
February 5, 2018

Chart Book: Employment and Earnings for Households Receiving Federal Rental Assistance

By Alicia Mazzara and Barbara Sard

Federal rental assistance programs support work by enabling low-income households to live in stable homes and freeing up income to meet the additional costs of working, such as transportation to jobs. Nearly 90 percent of the more than 4.6 million households that receive rental assistance through the Department of Housing and Urban Development (HUD) are elderly, disabled, working (or worked recently), or likely had access to work programs under the [Temporary Assistance for Needy Families \(TANF\)](#) program. The typical working household receiving federal rental assistance is a family with two school-age children and a parent who works at a job that does not pay enough to cover the market rent for a modest apartment. Only a small share of non-elderly, non-disabled adults receiving assistance are persistently unemployed. These individuals face significant barriers to work due to low levels of education, serious health problems, or because they are providing full-time care for a pre-school child or family member with a disability or serious illness. These households are also more likely to live in areas of higher poverty and unemployment.

Section 1: Large Majority of HUD Households Are Seniors, Have Disabilities, or Work

Section 2: Employment Is Common Among Working-Age, Non-Disabled Households, but Their Income Is Inadequate to Pay Rent

Section 3: HUD-Assisted Households That Aren't Working Likely Have Significant Employment Barriers

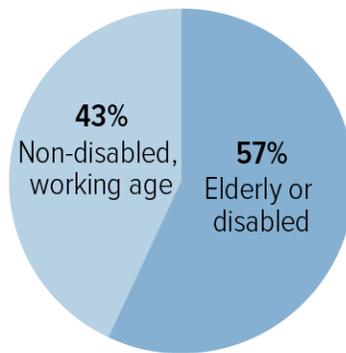
Section 4: External Factors Affecting HUD-Assisted Households That Aren't Working

Large Majority of HUD Households Are Seniors, Have Disabilities, or Work

More than half — 57 percent — of the 4.6 million households receiving HUD rental assistance¹ have a head or spouse who is an elderly adult (defined by HUD as age 62 or older) or person with disabilities.² HUD considers these households to be elderly or disabled. Most HUD-designated elderly and disabled households do not work. Forty-three percent of assisted households would be considered potentially “work-able,” that is, the head or spouse is not elderly and not disabled.

Most Households Receiving HUD Rental Assistance Are Elderly or Disabled

Percent of households



Note: Elderly households have a head or spouse 62 or older. Disabled households have a head or spouse who meets Department of Housing and Urban Development (HUD) disability criteria.

Source: CBPP analysis of 2016 HUD administrative data

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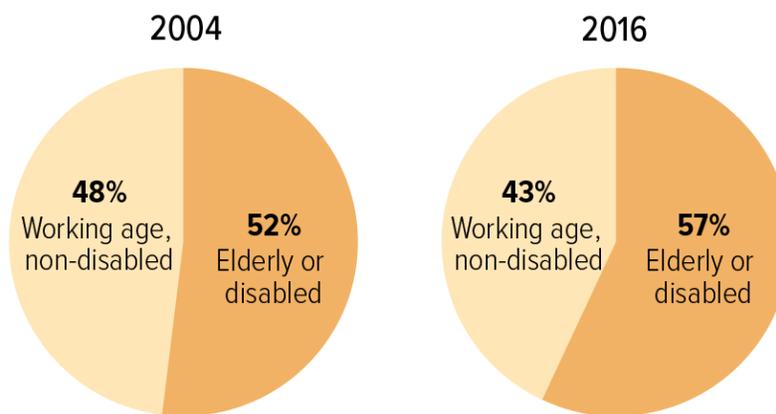
¹ Data in this chartbook include the following HUD-administered rental assistance programs: Public Housing, Section 8 Housing Choice Vouchers, Section 8 Project-Based Rental Assistance (including Moderate Rehabilitation), Supportive Housing for the Elderly (Section 202), Supportive Housing for People with Disabilities (Section 811), Rent Supplement, and Rental Assistance Program. These programs cover over 90 percent of households using federal rental assistance. Our analysis does not include a small number of households receiving assistance through homelessness programs, Housing Opportunities for Persons with AIDS, or the U.S. Agriculture Department’s Rural Rental Assistance.

² HUD considers a person disabled if he or she has one or more of the following: (1) a disability as defined in Section 223 of the Social Security Act; (2) a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions; (3) a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act; or (4) Acquired Immune Deficiency Syndrome (AIDS) or any condition that arises from the etiologic agent for AIDS.

A shrinking share of HUD-assisted households are headed by working-age adults without disabilities. Working-age, non-disabled households represented 43 percent of all HUD-assisted households in 2016, down from nearly half of households in 2004. This is partly due to federal policymakers (and state and local housing agencies in some cases) primarily targeting homeless veterans and people with disabilities for newly available vouchers.³

Working-Age, Non-Disabled Households Comprise Smaller Share of Assisted Renters

Percent of yearly total



Note: Elderly households have a head or spouse 62 or older. Disabled households have a head or spouse that meets the Department of Housing and Urban Development (HUD) criteria for disabled.

