



PAHRC

# EMPLOYMENT TRENDS AMONG PEOPLE LIVING IN PUBLICLY SUPPORTED HOMES

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## Introduction

For many people, wages earned from working provide a way to support their basic needs and overall well-being and help to foster an adequate quality of life. However, many individuals, due to age or disability, can no longer meet the physical requirements of work or endure the associated stressors. Others have caretaking responsibilities that prohibit them from working or that make regular employment difficult. There are also those who, even though they are working, are unable to meet their basic needs due to current labor market trends that are leaving them—the low-wage worker—behind.

This report explores the difficulties of affording housing through low-wage work and details the employment characteristics of those who are living in homes made affordable through publicly supported housing programs. Many people living in these homes cannot work. Among those who can, most hold jobs that do not pay enough for them to be able to afford a market-rate rental home. Research shows that low-income individuals and families facing these circumstances need assistance to bridge the financial gap so they can meet their basic needs<sup>1</sup>. Without assistance, it may be impossible for them to avoid homelessness, hunger, and even untimely death. Publicly supported housing provides the stability many vulnerable individuals and low-wage workers need to build their resilience to poverty and to improve their chances for economic independence.

# Employment in Publicly Supported Housing

Most people living in publicly supported homes who can work are. Among those who are working-age and able-bodied, but did not work in the last year, most report family caretaking obligations or school attendance as reasons for not participating in the labor force. This section details these and other employment trends among those who live in homes made affordable through publicly supported housing programs<sup>2</sup>.

## Who is Working and Where?

In 2018, 87 percent of households with at least one able-bodied, working-age household member reported at least one household member working or who had recently worked<sup>3</sup>. During the previous week during the March 2018 study period, 72 percent of all working-age, able-bodied individuals receiving housing assistance were in the labor force, and nearly two-thirds reported working or having a job. Eleven percent were temporarily unemployed and looking for work<sup>4</sup>.

Among those able-bodied working-age household members who were not in the labor force or who were unemployed and had not worked in the previous year, 78 percent cited family obligations or school attendance as their reason for not working<sup>5</sup>.

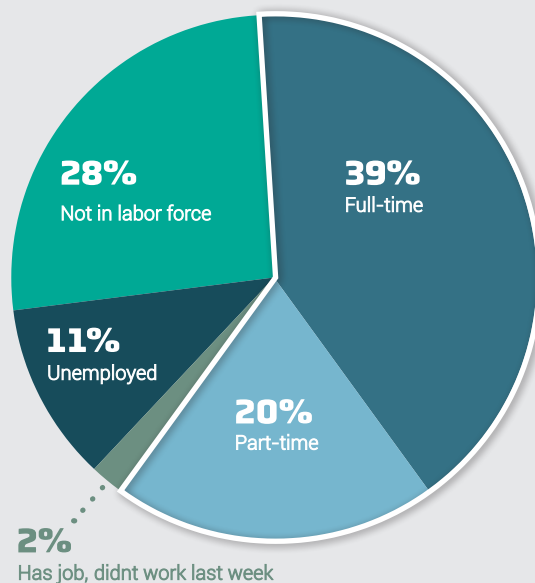
### Full-time Work

During the same two-week period in March 2018, nearly two-thirds of able-bodied, working-age assisted renters who were employed reported working a full-time schedule<sup>6</sup>. Including earnings from hourly wages, salaries, tips, overtime, commission, and bonuses, these workers reported median hourly wages of \$13.00 and an average annual household income of \$29,273 in 2017. Assisted workers' wages are significantly less than those of unassisted low-income renters, who earned median hourly wages of \$14.00 and reported an average annual household income of \$33,729 in 2017<sup>7</sup>. This trend suggests that assisted full-time workers are employed in lower-wage jobs than their low-income peers.

