

# Which Texans Can't Afford Housing?

DISPELLING MYTHS ABOUT LOW AND MIDDLE-INCOME HOUSING NEEDS  
AND WHO IS IN TEXAS' WORKFORCE

## WHAT IS WORKFORCE HOUSING?

The term "workforce housing" has shifted meaning over time. Although workforce housing originally referred to housing for workers of any income level in close proximity to their place of work, some now use the term as an informal shorthand for housing for middle-income workforce members who typically make between 80-120% area median income. This imprecise usage hides the fact that the Texans who have the greatest need for affordable housing are those with the lowest incomes. It also hides the fact that top occupations by growth in the Texas workforce are low-income jobs. In other words, **low-income workers making 30-50% AMI and below make up a growing part of the Texas workforce and have the greatest housing affordability needs.** The reality is, even when fast growing occupations are higher income, those jobs bring along with them a host of service industry jobs, and those workers have the greatest need for affordable housing.

## THE TOP 5 OCCUPATIONS IN TEXAS BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
FAST FOOD & COUNTER WORKERS	474,545	\$22,457 (28%)	\$461
HOME HEALTH & PERSONAL CARE AIDES	418,497	\$22,625 (28%)	\$466
RETAIL SALESPERSONS	394,087	\$30,236 (38%)	\$656
OFFICE CLERKS	312,355	\$36,202 (45%)	\$805
CUSTOMER SERVICE REPS	308,036	\$36,966 (46%)	\$824

Source: Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Texas"

## LOW-INCOME RENTERS IN TEXAS ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

**37.6% of Texas households are renter households.**

**3,848,280**

Texas renter households

**\$45,149**

average renter household income

**\$1,510**

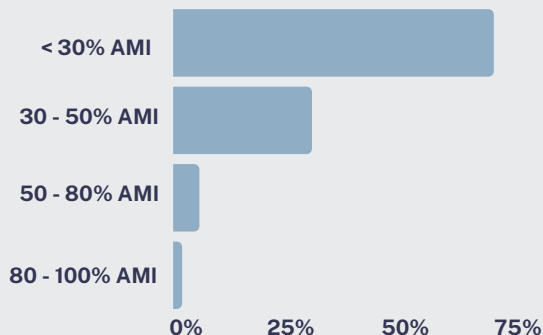
rent affordable with full time work at 80% of AMI

**\$1,029**

rent affordable with full time work at average renter household wages

Source: American Community Survey, 2021 5-year; assumes \$100/mo. utility allowance

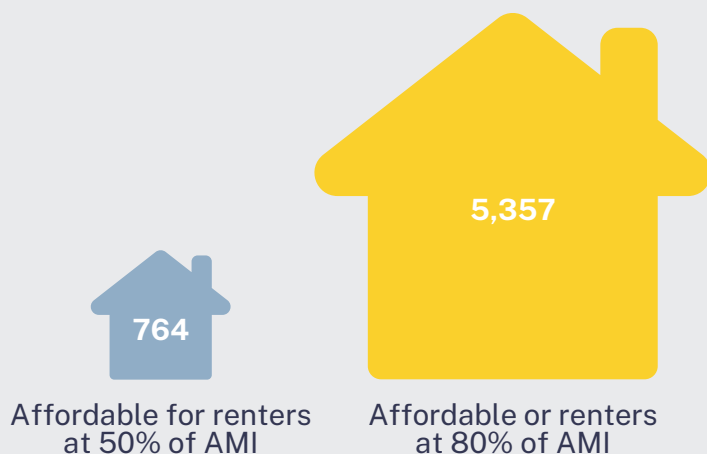
**The majority of extremely low-income Texans pay over 50% of their income toward housing.**



Source: Share of residents by income that pay 50%+ of their income toward housing, National Low-Income Housing Coalition, The Gap Report, 2022

THERE IS **FAR** MORE HOUSING AVAILABLE FOR MIDDLE-INCOME TEXANS THAN LOW-INCOME TEXANS.

