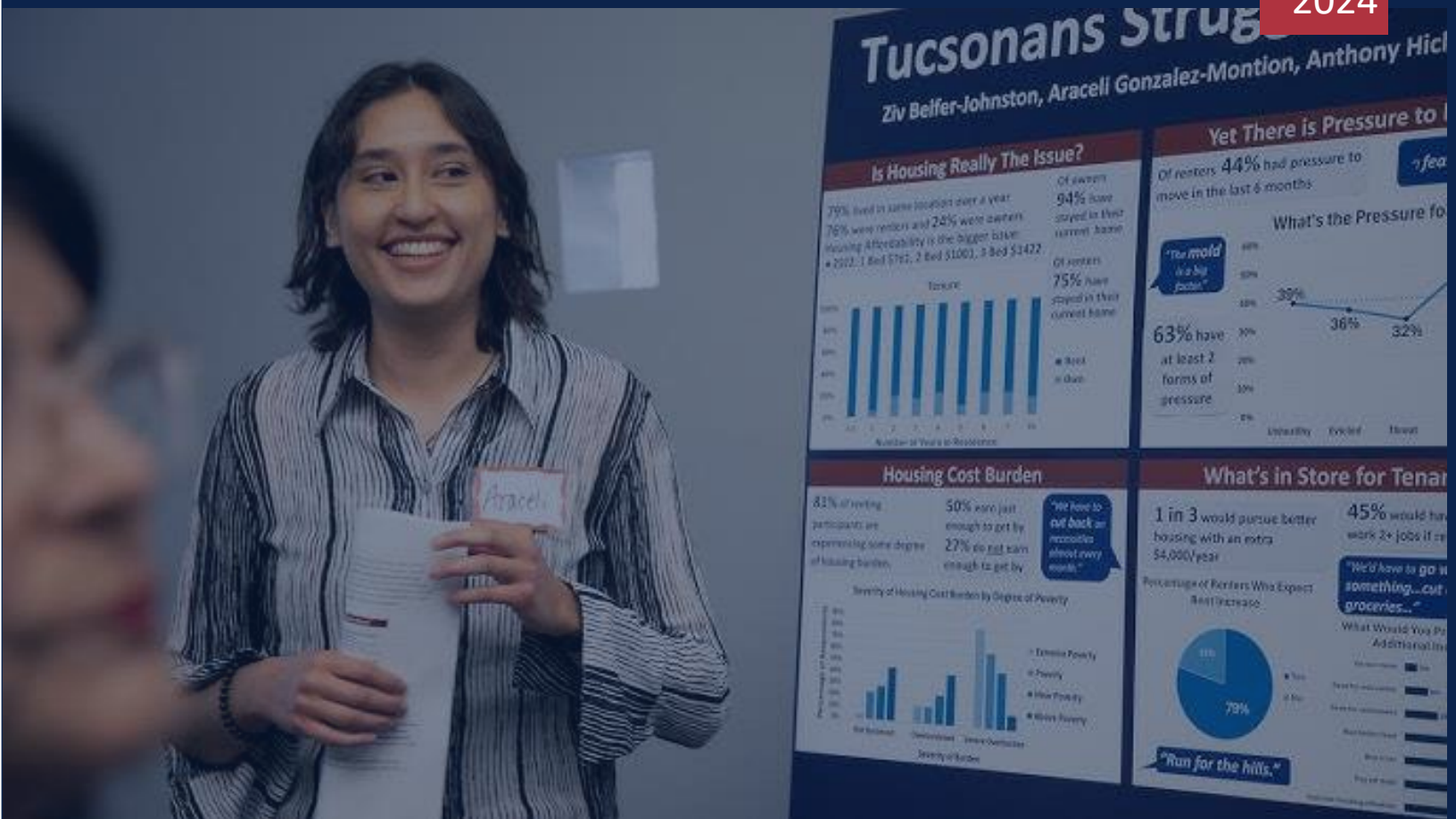


2024



Poverty in Tucson

RESULTS AND RECOMMENDATIONS FROM THE 2024 POVERTY IN TUCSON FIELD WORKSHOP

BRIAN MAYER, PHD
AMANDA PIERSON, MA
UNIVERSITY OF ARIZONA



THE UNIVERSITY OF ARIZONA
College of Social
& Behavioral Sciences



THE UNIVERSITY OF ARIZONA
COLLEGE OF SOCIAL & BEHAVIORAL SCIENCES
School of Sociology

Key Findings and Recommendations

This report presents the findings from the 2024 Poverty in Tucson Field Workshop, highlighting significant economic vulnerabilities faced by residents in the Southern Arizona region. The Poverty in Tucson Field Workshop (Workshop) is a collaborative research project involving the School of Sociology at the University of Arizona and several community partners from across Southern Arizona. Together, we strive to better understand the systemic causes and consequences of intergenerational poverty in Southern Arizona.