### Part-time Work

Just over one-third of able-bodied, working-age assisted renters who were employed reported working part-time during the same two-week period in March 2018<sup>8</sup>. Seventy percent of part-time, working-age able-bodied assisted renters reported non-economic reasons for part-time work. Among these workers, the most common reasons for working part-time were attending school or training classes, followed by family and personal obligations, and a full-time work week under 35 hours<sup>9</sup>. Part-time work may help assisted renters who are caretakers avoid the high cost of child or eldercare. The other 30 percent of part-time workers reported involuntarily working part-time<sup>10</sup>. This suggests that while many part-time

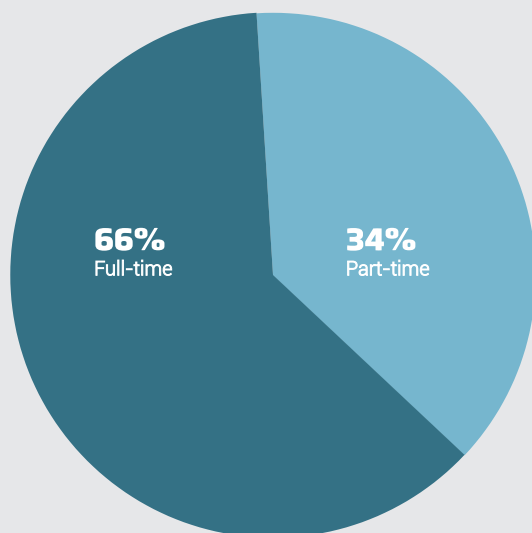
**Nearly two-thirds of able-bodied working-age assisted renters were employed during March 2018.**



Work Status in the Last Two Weeks (March 2018) Among Working-Age, Able-bodied Assisted Renters

PAHRC tabulation of Current Population Survey (CPS) 2018, Annual Social and Economic Supplement (ASEC).

**Nearly two-thirds of employed able-bodied working-age assisted renters worked full-time during March 2018.**



Work Status in the Last Two Weeks Among Employed, Able-bodied, Working-Age Assisted Renters

PAHRC tabulation of CPS 2018, ASEC

assisted workers choose to work fewer hours to juggle work and family caretaking obligations, others are underemployed and would likely work more hours if available.

Assisted working-age, able-bodied renters report working part-time more frequently than their unassisted low-income peers. While 29 percent of low-income unassisted workers who were employed reported working part-time, 36 percent of low-income assisted employed renters reported working part-time<sup>11</sup>. Assisted part-time workers also made significantly less money than their low-income unassisted part-time peers. Part-time, working-age able-bodied assisted renters reported median hourly wages of \$10.50—significantly less than their unassisted low-income peers also working part-time, who reported median hourly wages of \$11.50 in 2017<sup>12</sup>. These trends suggest that publicly supported housing assists our lowest wage workers.

*Industries of Employed Assisted Renters*

The most common industry among able-bodied working-age assisted renters is educational and health services. Occupations like teacher’s aides and home health aides fall into this category. The next most common industry is leisure and hospitality, followed by wholesale and retail. Like healthcare, retail and hospitality often provide low wages to entry-level workers. Furthermore, advancement opportunities are scarce without additional training or education<sup>13</sup>.

Looking at the differences in industries between assisted renters and their low-income peers, unassisted renters are employed in industries with better-paying entry-level jobs, on average, such as construction and manufacturing, at a higher rate. Assisted renters are employed in educational and health services at a higher rate<sup>14</sup>.

**Top Five Industries Among Assisted Renters**

PAHRC tabulation of Current Population Survey (CPS) 2018. Based on industry worked in during the past two weeks. Only includes able-bodied working-age renters.

Educational and health services	<b>25.2%</b>
Leisure and hospitality	<b>16.8%</b>
Wholesale and retail trade	<b>16.3%</b>
Professional and business services	<b>10.2%</b>
Manufacturing	<b>8.0%</b>

## Occupations of Employed Assisted Renters

Assisted renters are also most frequently employed in low-wage occupations. The most common occupation, beyond 'other,' is cashier, followed by a nursing, psychiatric and home health aide, personal home care aide, janitors and building cleaners, and laborers and stock movers. These occupations generally pay low-wages and often have unpredictable hours. For example, cashiers, on average, reported making \$11.98 in hourly wages in 2017. The average wage for a nurse's aide or home health aide was \$14.68 per hour in 2017. Neither occupation provides enough income for an average two-bedroom rental even if there are two earners in the household making this wage<sup>15</sup>.

