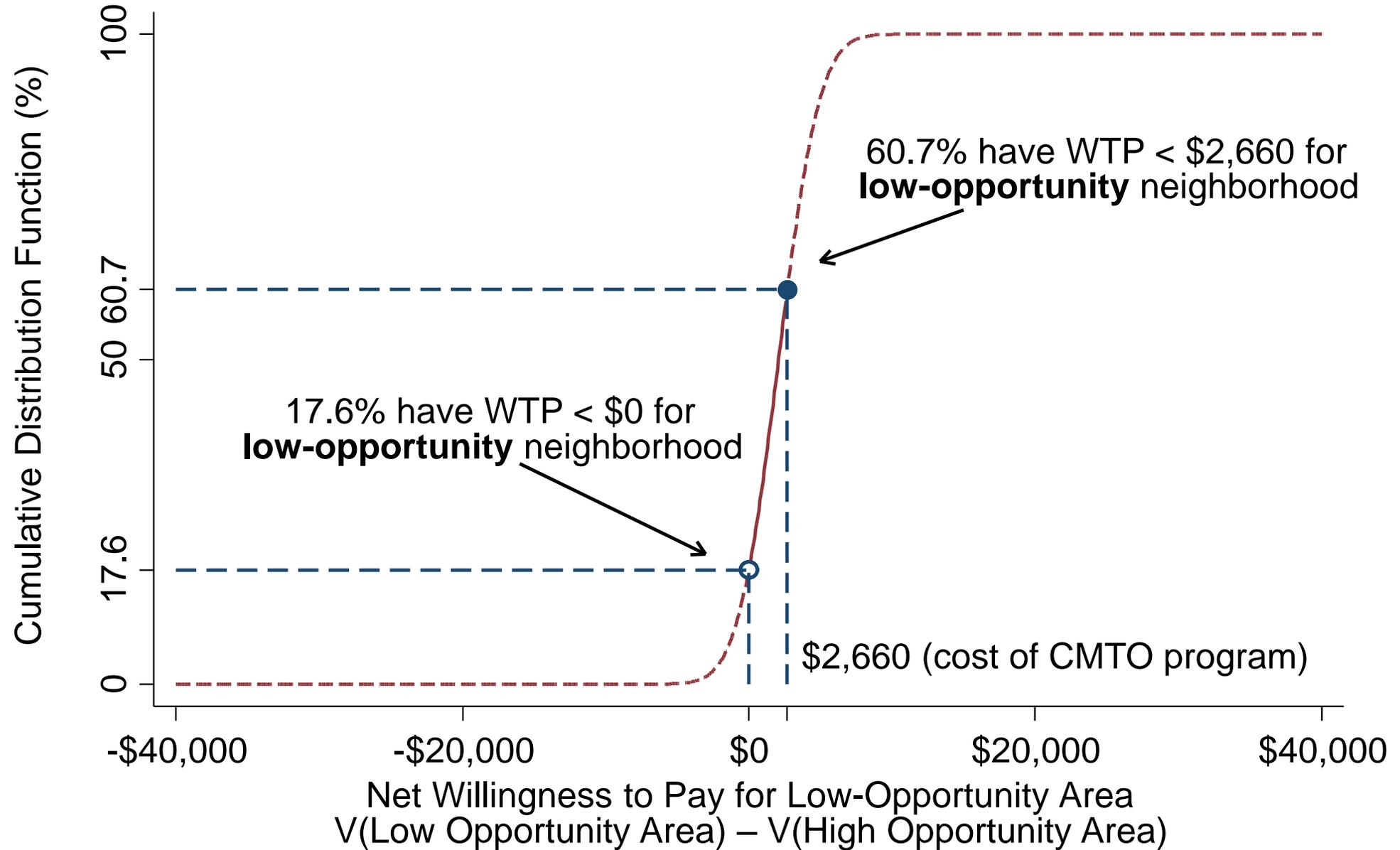
60.7% have WTP < $2,660 for **low-opportunity** neighborhood

17.6% have WTP < $0 for **low-opportunity** neighborhood

$2,660 (cost of CMTO program)

Cumulative Distribution Function (%)

Net Willingness to Pay for Low-Opportunity Area
V(Low Opportunity Area) – V(High Opportunity Area)

Implications for Models of Neighborhood Choice

- Experimental results suggest that barriers play a central role in neighborhood choice

    - Frictionless model would require that 43% of people happen to have (net) willingness to pay for low-opportunity areas between $0 and $2,660 (cost of treatment)

- These barriers could potentially be captured in a standard model of housing search with sufficiently large search costs [e.g., Wheaton 1990; Kennan and Walker 2011]

    - Important to unpack what these costs are to understand how to reduce them

Outline

Qualitative Evidence on Mechanisms

- What are the barriers families face in moving to higher-opportunity areas?

- Qualitative study of 161 families interviewed for two hours each during search process and post-move

- Key lessons from these interviews (based on systematic coding of 8,000 pages of transcripts):

  1. [Scarcity] Most families have extremely limited time and resources to search
     [Mullainathan and Shafir 2013]

  2. [Customization] Case workers' ability to respond to each family's **specific** needs is crucial above and beyond standardized resources

Five Key Mechanisms Underlying the Treatment Effects

1. Emotional Support (61% prevalence rate)

2. Increased Motivation to Move to Opportunity (78%)

3. Streamlining the Search Process (73%)

4. Landlord Brokering (61%)

5. Short-Term Financial Assistance (81%)

Qualitative Evidence on Mechanisms

Emotional/Psychological Support

"It was this whole flood of relief. It was this whole flood of, "I don't know how I'm going to do this" and "I don't know what I'm going to do" and "This isn't working," and yeah...I think it was just the supportive nature of having lots of conversations with Megan." –Jackie

Brokering with Landlords

"When you find a place, I will come with you and we will help you to fill out the application. I will talk with the landlord, I will help you to do a lot of stuff, that maybe sometimes will be complicated." –Leah

Short-Term Financial Assistance

"I'm not going to be able to pay here and then there [in the new apartment] …They were able to get me more money, so that they would pay more of my first portion of my rent. Because they understood the situation that I was in." –Jennifer

Intervention Dosage: Treated Households' Usage of CMTO Services

	Pooled		Moved to Low Opportunity Tract		Moved to High Opportunity Tract	
	Mean	SD	Mean	SD	Mean	SD
	(1)	(2)	(3)	(4)	(5)	(6)
Total hours in contact with non-profit or PHA staff	5.98	4.51	4.46	3.55	7.05	5.07
Percent linked to a unit of a landlord contacted by non-profit staff (%)	27.5	44.7	5.3	22.5	46.6	50.1
Percent that received any financial assistance (%)	63.5	48.2	27.6	45.0	95.8	20.2
Total amount of assistance among families that received financial assistance ($)	1,642	1,220	252	539	1,983	1,100

Correlations Between Usage of CMTO Services Among Families who Moved to High-Opportunity Areas

	Time Meeting with CMTO Staff	Financial Assistance	Unit Found Through Housing Locator
Time Meeting with CMTO Staff	1		
Financial Assistance	0.19	1	
Unit Found Through Housing Locator	0.11	-0.10	1

Mechanisms: Evidence from Alternative Policies

- More standardized policies with similar goals of helping families move to higher-opportunity areas have much smaller impacts than CMTO:

    1. Information provision

        - Schwartz et al. (2017) and Bergman et al. (2019): RCTs providing information and lighter-touch counseling → order-of-magnitude smaller impacts

        - CMTO treatment effect of 48 pp on fraction living in high-opportunity areas even among families who were living in high-opportunity areas at baseline

Mechanisms: Evidence from Alternative Policies

- More standardized policies with similar goals of helping families move to higher-opportunity areas have much smaller impacts than CMTO:

  1. Information provision

  2. Financial incentives: Small Area Fair Market Rents

     - Offer larger voucher payments in higher rent areas [Collinson and Ganong 2018]