Source: CBPP analysis of 2004 and 2016 HUD administrative data

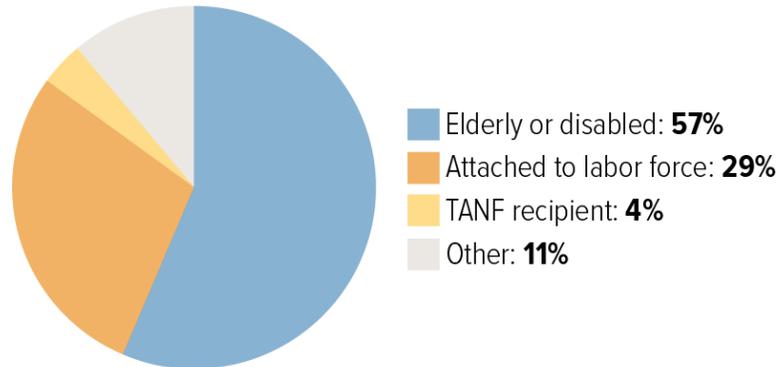
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Of the roughly 4.6 million households receiving HUD rental assistance in 2016, 85 percent had a head or spouse that was elderly or disabled, or had at least one adult attached to the labor force.⁴ Just 15 percent were not working, though some of those households likely were required to participate in work programs, such as job training or job search assistance, under the Temporary Assistance for Needy Families (TANF) program.

³ Alicia Mazzara, Barbara Sard, and Douglas Rice, “Rental Assistance to Families with Children at Lowest Point in Decade,” Center on Budget and Policy Priorities, updated October 18, 2016, <https://www.cbpp.org/research/housing/rental-assistance-to-families-with-children-at-lowest-point-in-decade>.

⁴ In this analysis, a household is considered attached to the labor force if it reported any wage earnings in 2016, wage earnings in 2015, or did not work but received unemployment insurance in 2016. This differs from the Bureau of Labor Statistics “labor force” concept, which focuses on whether people are working or actively seeking work. HUD does not collect data on hours worked or job search activities and so this analysis does not include individuals actively seeking work but not receiving unemployment insurance when measuring labor force attachment.

9 in 10 Households Receiving HUD Rental Assistance Are Elderly, Disabled, Working, or Receiving TANF



Note: “Elderly” = head of household or spouse is 62 or older. “Disabled” = head or spouse meets Department of Housing and Urban Development (HUD) disability criteria. “Attached to labor force” = at least one household member worked in 2015 or 2016, or received unemployment insurance in 2016. “Other” = many non-working households were searching for work, in school or training, had a health or other condition (such as domestic violence) that limited work, or were full-time caretakers. Most recipients of Temporary Assistance for Needy Families (TANF) are subject to work requirements. Numbers may not add to 100 percent due to rounding.

Source: CBPP analysis of 2015 and 2016 HUD administrative data

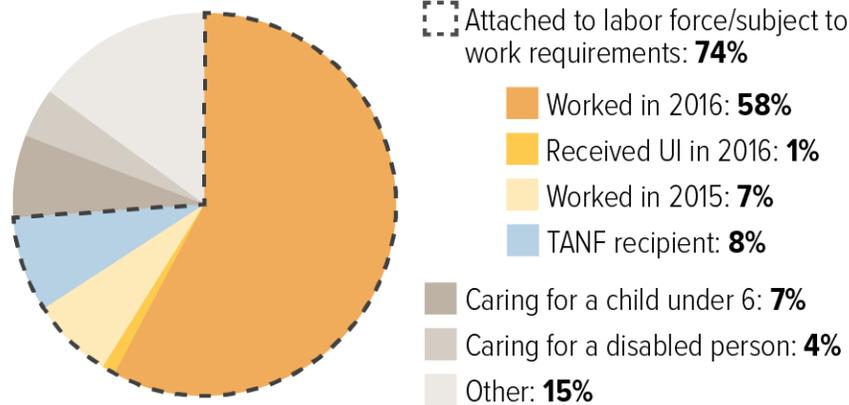
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Employment Is Common Among Working-Age, Non-Disabled Households, but Their Income Is Inadequate to Pay Rent

Two-thirds of working age, non-disabled HUD households are attached to the labor force, and an additional 8 percent likely were required to participate in work-related activities through TANF. Caretaking responsibilities likely prevent some households from working: in 2016, 7 percent of non-working households were caring for a child under 6 and 4 percent were caring for a family member with a disability. The adult in other non-working households may be searching for work, in school or training, or have severe or chronic health barriers to work, despite not being deemed disabled by HUD program administrators. (Only 6 percent of working-age, non-disabled HUD households that were not attached to the labor force or receiving TANF in 2016 had two or more adults.)