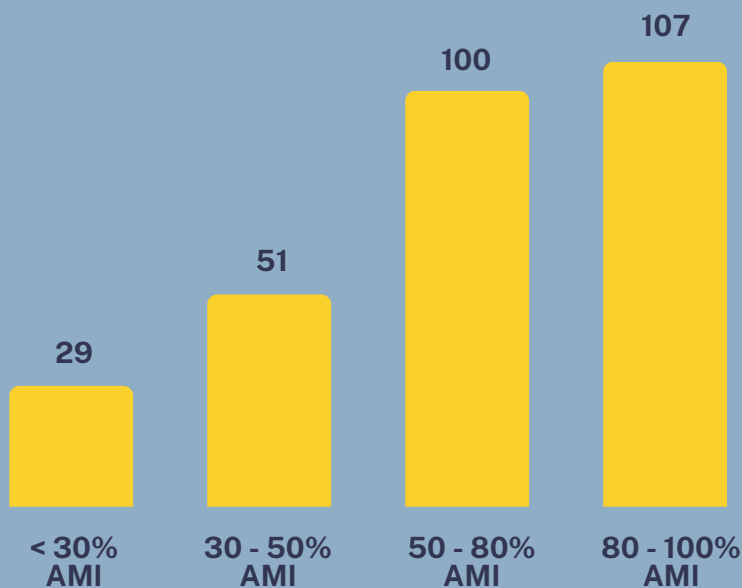
How many 2-bedroom houses are available to rent in Texas right now, according to a simple Zillow search?



Source: zillow.com, Texas search, accessed January 25, 2023

THERE IS NOT ENOUGH AVAILABLE AND AFFORDABLE HOUSING FOR TEXAS' LOW-INCOME WORKFORCE.

How many units in the state are available and affordable at different income levels?  
(per 100 households)



Source: National Low-Income Housing Coalition, The Gap Report, 2022

For further information, please reach out to Ben Martin, research director, [ben@texashousing.org](mailto:ben@texashousing.org)

# Which Workers Can't Afford Housing?

DISPELLING MYTHS ABOUT LOW AND MIDDLE-INCOME HOUSING NEEDS  
AND WHO IS IN TRAVIS COUNTY'S WORKFORCE

## WHAT IS WORKFORCE HOUSING?

The term "workforce housing" has shifted meaning over time. Although workforce housing originally referred to housing for workers of any income level in close proximity to their place of work, some now use the term as an informal shorthand for housing for middle-income workforce members who typically make between 80-120% area median income. This imprecise usage hides the fact that the Texans who have the greatest need for affordable housing are those with the lowest incomes. It also hides the fact that top occupations by growth in the Texas workforce are low-income jobs. In other words, **low-income workers making 30-50% AMI and below make up a growing part of the Texas workforce and have the greatest housing affordability needs.** The reality is, even when fast growing occupations are higher income, those jobs bring along with them a host of service industry jobs, and those workers have the greatest need for affordable housing.

## MOST OF THE TOP 5 OCCUPATIONS IN TRAVIS COUNTY BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
SOFTWARE DEVELOPERS & QUALITY ASSURANCE TESTERS	36,326	\$109,601 (104%)	\$2,640
CUSTOMER SERVICE REPS	25,433	\$38,920 (37%)	\$873
FAST FOOD & COUNTER WORKERS	25,337	\$24,030 (23%)	\$501
GENERAL & OPERATIONS MANAGERS	22,155	\$115,197 (109%)	\$2,780
RETAIL SALESPERSONS	21,513	\$32,475 (31%)	\$712

Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Capital" region

## LOW-INCOME RENTERS IN THE AUSTIN AREA ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

**41.0%** of area households are renter households.

**353,313**

metro area renter households

**\$56,700**

average renter household income

**\$2,008**

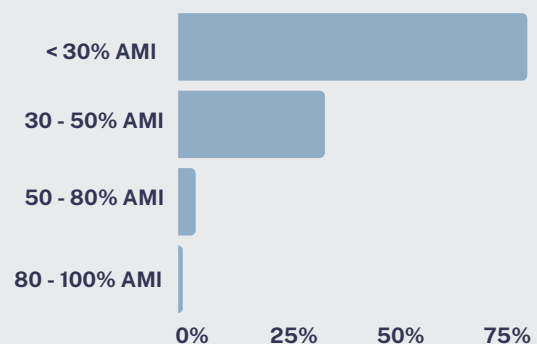
rent affordable with full time work at 80% of AMI