     - Offer larger voucher payments in higher opportunity neighborhoods

Impacts of Financial Incentives:
Evidence From Changes in Rent Payment Standards

- Study two changes in payment standards that preceded CMTO experiment using a difference-in-differences design

  1. March 2016: King County switched from a two-tier to five-tier payment standard, effectively increasing payment standards in more expensive areas of the county

  2. February 2018: Seattle effectively increased payment standards in areas designated as "high opportunity" by making a supplemental payment to families with children
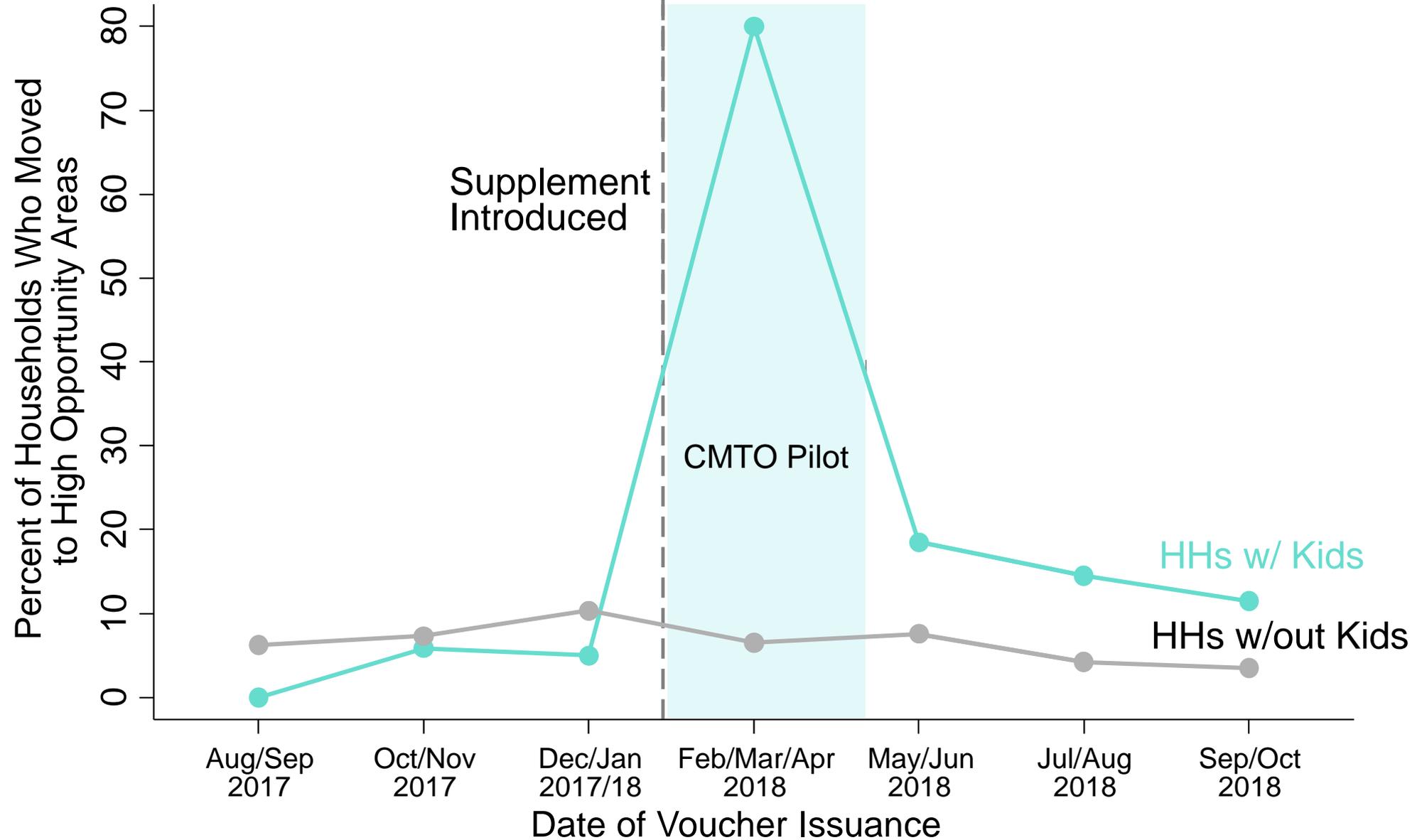
CMTO Has Much Larger Impact on Moves to Opportunity than Small Area Payment Standards
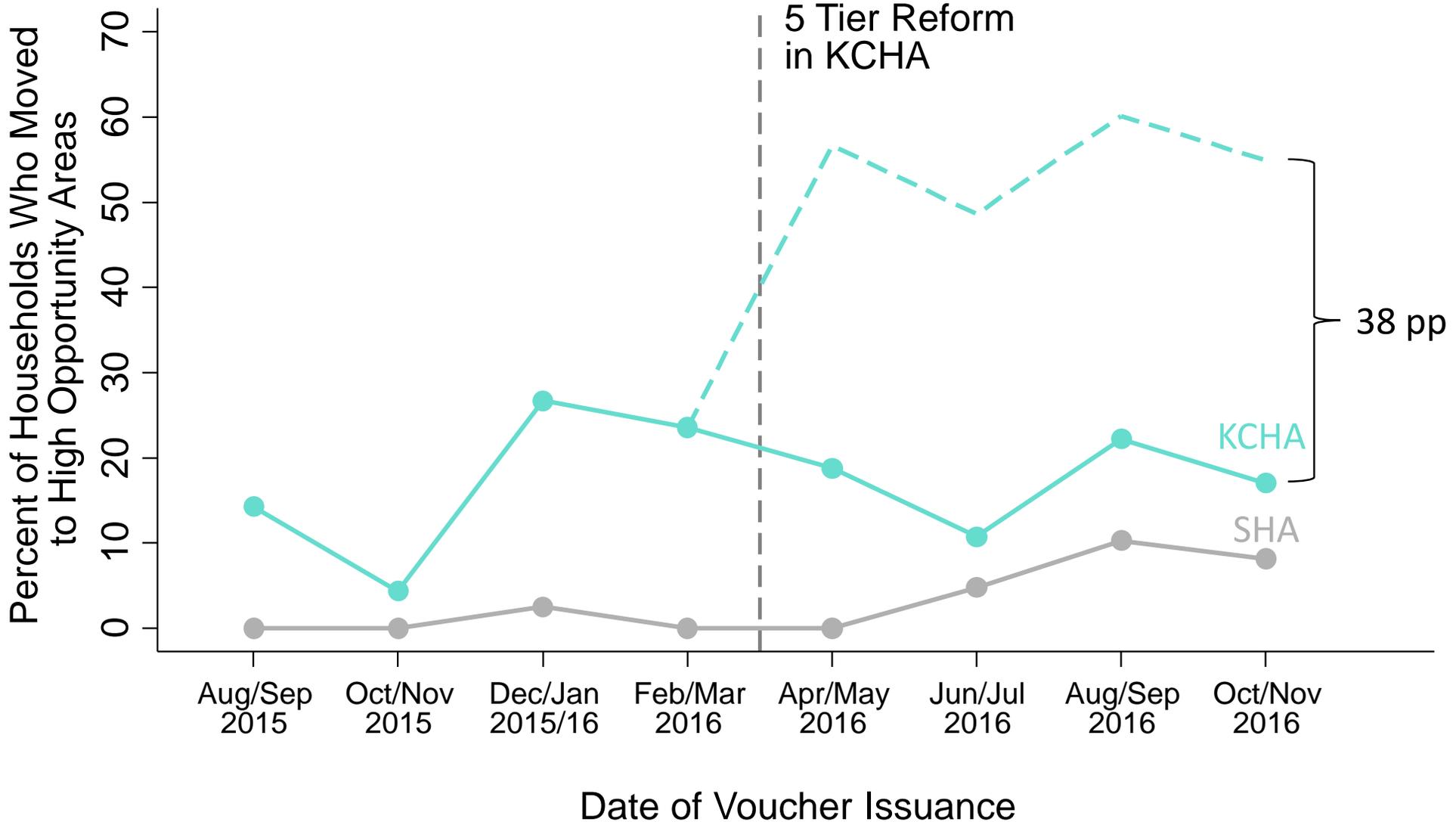
Effect of 5-Tier Reform: -3.59 ranks
(5.75)