In Fall 2024, we interviewed 342 residents currently residing in the City of Tucson and identified as living in a targeted neighborhood or currently on the waiting list for subsidized housing. Our sample of these potentially low-income households reveals several key trends and challenges associated with the cost of living, employment levels, and related social issues that are of interest to our community partners.

The data reveals that the median monthly household income of respondents is only 31% of the median income in Pima County, a stark indicator of financial hardship. As a result, many households are forced to prioritize rent payments over other essential needs such as food, transportation, medical expenses, and childcare. Even those who report having "just enough" to meet their basic needs experience high levels of stress, a lack of financial security, and widespread food insecurity.

This report underscores the pressing challenges faced by low-income households in Tucson and outlines several potential interventions to help mitigate these issues. Key recommendations include expanding rental assistance programs specific to Southern Arizona, including the public's awareness of social service programs such as food assistance, tax preparation, and health programs, and promoting incentives for energy efficiency improvements to help households cope with the costs of cooling in the hotter months.

Introduction

Our region continues to suffer from high rates of housing insecurity, which we define here as the lack of access to safe, affordable, stable housing.¹ The goal of this report is to present the findings of the 2024 Poverty in Tucson Field Workshop (PTFW). This report also highlights two of Tucson’s thrive communities, which have been targeted for reinvestment by the City of Tucson. Overall, we find that housing and rental assistance is a critical social service that has intersectional implications for food security, financial security, caring for children, and overall health. Housing assistance should therefore continue to be a priority at the city, county, state, and federal level to reduce deep poverty in our communities and increase resilience, health, and well-being for our most vulnerable residents.

Methods

This report presents the findings from a survey of 342 households living in Tucson, Arizona. Our partners at the City of Tucson sent an invitation to eligible residents to participate in the survey. Interested participants shared their contact information with the University of Arizona research team and were contacted during October-November 2024 by a student researcher. Respondents’ addresses were cross-referenced with the geographic thrive zones to ensure accurate reporting. The final sample included 63 households (18% of total sample) in the 29th Street Thrive Zone and 58 households (17% of total sample) from Thrive in the 05.

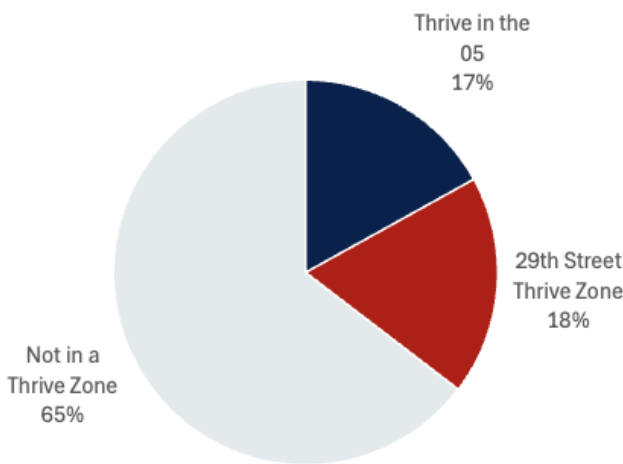
to thank them for their participation in the survey. The student researchers generated descriptive statistics and presented their findings at a community forum in December 2024.²

The PTFW 2024 Sample

Housing insecurity is a crucial dimension of poverty. Any attempt to alleviate poverty must address housing to be successful.³ Respondents from the PTFW sample tended to have much lower income than the average household in Pima County. The median monthly household income of the respondents in the PTFW sample was \$1,804 which is much lower than the median monthly income of \$5,660 in Pima County (Figure 2).⁴ Households in the 29th Street Thrive Zone reported a median household income of \$2,052. Thrive in the ‘05 households had a significantly lower median household income, reporting \$1,777 a month. Given that Pima County already has one of the lowest median incomes in the United States,⁵ households in the PTFW represent some of the most vulnerable households in the country. Pima County also has a poverty rate around 14%,⁶ which is markedly higher than the national rate of 11.1%.⁷ Of the PTFW sample, 28% of the respondents were experiencing extreme poverty, or making 50% or less of the federal poverty threshold (Figure 3).⁸