### Top 10 Occupations Among Assisted Renters

PAHRC tabulation of Current Population Survey (CPS) 2018, ASEC. Based on occupation held during the past two weeks.

Cashiers	5.6%
Nursing, psychiatric, and home health aides	4.8%
Personal and home care aides	4.0%
Janitors and building cleaners	3.7%
Laborers and freight, stock, and material movers	3.3%
Stock clerks and order fillers	3.0%
Cooks	2.6%
Customer service representatives	2.6%
Maids and housekeeping cleaners	2.4%
Retail salespersons	2.3%

## Employment Seekers

Twenty-eight percent of working-age, able-bodied assisted renters who were not working during the two-week period of the survey report that they are currently looking for work, some of whom reported not working last year<sup>16</sup>. Of those looking for work, nearly half report having recently lost a job. More than 40 percent are re-entering or newly entering the workforce, and about 10 percent report having recently left a job<sup>17</sup>. Sixty-nine percent of people who were not working during the past week but reported that they were currently looking for a job were employed last year<sup>18</sup>.

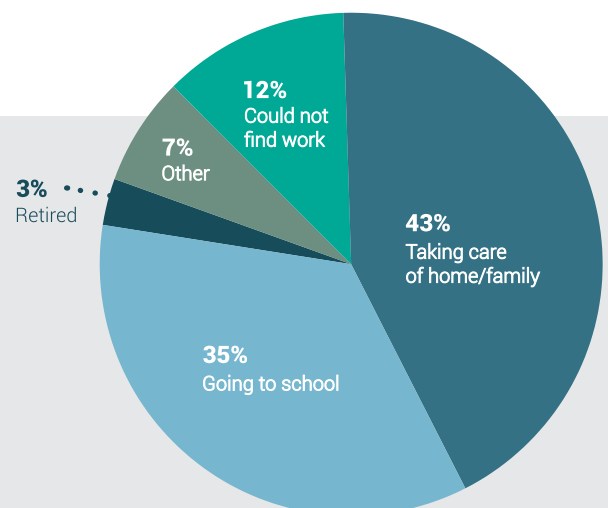
## Who is Not Working and Why?

The most common reason for not working in the past year reported by able-bodied, working-age assisted renters in March 2018 was taking care of home and family. That was followed by attending school, inability to find work, early retirement, and reasons classified as 'other.' About 50 percent of renters who are not currently working live with someone who is working, which provides the household with some income.

### Most able-bodied working-age assisted renters that were not working in the past year are going to school or taking care of home or family.

PAHRC tabulation of Current Population Survey (CPS) 2018, ASEC

Reasons for Not Working Last Year Among Working-Age, Able-bodied Assisted Renters





## *Caretakers*

In 2018, 43 percent of working-age, able-bodied assisted renters who were not working in the last year listed taking care of home and family as their primary reason for not working. Fifty-three percent of able-bodied, working-age assisted renters who were not working during this two-week period and did not work last year live with a child under the age of 6, a disabled individual, or an adult 82 years of age or older. An additional 21 percent of individuals in this group have children 6 to 12 years of age. School hours have not adjusted to fit the standard work day, leaving working parents scrambling to find before and after care, which can be expensive and competitive<sup>19</sup>. Moreover, many low-wage jobs like retail require night and weekend hours—times when childcare options are limited. This leaves many parents, who may not have access to a network of low-cost or informal caregivers or wages that would cover childcare costs, with very limited work options.

## *Students*

Nearly 35 percent of working-age, able-bodied renters who reported not working in the last year noted that they were attending school<sup>20</sup>. Fifty-one percent of this group reported currently attending a post-secondary institution, while 28 percent reported that they were enrolled in high school. Twenty-one percent of this group recently graduated or left school and may be looking for work. Some of those attending high school may still be of high-school age, since estimates include those between ages 18 and 54. Others may be working toward a GED.

## *Discouraged Workers*

Twelve-percent of able-bodied, working-age assisted renters who were not working in the last year could be classified as discouraged workers who were unable to find work<sup>21</sup>. Some of these workers may currently be looking for work.