Effect of SHA Increase in Payment Standards for High-Opportunity Areas in Seattle
Difference-in-Difference Estimate

Note: data shown from May 2018 onward are based on control group in CMTO experiment

Effect of Family Access Supplement: 13.79 pp (5.11)

Impacts of Financial Incentives: Conclusions

- Results suggest that simply providing adequate rental payments to move to higher-opportunity areas is insufficient to induce moves to opportunity

- Need to provide additional customized support in search process to overcome barriers

Conclusions

- Economic segregation in the United States appears to be driven not by deep-rooted preferences but rather by small barriers in housing search process

- Services to reduce barriers to moving can increase moves to opportunity and thereby increased intergenerational upward mobility substantially

  - Program cost is about $2,660 per family issued a voucher, or $5,000 per opportunity move

  - CMTO is predicted to increase the lifetime household income of each child who moves by **$214,000 (8.4%)**

  - Also predicted to increase college attendance rates, reduce teen birth rates, and reduce incarceration rates significantly

Family Stability and Opportunity Vouchers Act of 2019

116TH CONGRESS
1ST SESSION

S. _____

To authorize a new type of housing choice voucher to help achieve the goals of ending homelessness among families with children, increasing housing opportunities, and improving life outcomes of poor children.

IN THE SENATE OF THE UNITED STATES

Mr. YOUNG (for himself and Mr. VAN HOLLEN) introduced the following bill; which was read twice and referred to the Committee on

---

A BILL

To authorize a new type of housing choice voucher to help achieve the goals of ending homelessness among families with children, increasing housing opportunities, and improving life outcomes of poor children.

The *Family Stability and Opportunity Vouchers Act* puts a significant down payment on evidence-based housing mobility vouchers for the nation's most vulnerable families with young children. The bill couples mobility vouchers with customized support services to help families escape the cycle of poverty and move to high opportunity areas.

Specifically the bill:

- Creates an **additional 500,000 housing vouchers** over five years for low-income, high-need families with young children. Pregnant women and families with a **child under age 6** would qualify for these new vouchers if they have a history of homelessness or housing instability, live in an area of concentrated poverty, or are at risk of being pushed out of an opportunity area.

- Provides voucher recipients with **access to counseling and case management services** that have a proven track record of helping families move out of poverty.

- The bills resources would enable housing agencies to **engage new landlords in the voucher program** and connect families with information about housing in high-opportunity neighborhoods, and community-based supports for families as they move.

Next Steps: National Scaling

- Going forward, we plan to partner with other cities to expand CMTO nationally

- Of course, not all families can move to opportunity → also studying which place-based investments have the biggest impacts on upward mobility in low-opportunity areas

From Jasmine, 7 years old, whose family moved to a high-opportunity area in Seattle

Appendix Figures

Preliminary vs Final Version of Opportunity Atlas Upward Mobility Measure

Final Version of Opportunity Atlas

Preliminary Forecasts Used to Define High-Opportunity Areas
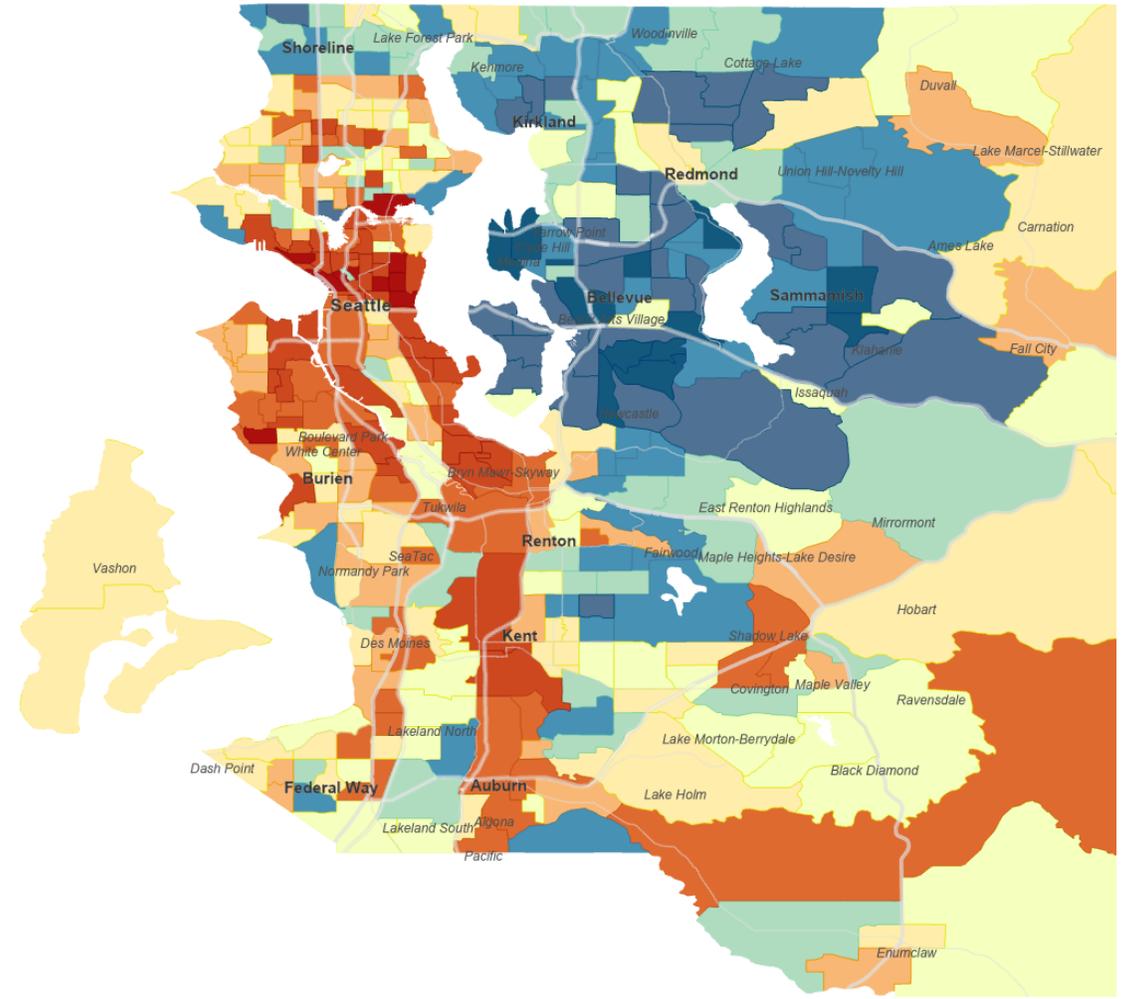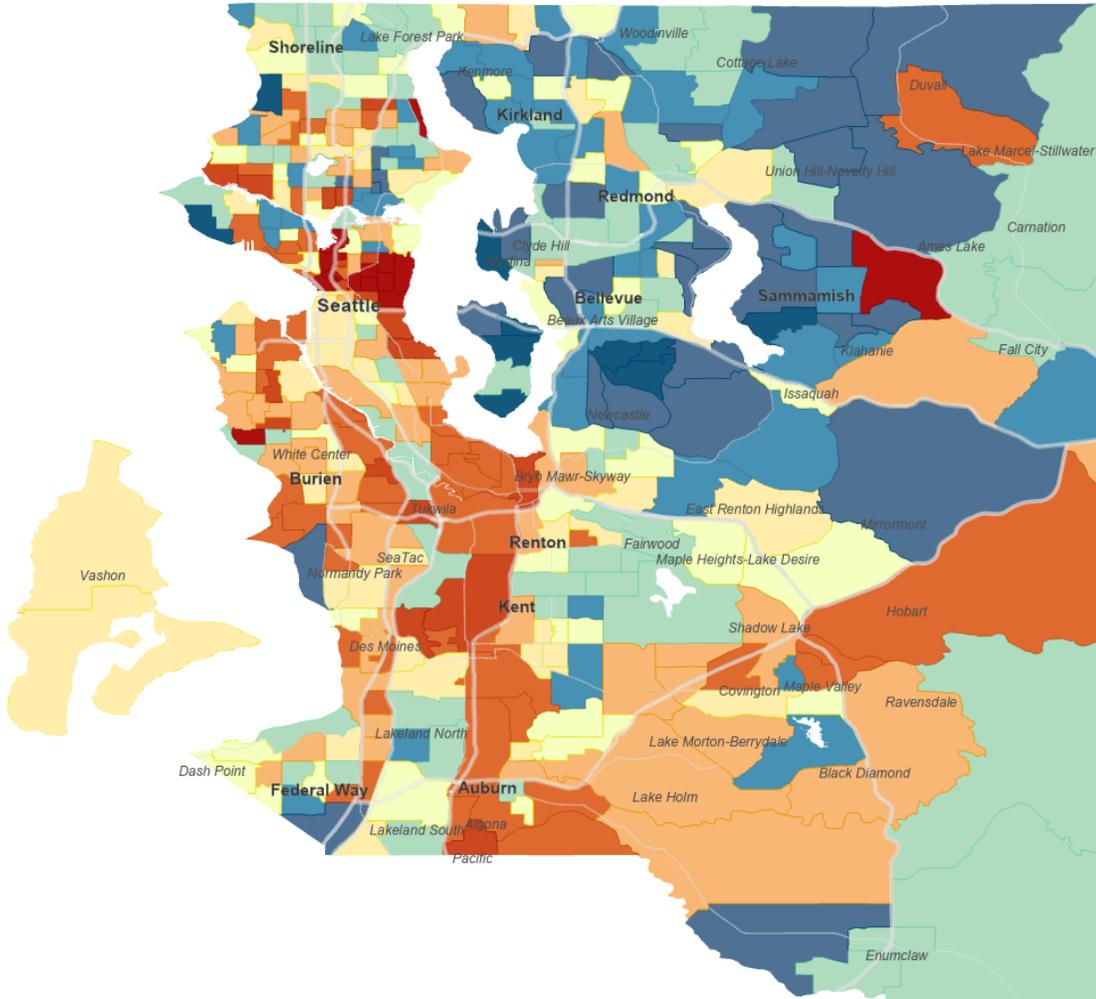
Population-Weighted Correlation Across Tracts: 0.74