**\$1,318**

rent affordable with full time work at average  
renter household wages

Source: American Community Survey, 2021 5-year, Austin MSA; assumes \$100/mo. utility allowance

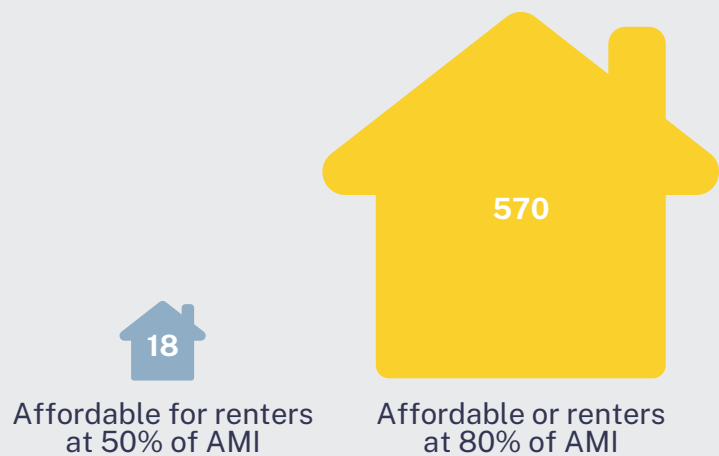
**The majority of extremely low-income residents pay over 50% of their income toward housing.**



Source: Share of residents by income that pay 50%+ of their income toward housing, National Low-Income Housing Coalition, The Gap Report, 2022

THERE IS **FAR** MORE HOUSING AVAILABLE FOR MIDDLE-INCOME WORKERS THAN LOW-INCOME WORKERS.

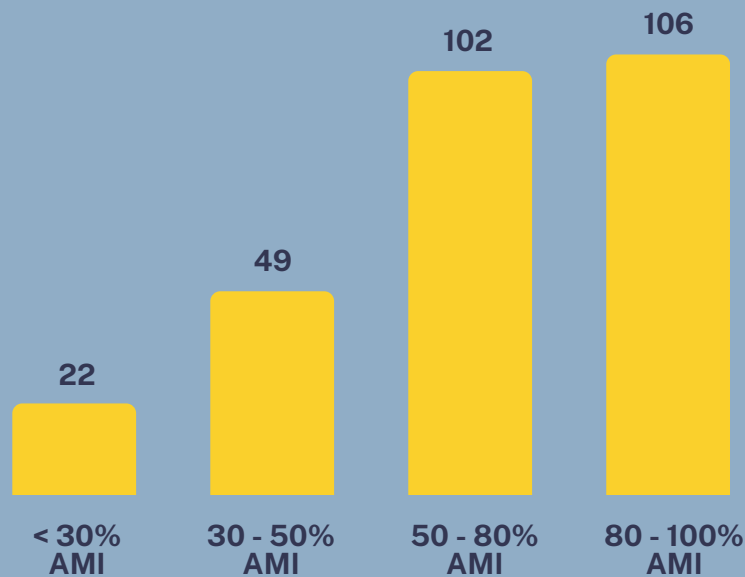
How many 2-bedroom houses are available to rent in Travis County right now, according to a simple Zillow search?



Source: zillow.com, Travis County search, accessed January 25, 2023

THERE IS NOT ENOUGH AVAILABLE AND AFFORDABLE HOUSING FOR THE AUSTIN AREA'S LOW-INCOME WORKFORCE.

How many units are available and affordable at different income levels?  
(per 100 households)



Source: National Low-Income Housing Coalition, The Gap Report, 2022

For further information, please reach out to Ben Martin, research director, [ben@texashousing.org](mailto:ben@texashousing.org)

# Which Workers Can't Afford Housing?

DISPELLING MYTHS ABOUT LOW AND MIDDLE-INCOME HOUSING NEEDS  
AND WHO IS IN DALLAS COUNTY'S WORKFORCE

## WHAT IS WORKFORCE HOUSING?

The term "workforce housing" has shifted meaning over time. Although workforce housing originally referred to housing for workers of any income level in close proximity to their place of work, some now use the term as an informal shorthand for housing for middle-income workforce members who typically make between 80-120% area median income. This imprecise usage hides the fact that the Texans who have the greatest need for affordable housing are those with the lowest incomes. It also hides the fact that top occupations by growth in the Texas workforce are low-income jobs. In other words, **low-income workers making 30-50% AMI and below make up a growing part of the Texas workforce and have the greatest housing affordability needs.** The reality is, even when fast growing occupations are higher income, those jobs bring along with them a host of service industry jobs, and those workers have the greatest need for affordable housing.