Most Working-Age, Non-Disabled Households Receiving HUD Rental Assistance Either Work or Likely Face Work Requirements

Share receiving assistance, 2016



Note: Recipients of Temporary Assistance for Needy Families (TANF) in the chart include only those not counted in prior categories. Nearly all adult TANF recipients are subject to work requirements, including those caring for a child under 6 or for a disabled person. Caretaker categories listed separately are not receiving TANF. UI = unemployment insurance. Other = many non-working households were searching for work, in school or training, or had a health or other condition (such as domestic violence) that limited work.

Source: CBPP analysis of 2015 and 2016 Department of Housing and Urban Development (HUD) administrative data

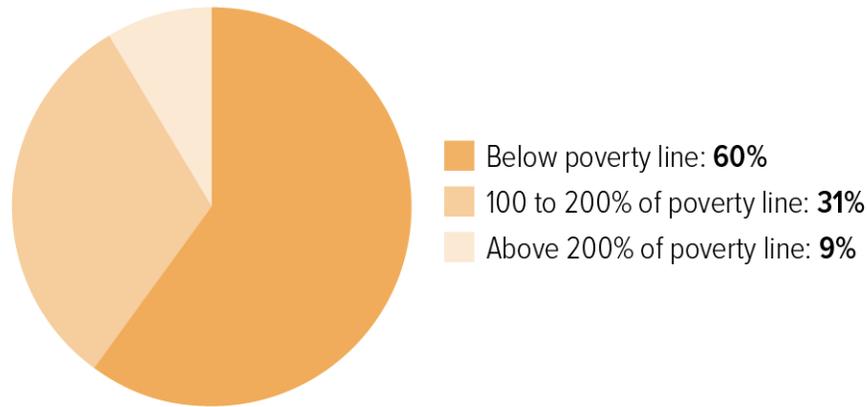
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Fifty-six percent of working HUD households have earnings below the federal poverty line, which was \$20,160 for a family of three in 2016.⁵ Households with higher earnings remain eligible for rental assistance if their incomes are insufficient to pay market rents in the area.

⁵ HUD households are below the poverty line if their earnings are less than the poverty guideline set for their state and household size. The federal poverty line is measured using the Health and Human Services 2016 Poverty Guidelines <https://aspe.hhs.gov/computations-2016-poverty-guidelines>. This measure is used for administrative purposes, such as determining eligibility for some federal programs. It adjusts for household size and cost-of-living differences in Alaska and Hawaii. Over 90 percent of gross income for working-age, non-disabled working households comes from wage earnings.

Most Working HUD-Assisted Households Have Below-Poverty Earnings

Share of HUD-assisted households, by 2016 wage earnings



Source: CBPP tabulations of 2016 data on those receiving rental assistance from the Department of Housing and Urban Development (HUD), and 2016 Health and Human Services poverty guidelines

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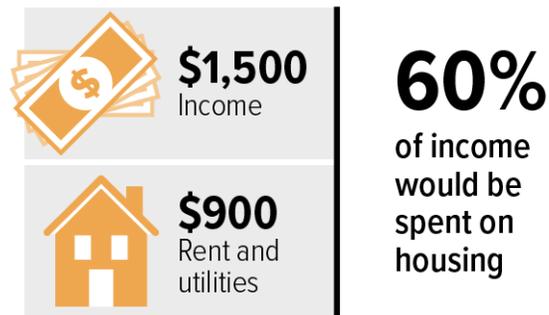
The typical working family receiving rental assistance is headed by a 38-year-old woman with two school-age children. She has an annual income⁶ of roughly \$18,200, the majority of which comes from working at a low-wage job. That means she can only afford to pay about \$450 for rent and utilities and still have enough money available to get to work and cover other essential costs, based on HUD's standard for affordability, which is set at 30 percent of a household's income. But the median rent for a two-bedroom apartment in the United States is \$963 per month,⁷ which means that without rental assistance she cannot afford an apartment without paying over 30 percent of her monthly income. If she were to rent her current apartment without HUD assistance, she would pay 60 percent of her income for rent, leaving \$600 to cover all her family's remaining expenses for the month.

⁶ Our analysis uses HUD's definition of annual gross income.

⁷ Table B25031: Median Gross Rent by Bedrooms, U.S. Census Bureau, 2016 American Community Survey 1-Year Estimates.

Without Assistance, Typical Household in HUD Rental Programs Could Not Afford Rent

Monthly gross income and contract rent and utilities for the median working household using a housing voucher or in project-based rental assistance in 2016



Source: CBPP analysis of 2016 Department of Housing and Urban Development (HUD) administrative data.