## *Early Retirees*

Three percent of working-age, able-bodied unemployed assisted renters who did not work in the last year listed retirement as their primary reason. These workers may have had a physically demanding job that necessitated early retirement. Or, they may have held a public-service-related job, such as a position in the military, that allows them to receive a pension earlier than most employees who take part in a 401k-based retirement system.





## Those Limited by Health and Age

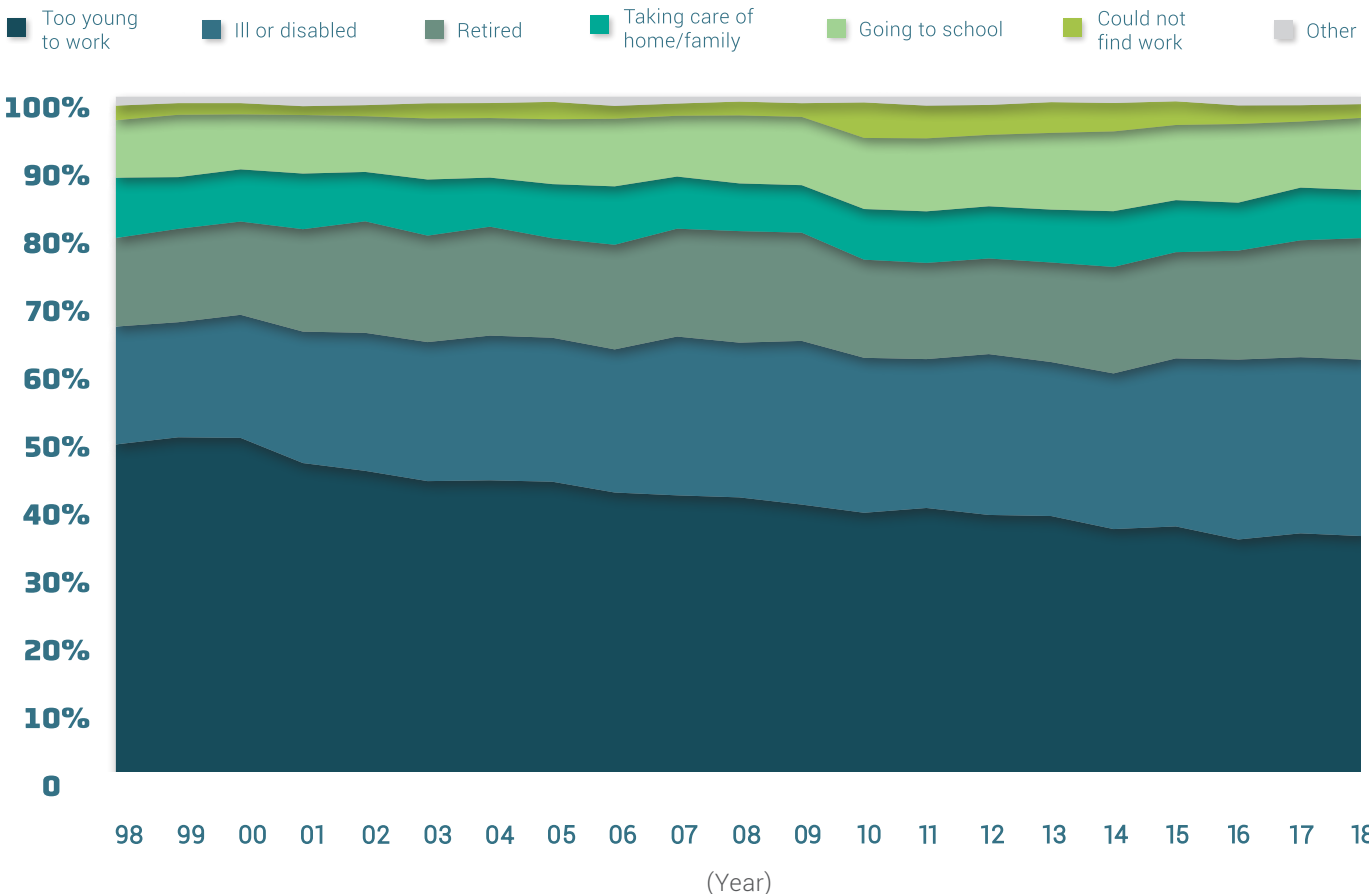
When looking at all assisted renters (not just working-age, able-bodied workers), age, illness, and disability play a large role in whether a person works. Sixty-two percent of assisted renters are below the age of 18 or above age 62. One-fifth of all assisted renters are likely retired and receive limited Social Security or pension income. Of this group, the average household income is \$17,938, which is significantly less than unassisted low-income renters who may also be retired with similar income sources<sup>22</sup>.