## MOST OF THE TOP 5 OCCUPATIONS IN DALLAS COUNTY BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
CUSTOMER SERVICE REPS	59,896	\$40,062 (44%)	\$902
RETAIL SALESPERSONS	49,534	\$30,624 (34%)	\$666
LABORERS & FREIGHT, STOCK, & MATERIAL MOVERS	46,362	\$33,426 (37%)	\$736
FAST FOOD & COUNTER WORKERS	43,793	\$23,606 (26%)	\$490
SOFTWARE DEVELOPERS & QUALITY ASSURANCE TESTERS	42,600	\$112,221 (123%)	\$2,706

Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Dallas" region

## LOW-INCOME RENTERS IN THE DALLAS AREA ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

**40.1% of area households are renter households.**

**1,080,963**

metro area renter households

**\$52,412**

average renter household income

**\$1,723**

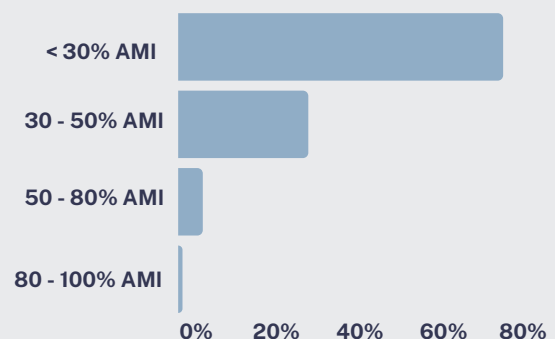
rent affordable with full time work at 80% of AMI

**\$1,210**

rent affordable with full time work at average renter household wages

Source: American Community Survey, 2021 5-year, Dallas MSA; assumes \$100/mo. utility allowance

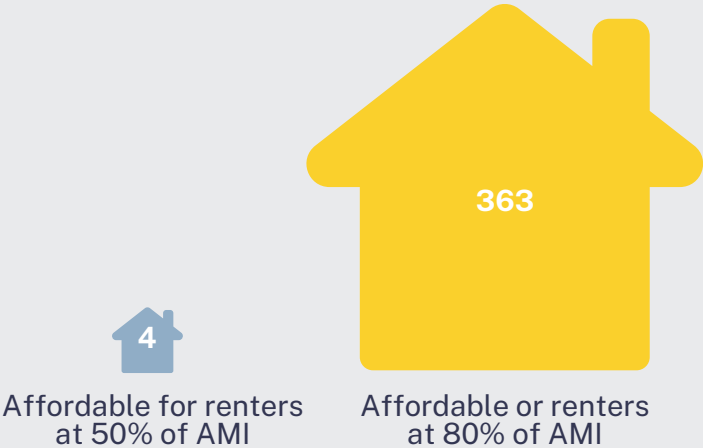
**The majority of extremely low-income residents pay over 50% of their income toward housing.**



Source: Share of residents by income that pay 50%+ of their income toward housing, National Low-Income Housing Coalition, The Gap Report, 2022

THERE IS **FAR** MORE HOUSING AVAILABLE FOR MIDDLE-INCOME WORKERS THAN LOW-INCOME WORKERS.