Map of Origin Tracts for Voucher Recipients

Legend:
- High-Opportunity Area
- Control
- CMTO Treatment

Labeled locations: Lake City, Inglewood, Ballard, Northeast Seattle, Magnolia, Capitol Hill, Bellevue, West Seattle, Cougar Mountain, Newport, Issaquah, Burien, Tukwila, East Hill, Kent, Des Moines, Lea Hill, Auburn
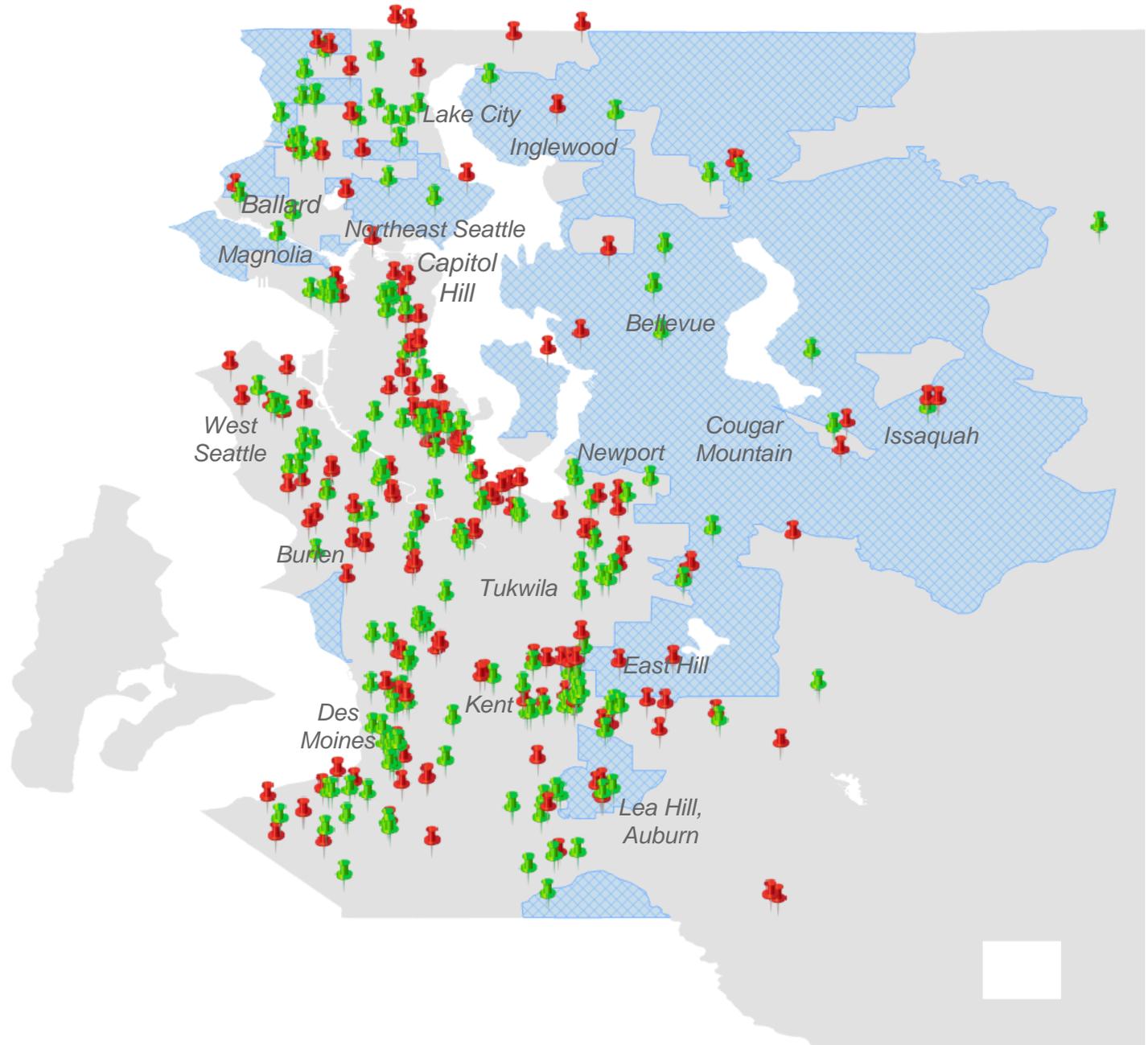
Distribution of Upward Mobility in Destination Tracts

