Employment Patterns and Outcomes Among OHFA Tenants

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INTRODUCTION
The Ohio Housing Finance Agency (OHFA) aims to increase access to safe, affordable housing among Ohio’s low-to-moderate-income population.

Who are OHFA tenants?
- Over 150,000 people, representing all 88 Ohio counties
- 35% children, 39% adults aged 18-54, 26% adults aged 55+
- 70% of adults are women
- In 2016, 66% of OHFA tenants were employed earning an average of $15,117 compared to 63% of adults in Ohio who earned $47,306 on average.

Objectives
- Improve understanding of employment among OHFA tenants
- Identify disparities between different groups of OHFA tenants

Methods
- 2016 data were obtained from OLDA, OHFA, BLS, ODJFS, HUD, ACS
- R, ArcGIS and Microsoft Excel were used to analyze and visualize data
- Data constraints impeded analysis of industry and income, education and employment, spatial analysis

INDUSTRY ANALYSIS
Most popular industries of OHFA tenants:
- Health Care and Social Assistance: 25%
- Admin./Support/Waste Mgmt/Remediation Services: 19%
- Retail Trade: 16%
- Accommodation/Food Services: 15%
- Manufacturing: 6%

EMPLOYMENT METRICS
Average employed OHFA tenant in 2016:
- 35 years old
- 33.9 weeks with the same employer
- 3.3 different employers over the year
- 1.2 employers per quarter

OUTCOMES
Income of OHFA Tenants by County

INCOME BY CENSUS TRACT TYPOLONY:
- Rural: $12,959
- Small Town: $13,483
- Suburban: $13,982
- Urban: $16,485

CONCLUSIONS
- Compared to all adults in Ohio, OHFA tenants worked similar hours per week, but made two-thirds less income
- Lack of employment is not the main reason for housing assistance need
- Disparities exist between groups of OHFA tenants
- Income is highly correlated with age
- Geography may play a role in employment access and outcomes
- Most industries that OHFA tenants work in are projected to increase
- Job stability varies greatly based on OHFA residence type

1 Includes tenants aged 18-54 who are not full-time students and do not have any disabilities or special needs
2 Includes incomes from those earning at least $400 in 2016
3 See handout for income/age regression analysis