Twenty-eight percent of assisted renters who are working-age report a physical limitation that precludes work. Twenty-two percent receive Social Security Disability Insurance or Medicare, which are most often associated with a formally recognized disability. Publicly supported housing represents a place where individuals who are permanently or temporarily disabled can go to find a stable, decent home while they are out of work and may not be able to afford rent. Only 39 percent of private industry workers had short-term disability insurance and 33 percent had long-term disability insurance in 2014, with workers in service occupations being the least likely to have access to employer-sponsored disability insurance<sup>23</sup>.

The reasons reported by assisted renters for not working in the last year have remained fairly constant over time, with bumps in those looking for work around recessions, an overall increase in those attending school and those reporting disabilities, and an overall decrease in those staying home to care for family and those too young to work.



## Reasons for Not Working Last Year Among All Assisted Renters Over Time







## Work Requirements and Incentives

While some housing agencies have attached work requirements to federal housing assistance, the mandatory requirements related to employment across federal housing assistance programs are limited. According to federal statutes, able-bodied, working-age individuals living in public housing who are not working must be enrolled in school or a training program that promotes self-sufficiency. Alternatively, they must complete an eight-hour-per-month community service requirement to receive housing assistance in the public housing program<sup>24</sup>. There are no similar requirements for the Housing Choice Voucher program or privately administered project-based rental assistance programs.

A small number of public housing agencies have implemented programs or policies that combine work requirements with housing assistance<sup>25</sup>. Agencies generally institute such programs because the supply of assisted housing is limited, federal funding for public housing does not match the cost of providing these programs, and to encourage residents who are not working to find more meaningful work. All of the agencies that have instituted work requirements also provide case management, and most provide training. In no instances are work requirements instituted without some means of support towards this path or adequate hardship exemptions<sup>26</sup>.

Research on work requirement programs shows limited success in terms of moving participants to higher paying jobs. For example, in one study, participant incomes and hours worked did not increase significantly, though they did report higher rates of employment after work requirements were enforced<sup>27</sup>. The successes reported from these programs in resident surveys are often related to individuals building confidence to re-enter the work force or building their labor market skills through education or training programs. Housing agencies may also be able to increase tenant revenue, which could help to stretch housing assistance to more families in the community, provide deeper case management services for residents, or contribute to the upkeep of the properties as federal funds dwindle<sup>28</sup>.

Instead of work requirements, many housing providers are facilitating voluntary programs that offer career development and job advancement incentives to residents<sup>29</sup>. One such program, HUD's Family Self-Sufficiency (FSS) program, enables housing authorities and multifamily housing providers to offer case management services to families. These services allow them to pursue employment and financial opportunities and position the family to boost their savings as their earnings increase. When a participating family's rent increases due to income gains, their housing provider deposits the additional rent into an escrow account, which can be withdrawn five years after completing the program. Since 2007, 37,961 households have graduated from the FSS program, increasing their average income by 80 percent to \$26,585 per year. The average income of participants who did not complete the program increased by 12 percent to \$13,980 per year<sup>30</sup>. Yet some studies suggest that many participants selecting into this program may already be poised to succeed and such programs may not produce similar results for all residents<sup>31</sup>. Given current research, incentive programs may be more successful than work requirements for boosting many residents' wages. However, increased access to higher paying jobs would be the most successful tool toward economic independence.

## Barriers to Gainful Employment for Assisted Residents

Most assisted renters who participate in federal rental assistance programs are already facing employment challenges that make an affordable home out of reach. Many are starting a step behind their low-income peers in terms of educational attainment, and face additional difficulties like health limitations, care-giving responsibilities, and lower wages that limit their ability to weather emergencies and save for the future. This section outlines some of these difficulties and suggests how housing policies may support assisted renters as they work through these challenges. Additional research on these topics, as well as promising practices implemented by housing agencies and their partners, can be found in the 2018 Housing Impact Report.