Density

Child Household Income Rank (p25) in Destination Tract

Control
Treatment
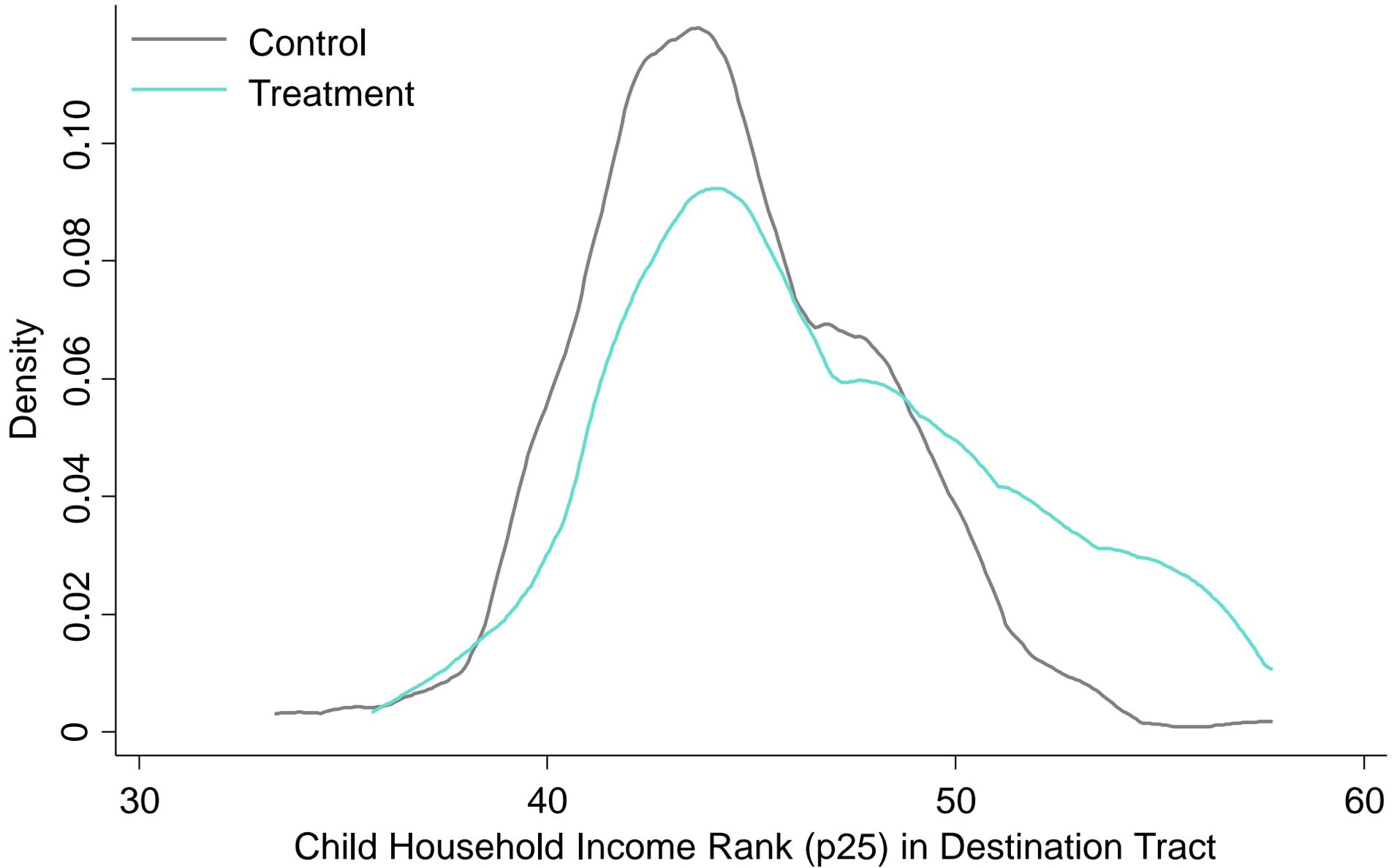
Predicted Treatment Effects on Other Long-Term Outcomes

Teenage Birth Rates of Children in Adulthood

21.1%

16.5%

Control

Treatment

Difference: **-4.6 pp**
SE: (0.8)
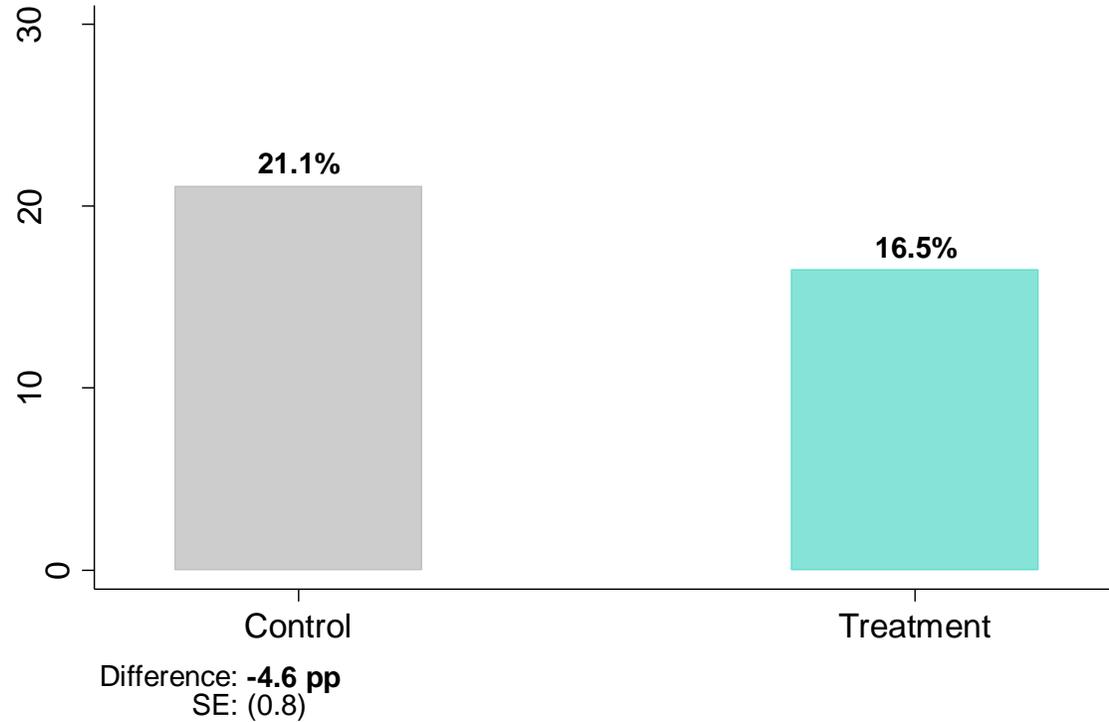
Incarceration Rates of Children in Adulthood

2.0%

1.6%

Control

Treatment

Difference: **-0.4 pp**
SE: (0.1)
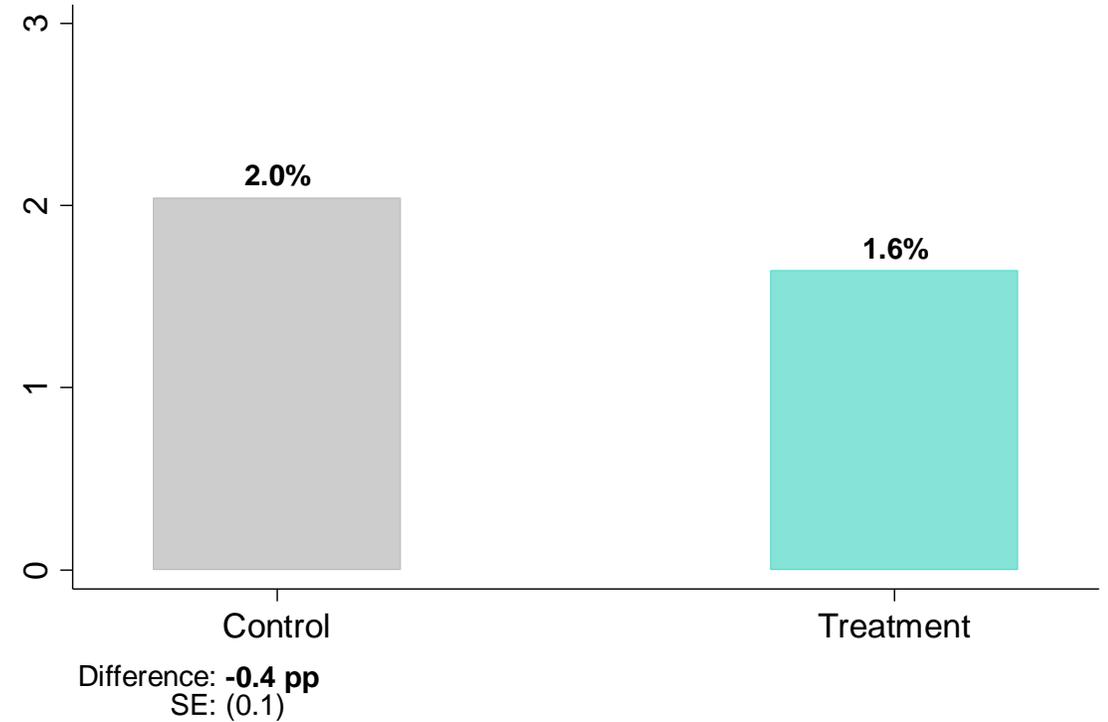
Short-Run Persistence - Share of Households in High-Opportunity Areas
Among Households Issued a Voucher pre September 1,2018