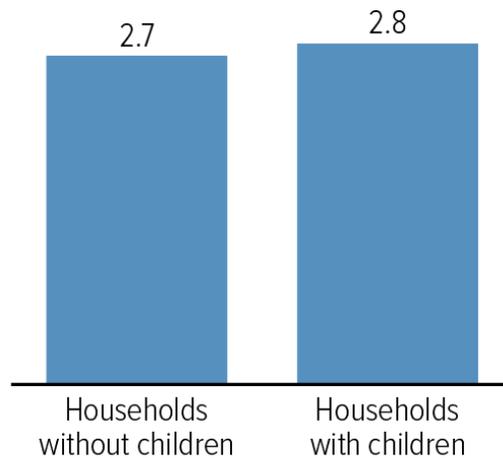
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Despite low earnings, households that would reasonably be expected to work do not receive rental assistance for very long. The typical working-age, non-disabled household that left HUD rental programs in 2015 had received assistance for less than three years, compared to over three years for households headed by a person with disabilities and over six years for senior-headed households.⁸

⁸ The median non-elderly, non-disabled household that exited HUD rental programs in 2015 had received assistance for 2.7 years (for households without children) or 2.8 years (for households with children). For more on length of stay in HUD rental assistance programs, see Kirk McClure, "Length of Stay in Assisted Housing," Department of Housing and Urban Development, October 2017, <https://www.huduser.gov/portal/publications/length-of-stay.html>. This study included more than 20 years of data on assistance receipt, thereby capturing nearly all long-term recipients.

Typical Working-Age, Non-Disabled Household Stays on HUD Rental Assistance Less Than 3 Years

Median years of assistance, households leaving programs in 2015



Source: Kirk McClure, "Length of Stay in Assisted Housing," Department Housing and Urban Development (HUD), October 2017

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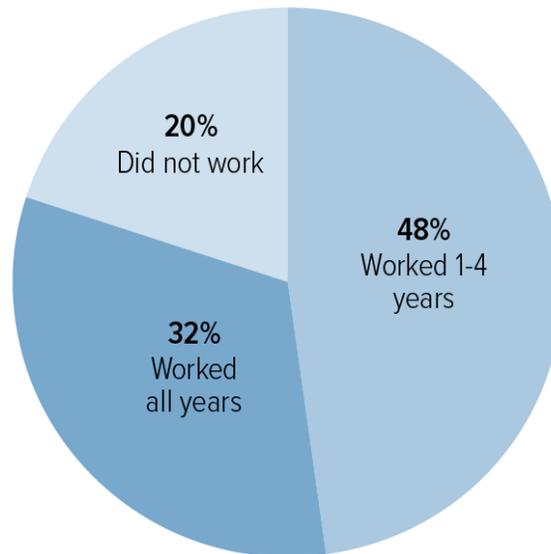
HUD-Assisted Households That Aren't Working Likely Have Significant Employment Barriers

HUD-assisted households that are not working, particularly those detached from the labor force for a long period, are more likely to face significant barriers to work, including chronic health problems, low levels of education, full-time caretaking responsibilities or domestic violence.

While the vast majority of working-age, non-disabled HUD-assisted households have a recent work history, most work in low-wage jobs, which often feature high turnover rates and few benefits like sick leave, contributing to unstable employment. Among households continuously receiving rental assistance between 2012 and 2016, 80 percent worked in at least one year out of the period. However, labor force attachment is tenuous for many of these households. About a third of households worked in each of the five years; about half worked in some years; and a fifth (227,000 households) did not work at all.

Most Households Receiving HUD Rental Assistance Throughout 2012-2016 Worked in That Period

Share of 1.1 million non-disabled, working-age households receiving HUD assistance



Note: Many households that did not work had a health or other condition (such as domestic violence) that limited work, were full-time caretakers, were in school or training, or could not find work.

Source: CBPP analysis of 2012-2016 Department of Housing and Urban Development (HUD) administrative data.

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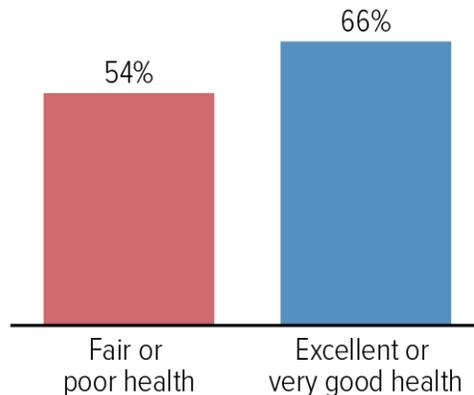
Non-working HUD households are more likely to struggle with health problems that make it difficult to find or sustain employment. Working-age, non-disabled HUD households whose heads report fair or poor health work at lower rates than those reporting very good or excellent health. Although these less healthy households have not met HUD's eligibility criteria for a disability, which are very stringent, they can have serious health conditions that limit or prevent work. An MDRC survey of working-age, non-disabled public housing households at eight developments in seven cities found that 31 percent of households with no prior work history had a health condition that limited work, compared to 17 percent of households who were employed full-time. Additionally, 45 percent of working-age, non-disabled households with no employment history described their health as fair or poor, close to twice the rate of those working full-time.⁹ Self-described health status,

⁹ John M. Martinez, "The Employment Experiences of Public Housing Residents: Findings from the Jobs Plus Baseline Survey," MDRC, September 2002, <https://www.mdrc.org/publication/employment-experiences-public-housing-residents>.

particularly a rating of fair or poor health, is associated with an increased risk of mortality, numerous studies show.¹⁰