***The median assisted full-time worker would need a \$9.10/hr raise to afford the typical market-rate rental, which is 70% wage increase.***

### Available Work and Wages

Many assisted renters are employed in low-wage jobs that do not pay them enough to afford market-rate housing and have little opportunity for advancement. Assisted renters who are employed full-time report median hourly earnings of \$13.00, while the hourly wage needed for a market-rate rental home, nationally, is \$22.10 per hour<sup>32</sup>. Based on these figures, the median assisted full-time worker would need a \$9.10 per hour raise to afford a market-rate two bedroom apartment at the national average—a 70 percent increase in their hourly wage.

Stagnant wages for low-wage earners make it difficult for assisted renters to exit rental assistance programs<sup>33</sup>. While wages have risen for workers at the top of the income distribution between 1979 and 2016, wages remained stable for workers at the bottom and middle-income of the distribution. During this time, wages for earners in the top quintile rose 27 percent, while wages for workers in the bottom fifth quintile fell 1 percent after adjusting for inflation<sup>34</sup>. Today wage growth is still lagging behind 2001 levels<sup>35</sup>. Much of the stagnation in wages among the bottom quintile of earners can be attributed to five factors: declining high school wage premium, declining value of the minimum wage when adjusted for inflation over time, the number of people who change jobs or move to a new state, the declining rate of unionization, and the loss of mid-wage and labor jobs due to automation<sup>36</sup>.

Technological advancements, outsourcing, and a declining manufacturing sector have also led to job polarization, which has replaced middle-skill jobs with more low- and high-skill jobs<sup>37</sup>. About half of all jobs—a majority of which are held by mid-wage workers and those with lower levels of educational attainment—are at further risk of loss due to automation<sup>38</sup>. The eroding availability of middle-skill jobs can make it more challenging for workers in low-skill, low-wage jobs to advance, especially without a college degree, formal technical training, or an occupational license.



At the same time, despite a falling unemployment rate, many workers continue to be underemployed. Nearly 30 percent of assisted part-time earners reported working part time for economic reasons, meaning they could not find more work. Additionally, many low-income individuals work in industries with unpredictable work schedules and hours that vary from week to week<sup>39</sup>. Able-bodied, working low-income individuals receiving rental assistance report having jobs with hours that vary from week to week at a higher rate relative to their employed able-bodied, low-income unassisted peers<sup>40</sup>. Such 'just-in-time' scheduling practices can cause high variability in take-home pay from month to month, which can hinder a family's ability to save<sup>41</sup>.

Jobs programs are needed that help assisted residents find more meaningful employment opportunities that offer higher wages and room for advancement. Programs that promote only employment may not help assisted workers experience earnings increases or find a long-term career. On-the-job training programs like apprenticeships can also help residents transition into new industries and gain new skills that enhance their labor-market capital and allow them to obtain higher paying jobs.

## Training and Education

Assisted renters are also entering the workforce one step behind their unassisted low-income peers in terms of education. Working-age, able-bodied assisted adults report lower levels of educational attainment than their low-income, unassisted peers. In 2018, 23 percent of able-bodied, working-age assisted renters listed educational attainment that fell short of a high school diploma, compared to 19 percent of their low-income unassisted peers<sup>42</sup>. Just 8 percent had completed college or an advanced degree compared to 16 percent of their low-income unassisted renters.

More jobs in today's workforce require advanced training. Between 1990 and 2015, wages for jobs requiring analytical and soft skills obtained through a college curriculum or job experience increased more quickly compared to jobs requiring physical skill and little formal training<sup>43</sup>. By 2020, 65 percent of jobs are projected to require a college degree and training beyond a high school education<sup>44</sup>. The increasing value of educational advancements in the workforce can put low-income families, which may not have the resources to pay for college, at a disadvantage<sup>45</sup>. And while available jobs in skilled trades have increased in recent years<sup>46</sup>, this type of training can also be expensive and take years to complete<sup>47</sup>.