Control
Treatment

Percentage of Households who Live
in a High Opportunity Area

60

40

20

0

56.9%   55.8%

16.9%   16.9%

Feb 6, 2019   Feb 6, 2020   Feb 6, 2019   Feb 6, 2020

Change in Treatment Effect from Feb 6, 2019 to 2020: **-1.1 pp**
SE: (11.9)
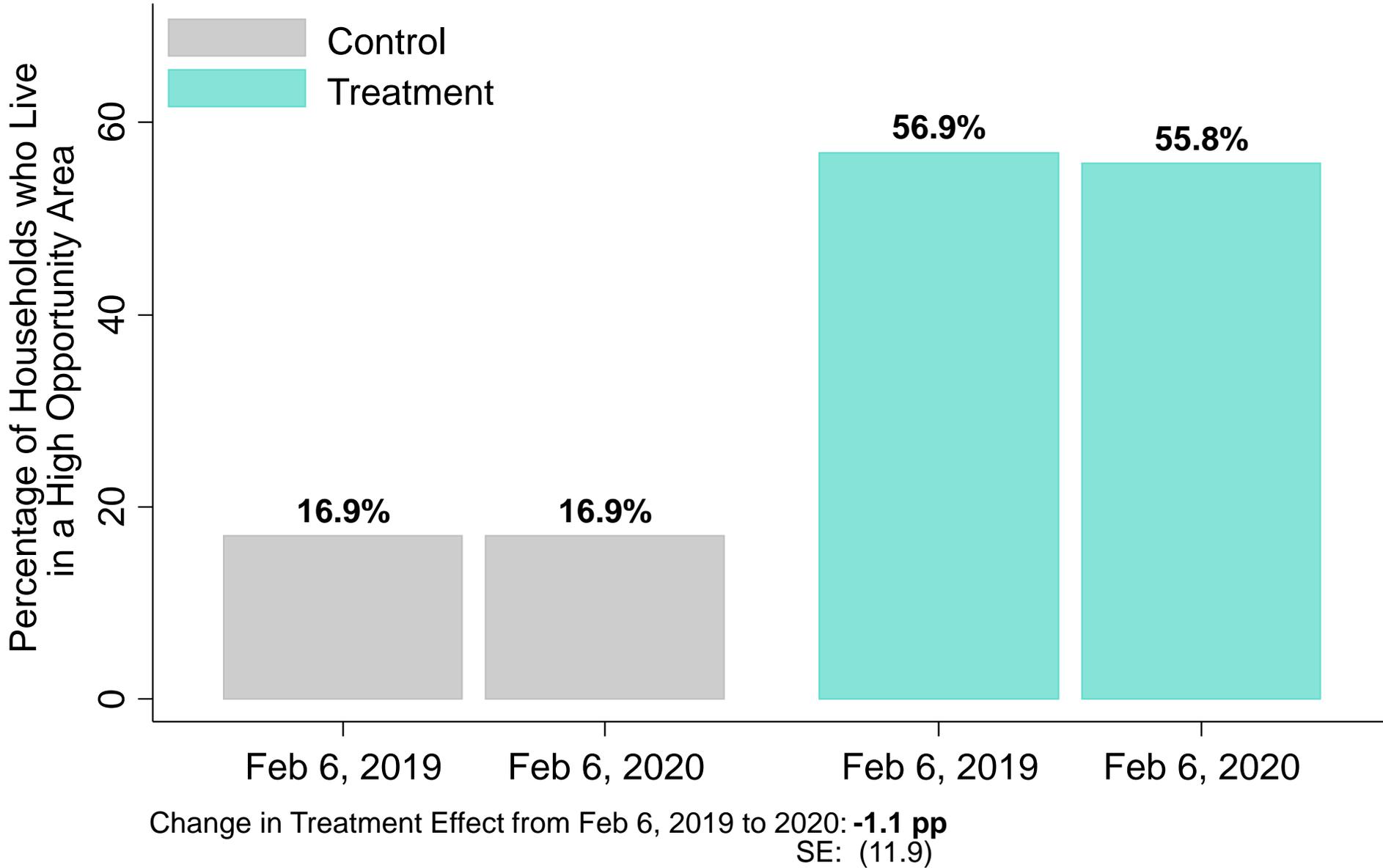
Satisfaction in Neighborhood at Baseline by Type of Area
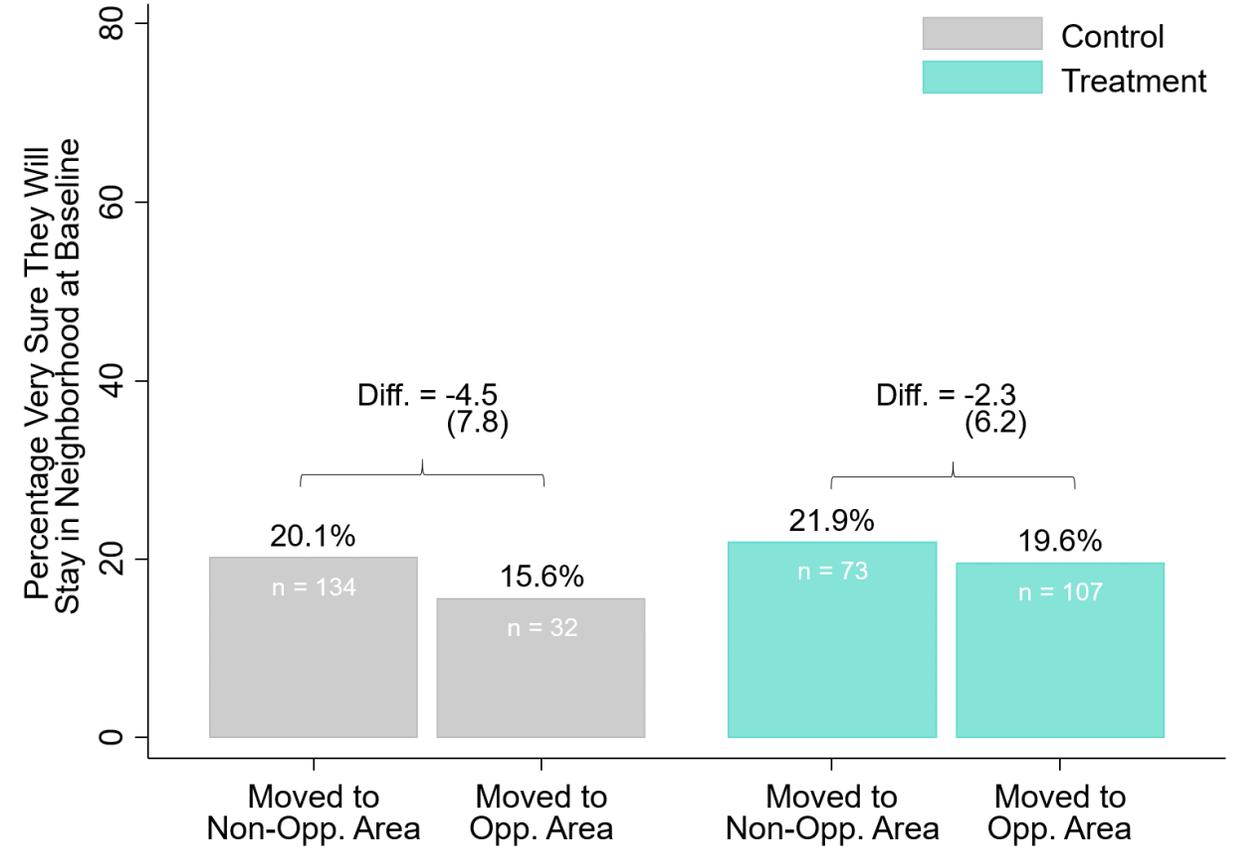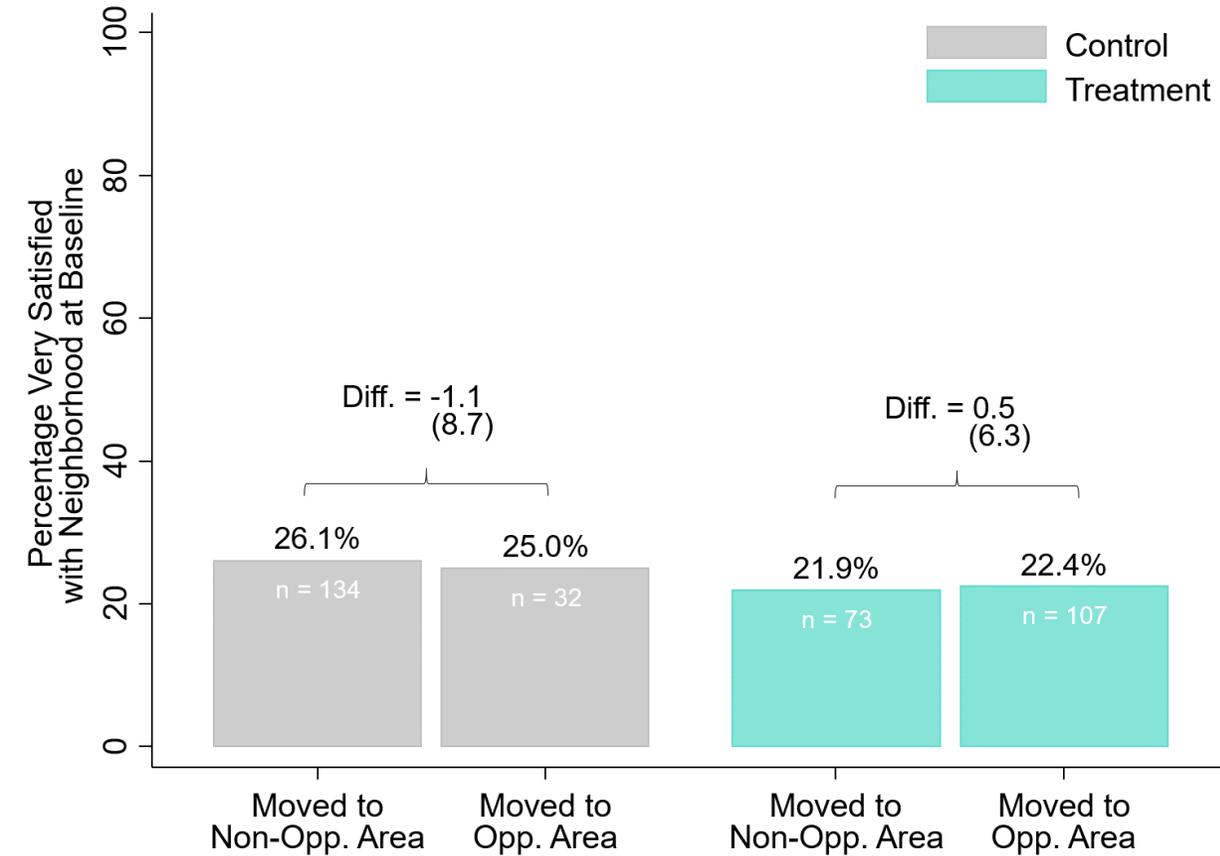
Post-Move Treatment Effects on Neighborhood Satisfaction

