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.

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

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

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

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

<table>
<thead>
<tr>
<th>Affordable for renters at 50% of AMI</th>
<th>Affordable or renters at 80% of AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>764</td>
<td>5,357</td>
</tr>
</tbody>
</table>

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)

<table>
<thead>
<tr>
<th>AMI Level</th>
<th>Available Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30% AMI</td>
<td>29</td>
</tr>
<tr>
<td>30 - 50% AMI</td>
<td>51</td>
</tr>
<tr>
<td>50 - 80% AMI</td>
<td>100</td>
</tr>
<tr>
<td>80 - 100% AMI</td>
<td>107</td>
</tr>
</tbody>
</table>

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

For further information, please reach out to Ben Martin, research director, 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.

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

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

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

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

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?

- Affordable for renters at 50% of AMI: 18
- Affordable or renters at 80% of AMI: 570

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)

- < 30% AMI: 22
- 30 - 50% AMI: 49
- 50 - 80% AMI: 102
- 80 - 100% AMI: 106

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

For further information, please reach out to Ben Martin, research director, 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.

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

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

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

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

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?

- Affordable for renters at 50% of AMI: 4
- Affordable or renters at 80% of AMI: 363

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)

- < 30% AMI: 20
- 30 - 50% AMI: 49
- 50 - 80% AMI: 99
- 80 - 100% AMI: 107

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

For further information, please reach out to Ben Martin, research director, 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.

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

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

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

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

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?

- Affordable for renters at 50% of AMI: 119
- Affordable or renters at 80% of AMI: 1,364

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)

- < 30% AMI: 19
- 30 - 50% AMI: 47
- 50 - 80% AMI: 101
- 80 - 100% AMI: 108

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

For further information, please reach out to Ben Martin, research director, ben@texashousing.org
Which Workers Can't Afford Housing?

DISPELLING MYTHS ABOUT LOW AND MIDDLE-INCOME HOUSING NEEDS
AND WHO IS IN BEXAR 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 BEXAR COUNTY BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

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

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

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

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30% AMI</td>
<td>0%</td>
</tr>
<tr>
<td>30-50% AMI</td>
<td>25%</td>
</tr>
<tr>
<td>50-80% AMI</td>
<td>50%</td>
</tr>
<tr>
<td>80-100% AMI</td>
<td>75%</td>
</tr>
</tbody>
</table>

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

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?

Affordable for renters at 50% of AMI

Affordable or renters at 80% of AMI

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)

< 30% AMI

31

30 - 50% AMI

46

50 - 80% AMI

98

80 - 100% AMI

106

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

For further information, please reach out to Ben Martin, research director, ben@texashousing.org