HUD-Assisted Households Headed by a Person in Fair or Poor Health Are Less Likely to Work

Share of working-age, non-disabled households with earnings whose head reports the following health status:



Note: "HUD-Assisted" = households receiving rental assistance from the Department of Housing and Urban Development

Source: CBPP analysis of 2011 American Housing Survey

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Many HUD households also have lower levels of education, which limits their job opportunities. Thirty-seven percent of working age, non-disabled household heads have a high school degree or equivalent and 22 percent did not finish high school. Those without a high school degree face particularly significant challenges in the labor market.¹¹ Half of working-age, non-disabled household heads with less than a high school education in public housing or the voucher program worked in 2015, compared to 72 percent of comparable household heads with a high school degree or GED.¹² The MDRC survey of working-age, non-disabled public housing residents also found that residents with lower levels of education were less likely to work, while those with higher levels of education were more likely to work. Among households with no prior work history, 70 percent had not completed high school or received a GED.¹³

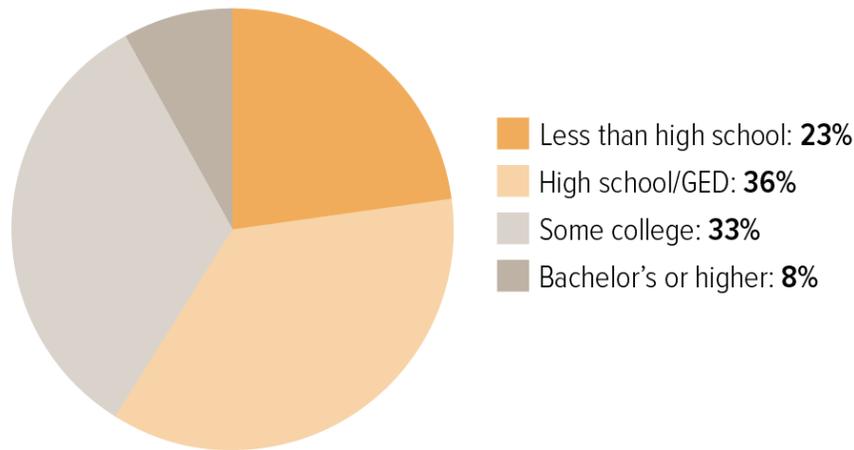
¹⁰ Marja Jylha, "What Is Self-Rated Health and Why Does It Predict Mortality? Towards a Unified Conceptual Model," *Social Science & Medicine*, 69 (2009), 307–316.

¹¹ Bureau of Labor Statistics, U.S. Department of Labor, *The Economics Daily*, "Unemployment rate 2.5 percent for college grads, 7.7 percent for high school dropouts, January 2017," <https://www.bls.gov/opub/ted/2017/unemployment-rate-2-point-5-percent-for-college-grads-7-point-7-percent-for-high-school-dropouts-january-2017.htm>.

¹² CBPP tabulations of the 2015 American Housing Survey.

¹³ Martinez, 2002.

1 in 5 Work-able Households Receiving HUD Rental Assistance Didn't Complete High School



Note: Education level based on household head. HUD = Department of Housing and Urban Development

Source: CBPP analysis of 2015 American Housing Survey

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HUD households report that not having enough education or training makes it difficult to find a job or find a better job. For example, 53 percent of working-age, non-disabled public housing residents in Boulder, Colorado and 57 percent of Housing Choice Voucher recipients in Charlotte, North Carolina cited lack of education or skills as a barrier to employment.¹⁴

Labor force attachment among HUD households varies by race and ethnicity. Our analysis considers a household attached to the labor force if any adult in the household had any wage earnings in 2016, received unemployment insurance in 2016, or had wage earnings in 2015 and did not work or receive unemployment insurance in 2016. (HUD does not collect data on hours worked or job search activities.) Most working-age, non-disabled HUD households are black or Hispanic/Latino, populations that typically face higher unemployment rates than white workers.¹⁵ Despite this, roughly two-thirds of working age, non-disabled black and Hispanic/Latino households are attached to the labor force, compared to 63 percent of white, non-Hispanic households. Asian/Pacific Islander households have the highest rate of labor force attachment (83

¹⁴ Boulder Housing Partners, “2015 Moving to Work Annual Report,” March 2016, <https://www.hud.gov/sites/documents/BOULDERFY15.PDF>, and Rohe *et al.*, “Housing Choice Voucher Survey of Satisfaction and Needs,” Center for Urban and Regional Studies, University of North Carolina at Chapel Hill, September 2014, <https://curs.unc.edu/files/2015/03/HCV-report-FINAL-3-2-2015.pdf>. Survey data not available for all HUD households.

¹⁵ Bureau of Labor Statistics, U.S. Department of Labor, *The Economics Daily*, “Unemployment rate and employment-population ratio vary by race and ethnicity,” <https://www.bls.gov/opub/ted/2017/unemployment-rate-and-employment-population-ratio-vary-by-race-and-ethnicity.htm>.

percent), and Native American households have the lowest (58 percent), but relatively small numbers of either group receive rental assistance.