Satisfaction with New Neighborhood

Neighborhood Satisfaction

- Control
- Treatment

Very Dissatisfied: Control 3.0% (n = 1), Treatment 2.1% (n = 2)
Somewhat Dissatisfied: Control 3.0% (n = 1), Treatment 7.4% (n = 7)
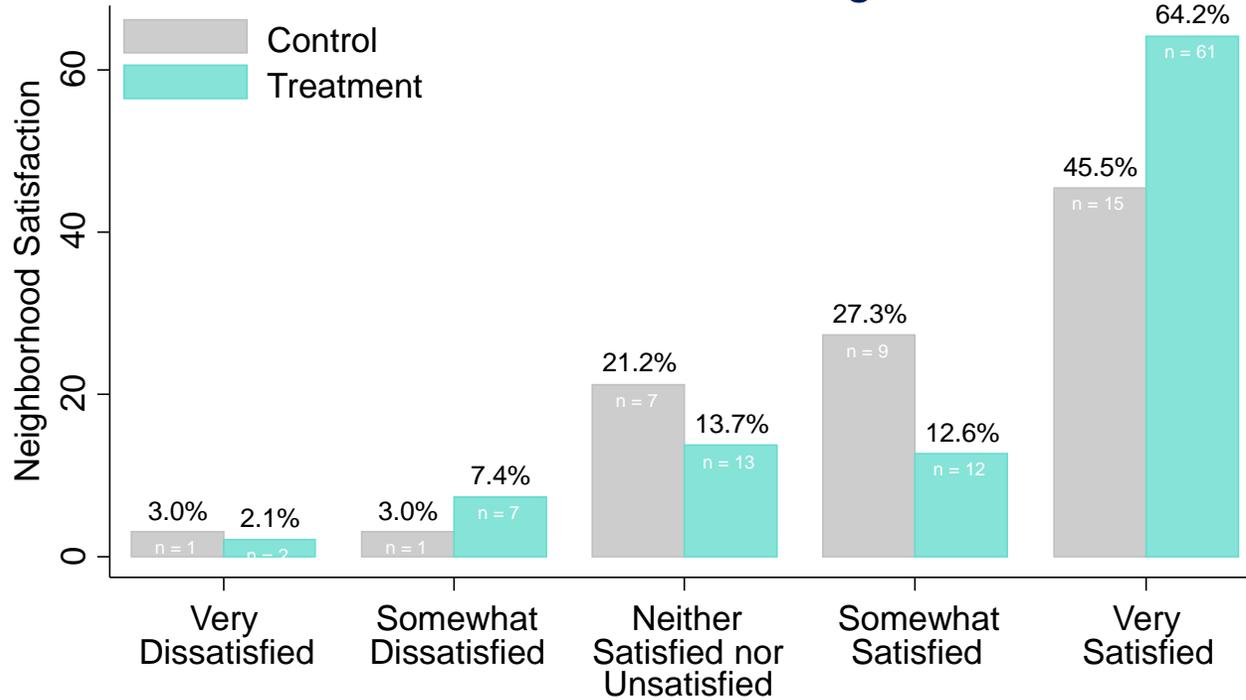Neither Satisfied nor Unsatisfied: Control 21.2% (n = 7), Treatment 13.7% (n = 13)
Somewhat Satisfied: Control 27.3% (n = 9), Treatment 12.6% (n = 12)
Very Satisfied: Control 45.5% (n = 15), Treatment 64.2% (n = 61)