Households in Thrive in the ‘05 paid a median rent of \$850 per month. Households in 29th Street Thrive Zone spent \$997 per month, similar to the median rent of households outside the Thrive Zones (\$1000). Overall, households in the PTFW sample generally paid less (\$960) than the median rent cost in Pima County which is \$1,154.⁹ While this may indicate residents are coping and finding affordable housing, 46% of respondents indicated their rent had increased over the past year and 71% believed their rent would increase in the next 12 months. Rents nationally rose 24% between 2020-2023.¹⁰ Further, housing insecurity is worsened by the shortage of affordable housing for low-income earners in Pima County.¹¹ In Tucson there are less than three available, affordable rental units for every ten households that need them.¹² The supply of

Fig. 1. Sample Breakdown



The survey took on average about 45 minutes with a mix of closed and open-ended questions. Each interview was recorded and transcribed using auto-transcription software. Forty-four students completed an average of eight surveys each. They uploaded the responses to a digital survey software where the data could be combined into the PTFW dataset. All respondents were given a \$25 gift card to a local grocery store

Fig. 2. PTFW Monthly Income Lower than Pima County

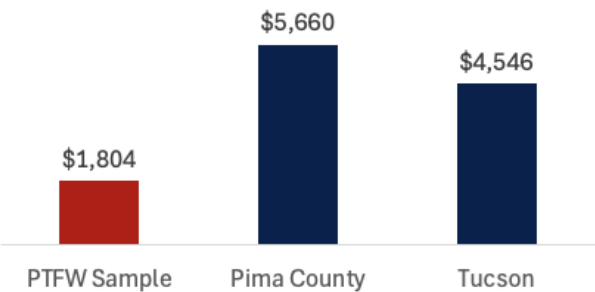
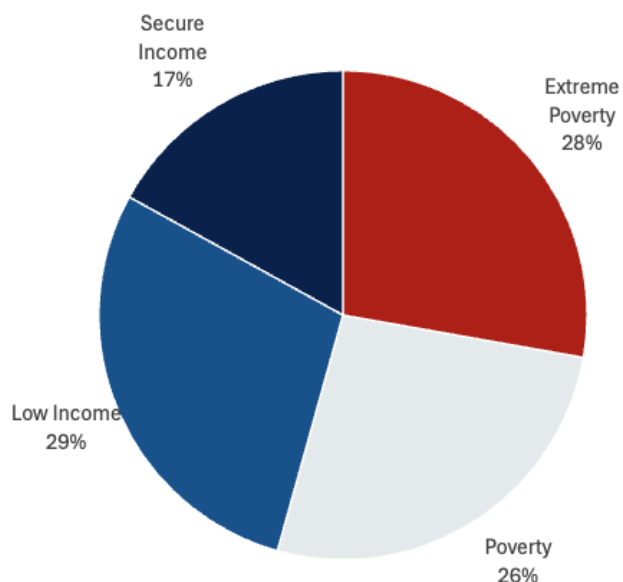


Fig. 3. Respondents by Poverty Categories



affordable rentals continues to be limited for low-income renters and is a contributing factor of housing insecurity. High rental burden, or paying more than 30% of income on rent, means that a household has less money available to pay for other household necessities. In the PTFW, 48% of respondents faced severe rental burden, paying more than half of their monthly income on rent. In a 2024 report, residual income (money left over after paying rent) for families living in poverty in the United States dropped to an all-time low. After paying rent, families in poverty have an average of \$310 leftover each month to cover all other household costs.¹³ In the PTFW sample, impoverished households barely fared better, with an average of \$335 left after rent. Respondents facing high rental burden, on average, had \$459 remaining to cover household expenses for the month, including food, utilities, and childcare (Figure 4).¹⁴

Still, when asked how people are “getting by” each month, half of the PTFW respondents said they had “just enough” income