Advanced education and training are needed for many working-age, able-bodied individuals living in publicly supported housing to experience economic mobility. Critical drivers to empower assisted adults to successfully enhance their labor-market capital could include financial assistance for tuition, support in selecting a program that fits their talents and interests, aid in locating skilled apprenticeship programs or internships, and help negotiating the college application and financial aid process. Affordable childcare and continued career building support may also be important once an individual starts their program. However, policymakers should be mindful that older working assisted adults may not find such investments to be practical given their proximity to retirement.

**23% of able-bodied, working-age assisted renters have not completed high school.**

23%

100%

**8% of able-bodied working-age assisted renters have a college degree.**

8%

100%

## Caretaking

Family and personal obligations is the most common reason for able-bodied, working-age assisted individuals to report not working in the last year. Moreover, low-income persons working part-time receiving rental assistance are nearly twice as likely to report working part-time due to child care challenges relative to their unassisted peers<sup>48</sup>. The high cost of childcare may preclude some assisted renters from working or taking on additional hours. Assisted families that reported paying for childcare in order to work spent an average of \$4,011 on childcare in 2017, or 14 percent of the average household income of an assisted household with someone working full time<sup>49</sup>. Likewise, non-standard work hours may limit low-wage workers' access to child care centers, which are often open only during the traditional work day.

Affordable childcare services such as daycare or before- and after-school care are necessary to help parents feel comfortable attending training classes, entering full-time employment, or pursuing advancement opportunities at work. Alternatively, financial assistance for childcare could also provide needed support. Policymakers should also recognize that many assisted individuals are choosing to stay home to care for their children either because they believe they can provide the best available care or because low-wage jobs within their reach would not cover the cost of daycare or before- and after-school care. At the same time, many individuals are choosing to stay home to care for disabled family members and likely could not cover the cost of a home health aide. Thus beyond affordable childcare, groups for caretakers may also be helpful in connecting these individuals to networks of support and providing ongoing ways to build career skills, which stand ready when they choose to re-enter the workforce.

## Wages and Exits from Housing Assistance

Given that those living in publicly supported housing earn lower wages than their low-income unassisted peers, what type of income boost is needed to make it more likely that they are able to experience a positive exit from housing assistance? Following a set of assisted families over time using the Panel Study of Income Dynamics (PSID), we examine factors that make positive exits<sup>50</sup> from housing assistance more likely between 1986 and 2013. We also estimate the differences in average household income and in the average wages of household heads for households with a working-age non-disabled head exiting federal rental assistance programs with income versus households with working-age non-disabled heads not experiencing a positive exit from a federal rental assistance program.

Using a statistical model<sup>51</sup> that predicts the likelihood of positively exiting federal rental assistance, we find that households with greater levels of income, fewer household members, the potential for dual earners, and an employed head with greater levels of education are more likely to experience positive exits from rental assistance. For each additional family member, households reduce their chance of exit by 7% and for each additional year in age for the household head, households reduce their chance of exit by 3%, holding all else constant.

Looking at the difference in the mean household income of households who positively exit federal rental assistance versus those that do not, exiting households make 56% more than those who are not exiting. Similarly, household heads of exiting households make 63% more than household heads of non-exiting households. We also estimate the predictors of higher wages for exiting households. Households with more educated, older heads, a potential second earner, or other sources of income than the head's wage had higher wages at exit. Exiting households with more household members had lower incomes at exit. This finding supports the difficulties caretakers may have in advancing on the job or finding better-paying work. These statistical models can be found in Appendix A.

These findings suggest that workers must obtain significant promotions or move to an occupation or industry with higher wages to exit federal assistance. Moreover, this accomplishment is more difficult for older workers, single earners, and those with large families.



## Conclusion

Families and individuals who live in assisted housing are similar in many ways to higher income families. They struggle with the same core challenges related to work: affording adequate education, finding opportunities for job advancement, low wage growth, paying for childcare, and juggling family responsibilities. However, for many families that end up applying for and receiving rental assistance, these challenges are made more difficult by a lack of financial resources, which puts them a step behind families with higher incomes and more opportunities to save.