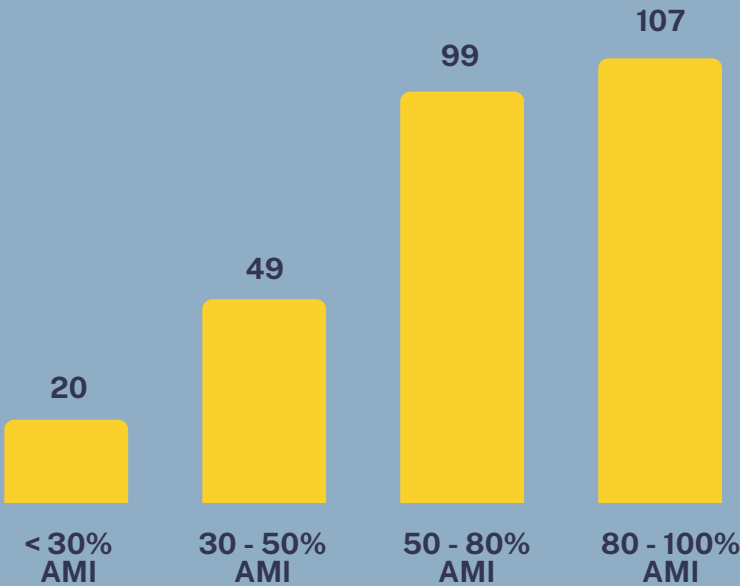
How many 2-bedroom houses are available to rent in Dallas County right now, according to a simple Zillow search?



Source: zillow.com, Dallas County search, accessed January 25, 2023

THERE IS NOT ENOUGH AVAILABLE AND AFFORDABLE HOUSING FOR THE DALLAS AREA'S LOW-INCOME WORKFORCE.

How many units are available and affordable at different income levels?  
(per 100 households)



Source: National Low-Income Housing Coalition, The Gap Report, 2022

For further information, please reach out to Ben Martin, research director, [ben@texashousing.org](mailto:ben@texashousing.org)

# Which Workers Can't Afford Housing?

DISPELLING MYTHS ABOUT LOW AND MIDDLE-INCOME HOUSING NEEDS  
AND WHO IS IN HARRIS COUNTY'S WORKFORCE

## WHAT IS WORKFORCE HOUSING?

The term "workforce housing" has shifted meaning over time. Although workforce housing originally referred to housing for workers of any income level in close proximity to their place of work, some now use the term as an informal shorthand for housing for middle-income workforce members who typically make between 80-120% area median income. This imprecise usage hides the fact that the Texans who have the greatest need for affordable housing are those with the lowest incomes. It also hides the fact that top occupations by growth in the Texas workforce are low-income jobs. In other words, **low-income workers making 30-50% AMI and below make up a growing part of the Texas workforce and have the greatest housing affordability needs.** The reality is, even when fast growing occupations are higher income, those jobs bring along with them a host of service industry jobs, and those workers have the greatest need for affordable housing.

## THE TOP 5 OCCUPATIONS IN HARRIS COUNTY BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
FAST FOOD & COUNTER WORKERS	110,554	\$22,924 (27%)	\$473
RETAIL SALESPERSONS	88,418	\$31,243 (36%)	\$681
HOME HEALTH & PERSONAL CARE AIDES	87,964	\$23,375 (27%)	\$484
OFFICE CLERKS	76,042	\$38,365 (45%)	\$859
CASHIERS	69,392	\$25,080 (29%)	\$527

Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Gulf Coast" region

## LOW-INCOME RENTERS IN THE HOUSTON AREA ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

**38.8% of area households are renter households.**

**954,285**  
metro area renter households

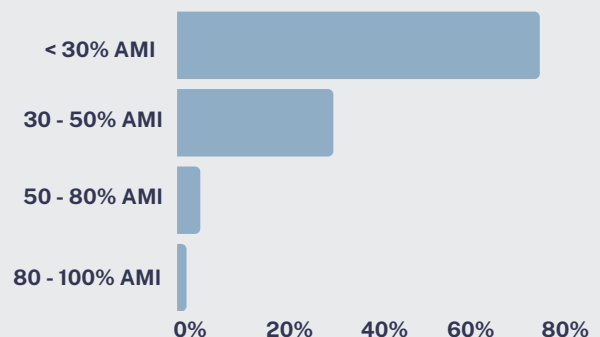
**\$46,514**  
average renter household income

**\$1,621**  
rent affordable with full time work at 80% of AMI

**\$1,063**  
rent affordable with full time work at average  
renter household wages

Source: American Community Survey, 2021 5-year, Houston MSA; assumes \$100/mo. utility allowance