Difference in % Very Satisfied: **18.7pp**
SE: (10.1)

Certainty about Wanting to Stay in New Neighborhood

Certainty About Wanting to Stay or Leave

- Control
- Treatment

Very Sure Wants to Move: Control 24.2% (n = 8), Treatment 6.3% (n = 6)
Somewhat Sure Wants to Move: Control 12.1% (n = 4), Treatment 12.6% (n = 12)
In the Middle: Control 12.1% (n = 4), Treatment 16.8% (n = 16)
Somewhat Sure Wants to Stay: Control 21.2% (n = 7), Treatment 16.8% (n = 16)
Very Sure Wants to Stay: Control 30.3% (n = 10), Treatment 47.4% (n = 45)
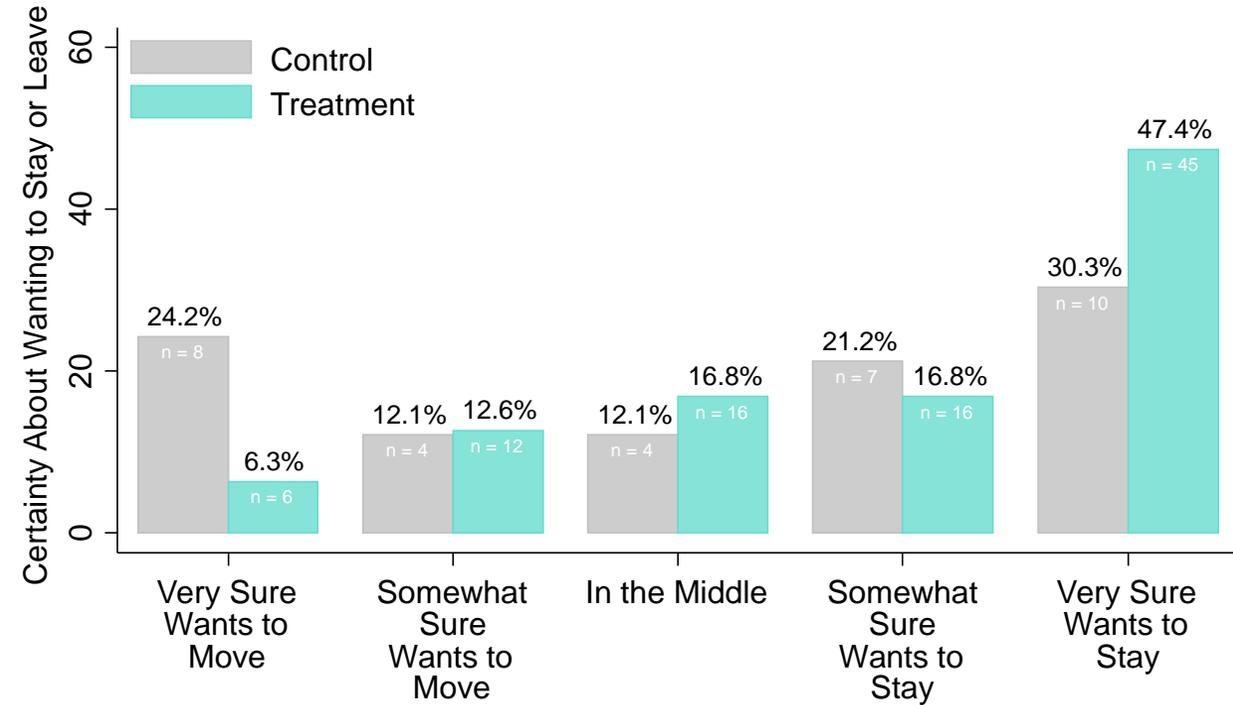
Difference in % Very Sure Want to Stay: **17.4pp**
SE: (9.8)

Changes to King County Housing Authority Payment Standards in March 2016
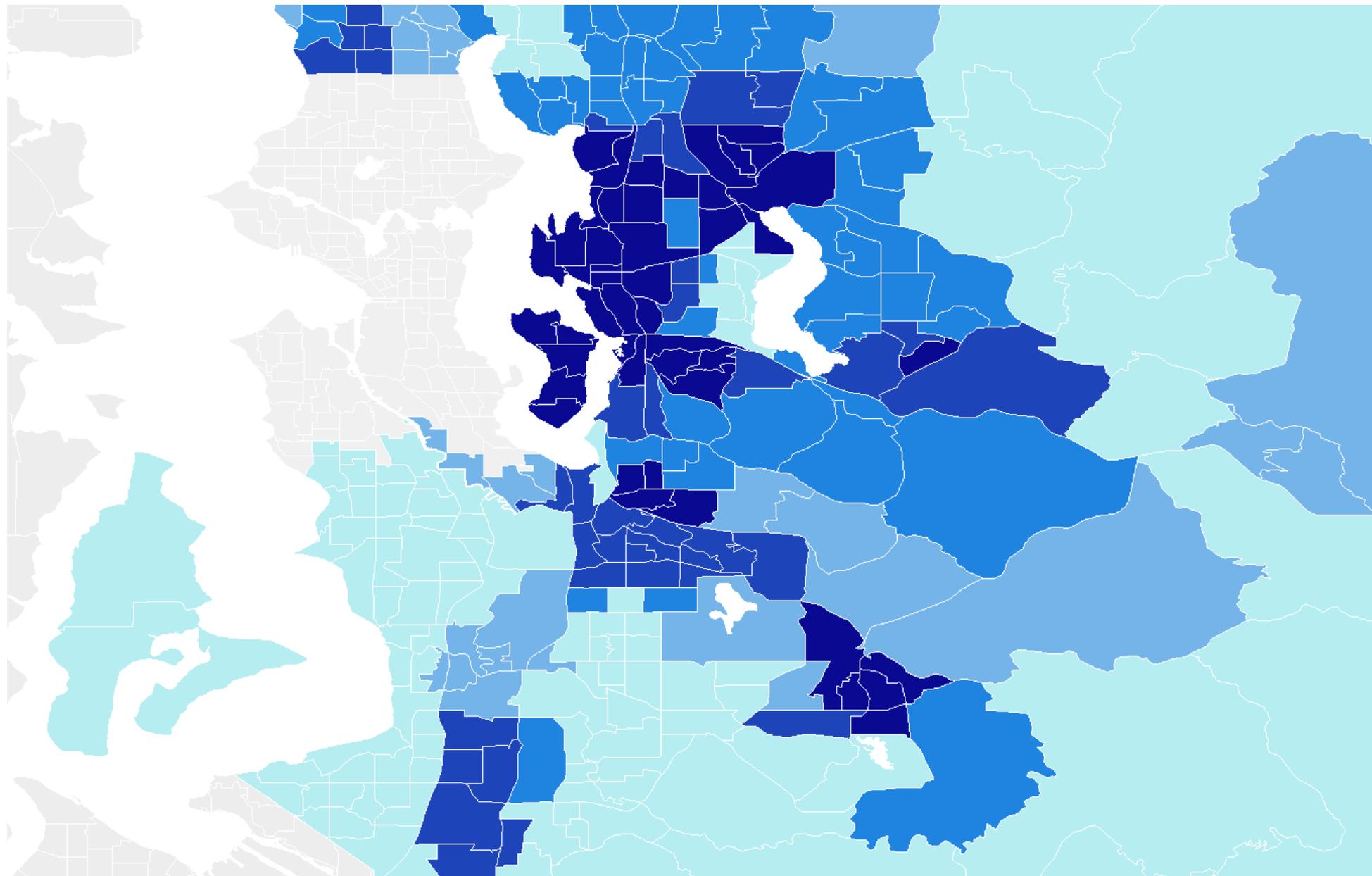
Increase in Max Rent for 2BR Apt.

> $400

$250

< $150