This report finds that most working-age able-bodied individuals living in publicly supported homes are working or live with someone who is working. The majority of those who are employed work full time. However, the data also show that assisted workers are our lowest-wage workers and earn significantly less than their low-income, unassisted peers. Moreover, many have life circumstances that make work difficult, such as caregiving for young children, seniors, or disabled family members. Others are just now making educational investments that higher-income individuals were able to make earlier in their lives.

Data-driven critical thinking about work and employment policies in publicly supported housing programs is needed to help low-income individuals move forward in today's economy. Programs that build the necessary skills to provide entry into mid-wage jobs and promote advancement opportunities, rather than simply plugging individuals into the labor market, are essential to helping families earn wages that support economic independence. Affordable childcare is also a critical component in encouraging individuals to enter the workforce or work more hours. Yet, recognizing the ongoing housing affordability challenges for those who cannot work, such as seniors, individuals with disabilities, and caretakers, continues to be an important factor to consider in crafting affordable housing policies that help our communities thrive. Likewise, acknowledging that our workers who are holding low-wage service and industry jobs will continue to need rental assistance as long as these positions do not pay enough to afford market-rate rental housing is a key component in designing policy levers to effectively ease the current housing affordability crisis.



# References

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- <sup>2</sup>Current Population Survey (CPS) asks respondents if they receive any government assistance for their rent.
- <sup>3</sup>PAHRC. (2018). "2018 Housing Impact Report: Trends in Rental Assistance and Who it Serves." PAHRC tabulation of National Health Interview Survey 2016.
- <sup>4</sup>PAHRC tabulation of the CPS 2018, Annual Social and Economic Supplement (ASEC).
- <sup>5</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>6</sup>PAHRC tabulations of CPS 2018, ASEC. Includes those working 35+ hours that usually work full-time.
- <sup>7</sup>PAHRC tabulation of CPS 2017, Outgoing Rotation Group file matched to ASEC. T-test performed to test significance. Low-income refers to household income at or below 80% of the area median income (AMI).
- <sup>8</sup>PAHRC tabulation of the CPS 2018, ASEC. Includes all workers reporting part-time work or part-time hours.
- <sup>9</sup>This includes workers who would like to work more hours.
- <sup>10</sup>The Bureau of Labor Statistics (BLS) defines working part-time for economic reasons as involuntary part-time work, slack work or business conditions, seasonal work, job starting or ending during the week, or only being able to find part-time work.
- <sup>11</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>12</sup>PAHRC tabulation of CPS 2017, CEPR Outgoing Rotation Group file linked to ASEC. T-test performed to test significance. Low-income refers to household income at or below 80% of the area median income (AMI).
- <sup>13</sup>Bureau of Labor Statistics (2018). "Occupational Outlook Handbook"
- <sup>14</sup>PAHRC tabulation of CPS 2018, ASEC. T-test performed to test significance. Low-income refers to household income at or below 50% of the area median income (AMI).
- <sup>15</sup>Aurand, A. & Emmanuel, D. (2018). "Out of Reach: The High Cost of Housing." National Low Income Housing Coalition.
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- <sup>17</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>18</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>19</sup>Brown, C. Boser, U. & Baffour, P. (2016). "How School Schedules Make Life Harder for Working Parents." Center for American Progress.
- <sup>20</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>21</sup>The BLS classifies workers as discouraged if they have quit looking for work because no jobs are available for them.
- <sup>22</sup>PAHRC tabulation of CPS 2018, ASEC.
- <sup>23</sup>Monaco, K. (2015). "Disability Insurance Plans: Trends in Employee Access and Employer Costs." *Beyond the Numbers: Pay & Benefits*, 4(4).
- <sup>24</sup>CFR Subpart F, 960.600 through 960.609
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- <sup>50</sup>A positive exit is an exit with income. Additional data on status post-exit would be helpful to add in future research.
- <sup>51</sup>A time series panel logistic regression model was used to estimate the chances of a positive exit. A simple T-test of means was used to determine the significance of the difference in average household income and head wages for those experiencing positive exits versus those not exiting or experiencing an exit without income. A time series panel linear regression model was used to estimate the bump in wages needed per additional family member to experience a likely positive exit from federal rental assistance.