TABLE 1

Labor Force Attachment Rate for Working Age, Non-Disabled HUD Households

Household Characteristic	% attached to the labor force	# attached to the labor force
All non-elderly, non-disabled households	66%	2,010,100
Household head's race/ethnicity		
Asian/Pacific Islander alone	83%	39,800
Black alone	67%	1,098,700
Hispanic, any race	66%	416,200
Native American alone	58%	14,300
White alone	63%	409,100
Family structure		
Households with children	67%	1,463,600
Single adult with children	62%	1,024,800
Two or more adults with children	78%	438,800
Households without children	64%	546,500
Age of children		
At least one child under 6	64%	723,000
All children are school-age	69%	740,600

Note: A household is attached to the labor force if any adult in the household had any wage earnings in 2016, received unemployment insurance in 2016, or had wage earnings in 2015 and did not work or receive unemployment insurance in 2016. The Department of Housing and Urban Development (HUD) does not collect data on hours worked or job search activities. Race/ethnicity categories are mutually exclusive.

Source: CBPP analysis of 2015-2016 HUD administrative data

Among working age, non-disabled households, families with children are more likely to be attached to the labor force than households without children, particularly if there are two adults in the household. Close to 80 percent of households with two or more adults raising children have at least one adult attached to the labor force, compared to 62 percent of single parents, indicating that access to child care significantly affects a household's ability to stay in the labor force.

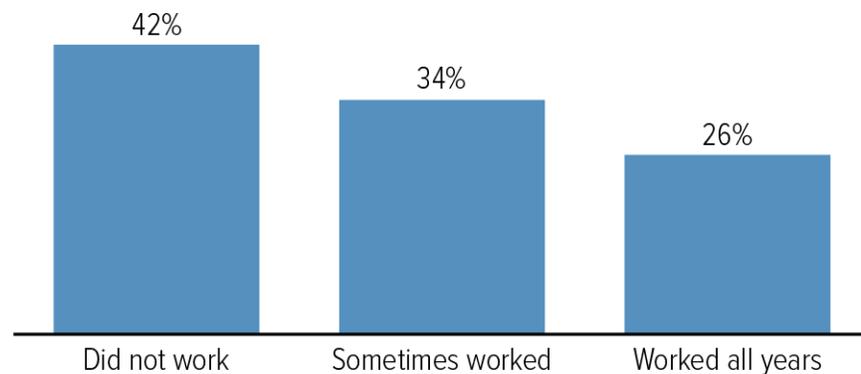
Full-time caretaking responsibilities can prevent otherwise work-capable households from getting and keeping a job. Low-income households receiving rental assistance do not necessarily have access to affordable care for children or for other household members with disabilities. Child care assistance programs serve less than 1 in 6 eligible children¹⁶ because of a lack of funding and very

¹⁶ Office of the Assistant Secretary for Planning and Evaluation, "Estimates of Child Care Eligibility and Receipt for Fiscal Year 2012," Department of Health and Human Services, November 2015, <https://aspe.hhs.gov/pdf-report/estimates-child-care-eligibility-and-receipt-fiscal-year-2012>. This includes approximately 690,000 children who are covered through child care assistance that is financed with TANF funds that are not transferred to the Child Care and Development Fund and/or with Social Services Block Grant funds.

little help is available to relieve caretaking responsibilities for those caring for adult family members with disabilities. Without access to affordable, safe care for children or adult family members with disabilities, work can be impossible. This can lead to gaps in employment or long periods of unemployment. Over 40 percent of working-age, non-disabled HUD households that did not work between 2012 and 2016 lived with a person with disabilities or a child under 6. A third of households with intermittent work histories between 2012 and 2016 had similar caretaking responsibilities, compared to just a quarter of households who worked the entire period.

HUD-Assisted Households With Employment Gaps Are Likely to Be Caretakers

Share of households with a child under 6 or person with disability, by work history, 2012-2016



Note: Chart limited to households that were non-disabled and working age throughout 2012-2016 that continuously received rental assistance from the Department of Housing and Urban Development (HUD).

Source: CBPP analysis of HUD administrative data

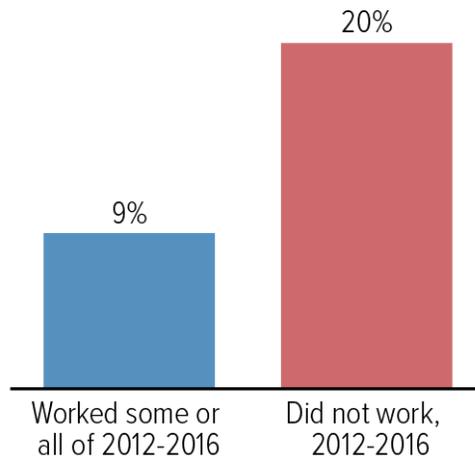
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Caring for a person with a disability makes it particularly difficult for many HUD households to maintain an attachment to the workforce. This type of care may require significant amounts of time and energy, and can involve tasks that are physically, emotionally, or financially demanding. These demands are especially tough for low-income families, as low-wage workers are less likely to have jobs with flexible schedules, sick days, and paid family and medical leave, and more likely to work irregular schedules. Many parents of children with disabilities reduce their hours, make different job choices, or leave the workforce altogether.¹⁷ Households with children or adults with a disability are more likely to not have earnings over a longer period. Households that were not working between 2012 and 2016 were twice as likely to be caring for a family member with a disability as those who worked for some or all of the period.