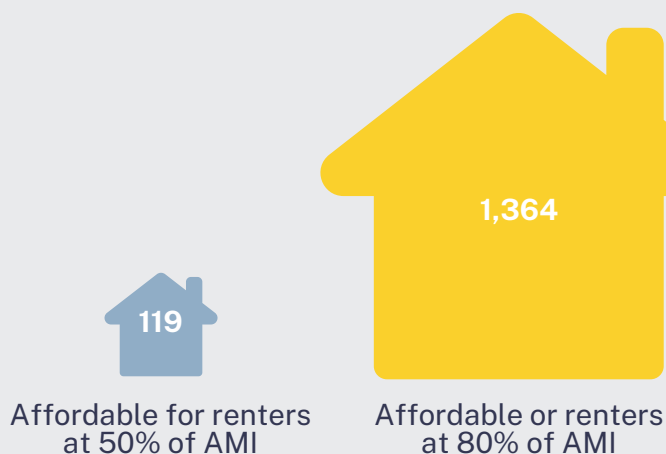
**The majority of extremely low-income residents pay over 50% of their income toward housing.**



Source: Share of residents by income that pay 50%+ of their income toward housing, National Low-Income Housing Coalition, The Gap Report, 2022

THERE IS **FAR** MORE HOUSING AVAILABLE FOR MIDDLE-INCOME WORKERS THAN LOW-INCOME WORKERS.

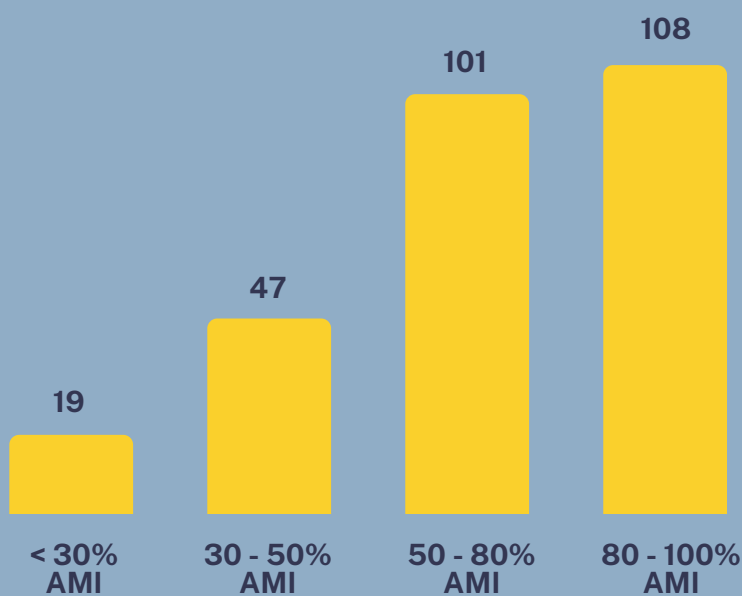
How many 2-bedroom houses are available to rent in Harris County right now, according to a simple Zillow search?



Source: zillow.com, Harris County search, accessed January 25, 2023

THERE IS NOT ENOUGH AVAILABLE AND AFFORDABLE HOUSING FOR THE HOUSTON AREA'S LOW-INCOME WORKFORCE.

How many units are available and affordable at different income levels?  
(per 100 households)



Source: National Low-Income Housing Coalition, The Gap Report, 2022

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# Which Workers Can't Afford Housing?

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## WHAT IS WORKFORCE HOUSING?

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## THE TOP 5 OCCUPATIONS IN BEXAR COUNTY BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
FAST FOOD & COUNTER WORKERS	46,151	\$22,123 (28%)	\$453
HOME HEALTH & PERSONAL CARE AIDES	42,930	\$22,162 (28%)	\$454
CUSTOMER SERVICE REPS	37,075	\$36,926 (50%)	\$823
RETAIL SALESPERSONS	35,933	\$30,488 (39%)	\$662
CASHIERS	30,767	\$25,166 (32%)	\$529

Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Alamo" region

## LOW-INCOME RENTERS IN THE SAN ANTONIO AREA ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

**37.1% of area households are renter households.**

**337,418**  
metro area renter households

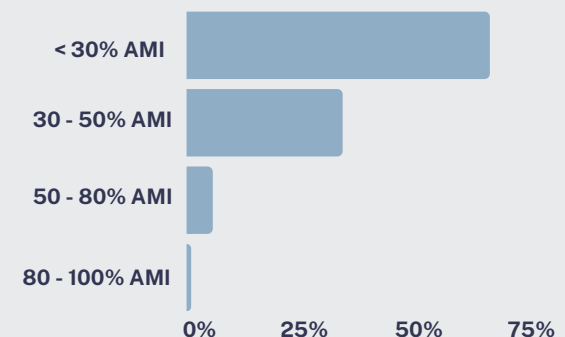
**\$42,865**  
average renter household income

**\$1,474**  
rent affordable with full time work at 80% of AMI

**\$972**  
rent affordable with full time work at average  
renter household wages

Source: American Community Survey, 2021 5-year, San Antonio MSA; assumes \$100/mo. utility allowance

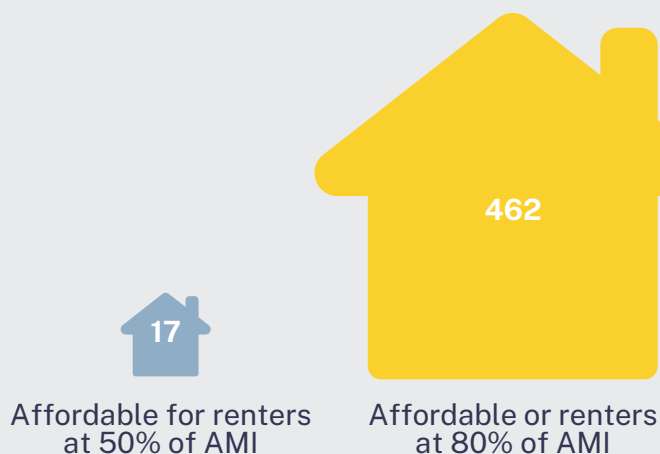
**The majority of extremely low-income residents pay over 50% of their income toward housing.**



Source: Share of residents by income that pay 50%+ of their income toward housing, National Low-Income Housing Coalition, The Gap Report, 2022

THERE IS **FAR** MORE HOUSING AVAILABLE FOR MIDDLE-INCOME WORKERS THAN LOW-INCOME WORKERS.

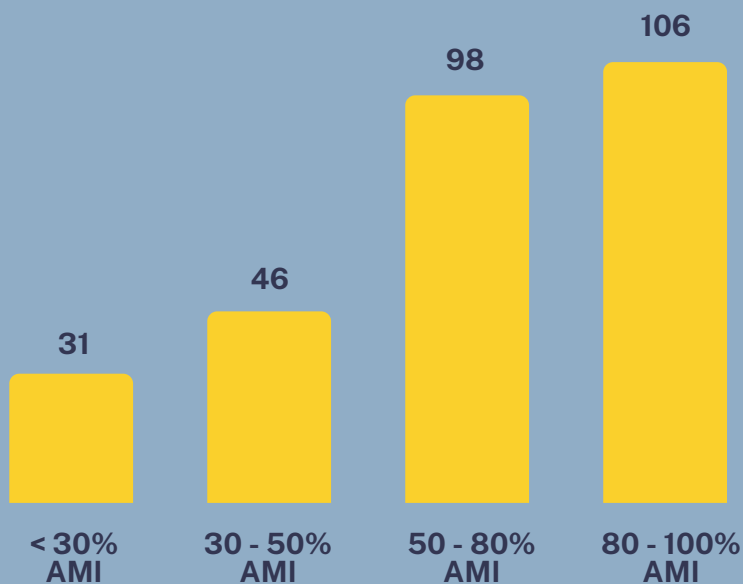
How many 2-bedroom houses are available to rent in Bexar County right now, according to a simple Zillow search?



Source: zillow.com, Texas search, accessed January 25, 2023

THERE IS NOT ENOUGH AVAILABLE AND AFFORDABLE HOUSING FOR THE SAN ANTONIO AREA'S LOW-INCOME WORKFORCE.

How many units are available and affordable at different income levels?  
(per 100 households)



Source: National Low-Income Housing Coalition, The Gap Report, 2022

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