¹⁷ Kathleen Romig, “SSI: A Lifeline for Children with Disabilities,” Center on Budget and Policy Priorities, May 11, 2017, <https://www.cbpp.org/research/social-security/ssi-a-lifeline-for-children-with-disabilities>.

HUD-Assisted Households Unemployed Long Term Are Twice as Likely to Be Caring for Person with Disability

Share of households living with a person with disability



Note: Chart limited to households that were non-disabled and working age throughout 2012-2016 that continuously received rental assistance from the Department of Housing and Urban Development (HUD).

Source: CBPP analysis of 2012-2016 HUD administrative data

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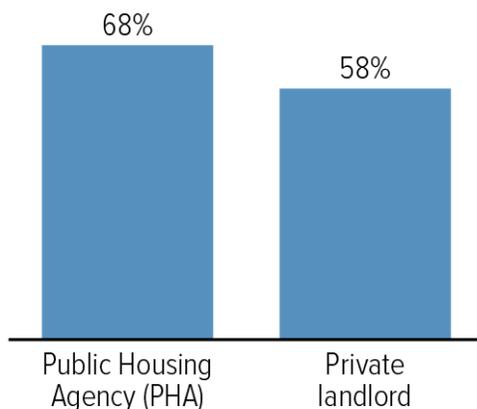
External Factors Affecting HUD-Assisted Households That Aren't Working

External factors, like local unemployment or neighborhood poverty, also affect HUD households' ability to find and sustain employment.

Nearly all working-age, non-disabled HUD households receive help from one of three major programs: [Housing Choice Vouchers](#) or [Public Housing](#), which are administered by nearly 3,800 state and local public housing agencies, or [Section 8 Project-Based Rental Assistance](#) (PBRA), which contracts with private landlords. Working-age, non-disabled households living in privately owned PBRA properties are less likely to work than their counterparts living in public housing or using a voucher administered by a public housing agency.

Households Receiving PHA-Administered Rental Assistance Are Likelier to Work

Labor force attachment* rate for non-disabled, working-age households, by program administrator



*At least one household member worked in 2015 or 2016, or received unemployment insurance in 2016.

Source: CBPP analysis of 2015 and 2016 Department of Housing and Urban Development administrative data

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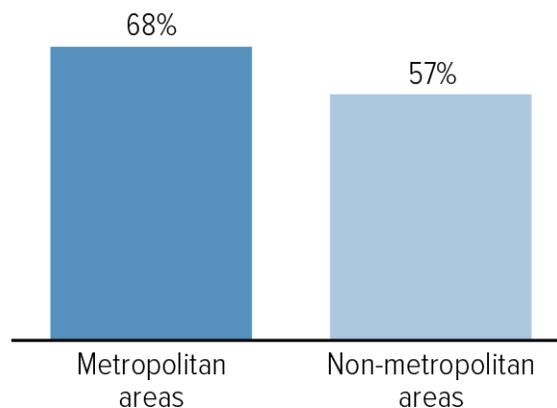
It is not clear why work is more prevalent among potentially work-able households in the programs that public housing agencies administer. One possible explanation is different levels of caretaking responsibilities. Among those potentially work-able, non-working PHA households are twice as likely to have caretaking responsibilities that may prevent work as otherwise similar households in the public housing and housing voucher programs. Nineteen percent of non-working households in privately owned housing were caring for a child under 6 or a disabled family member, compared to just 9 percent of non-working households in housing administered by a public housing agency. Given that subsidized child care programs only have enough funding to serve a small share of eligible children and very little help is available to those caring for family members with disabilities, adults with these responsibilities can find it very difficult to work.

National and local unemployment and labor market conditions also impact HUD households seeking work. The share of working-age, non-disabled HUD households with an adult attached to the labor force has risen as the economy has recovered from the Great Recession. In 2016, 66 percent of working age, non-disabled HUD households were attached to the labor market, compared to 62 percent in 2010. While the national unemployment rate has improved, some HUD-assisted families live in communities with higher unemployment rates, affecting their job prospects. Households that did not have any working members in the last five years lived in counties with an average unemployment rate of 5.9 percent in 2016, 20 percent higher than the national unemployment rate of 4.9 percent.

Differences in labor force attachment are especially pronounced among households living outside metropolitan areas, which typically have higher unemployment rates.¹⁸ Fifty-seven percent of working-age, non-disabled HUD households in non-metropolitan areas were attached to the labor force in 2016, compared to 68 percent of their metropolitan counterparts. Non-metropolitan HUD households that did not have any working members in the last five years lived in counties with an average unemployment rate of 9.0 percent in 2016.

HUD-Assisted Households in Metro Areas Are Likelier to Work

Share of non-disabled, working-age households attached to the labor force*, by location



*At least one household member worked in 2015 or 2016, or received unemployment insurance in 2016.

Source: CBPP analysis of 2015-2016 Department of Housing and Urban Development (HUD) data

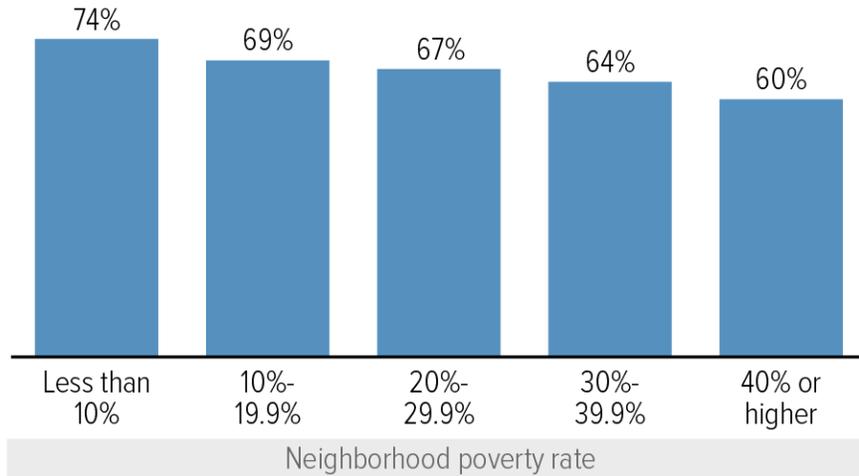
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Of course, unemployment rates can vary widely within counties, and local factors, such as neighborhood quality, can also affect employment. Low-income families in low-opportunity neighborhoods may have a harder time securing employment, while families in high-opportunity neighborhoods may have better access to employment than the county-wide unemployment rate suggests. Nearly three-quarters of HUD-assisted households in low-poverty neighborhoods (where less than 10 percent of residents are poor) were attached to the labor force. Assisted households in extreme-poverty neighborhoods (where at least 40 percent of residents are poor) were least likely to work, with 60 percent of households attached to the labor force.

¹⁸ U.S. Department of Agriculture, “Rural Employment and Unemployment,” July 6, 2017, <https://www.ers.usda.gov/topics/rural-economy-population/employment-education/rural-employment-and-unemployment/>.

HUD-Assisted Households in Lower-Poverty Neighborhoods Are Likelier to Work

Labor market attachment* rate for non-disabled, working-age households



*At least one household member worked in 2015 or 2016, or received unemployment insurance in 2016.

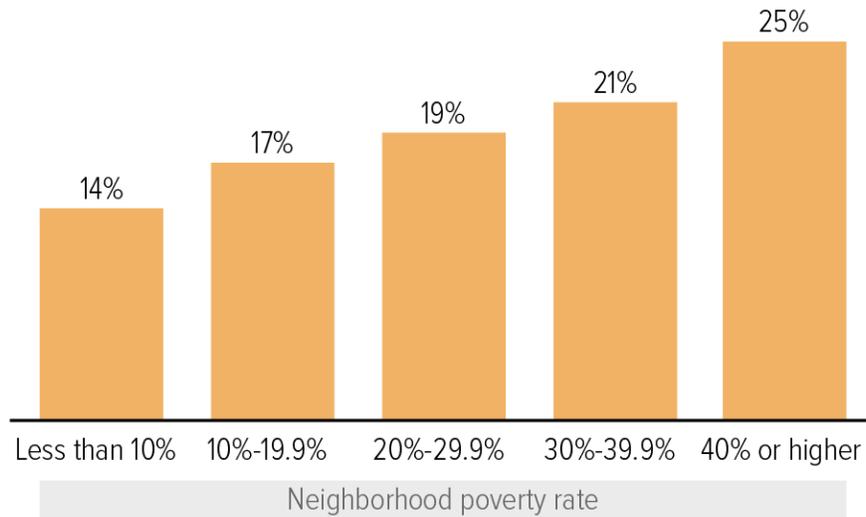
Source: CBPP analysis of 2015-2016 Department of Housing and Urban Development (HUD) data and Census Bureau's 2011-2015 American Community Survey

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Living in an extremely poor neighborhood is also associated with higher rates of long-term unemployment. A quarter of working-age, non-disabled HUD households living in extreme-poverty neighborhoods did not work at all between 2012 and 2016, compared to just 14 percent of their counterparts in low-poverty neighborhoods.

HUD-Assisted Households Are Likelier to Be Long-Term Unemployed in High-Poverty Neighborhoods

Share of non-disabled, working-age households continuously receiving rental assistance and not working, 2012-2016



Source: CBPP analysis of 2016 Department of Housing and Urban Development (HUD) administrative data and Census Bureau's 2011-2015 American Community Survey