Fig. 4. Residual Income by Rental Burden

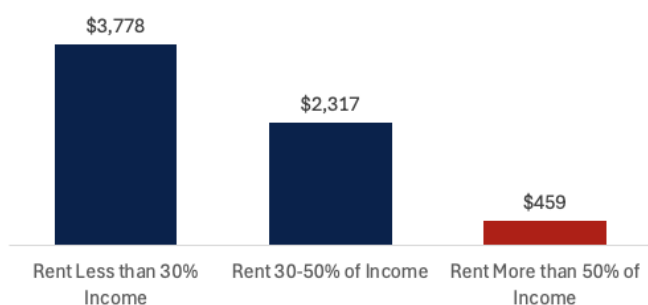
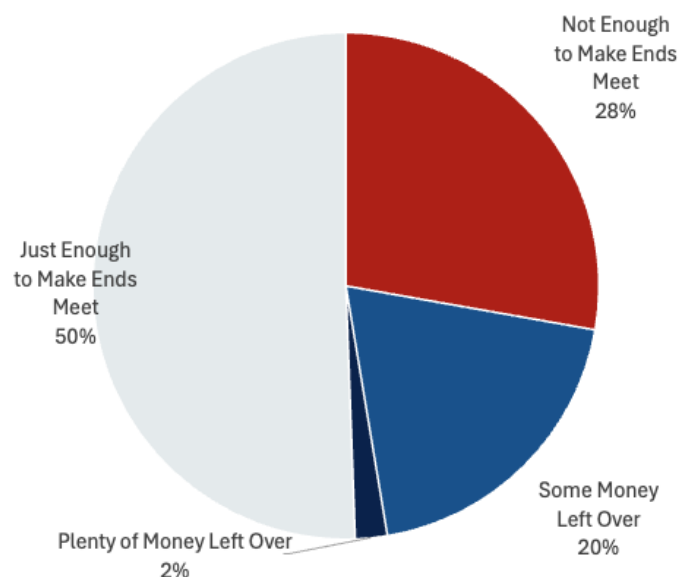


Fig. 5. Getting By Each Month



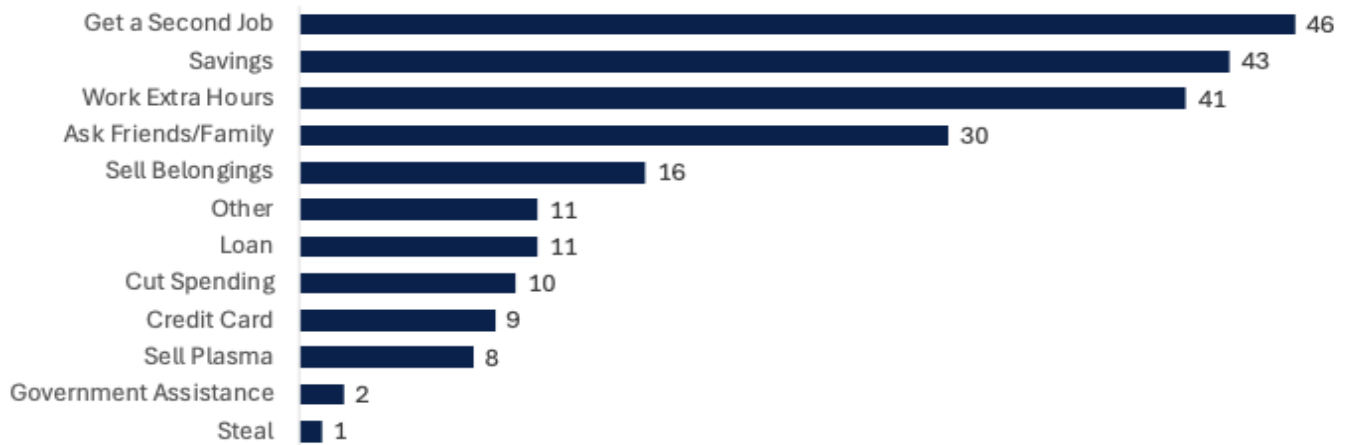
to cover their expenses (Figure 5). A concerning share (28%) of households reported not “making ends meet” on a monthly basis.

This financial precarity means that many of the PTFW households are largely unable to cope with an unexpected expense. Approximately one-third (31%) reported that they would be unable to come up with \$200 within the month in the case of an emergency, with little variance across the Thrive Zones. For the households who *could* raise the funds, they relied on strategies such as getting a second job, relying on savings, working extra hours, and borrowing money from friends and family (Figure 6).

The Respondents

In some ways the PTFW sample looked similar to the average household in Pima County. The age of the respondents was 45 years old, which is only slightly above Pima County’s average age of 40 years old.¹⁵ Most respondents were white (48%), which also reflects the distribution in Pima County (51%). However, the PTFW sample slightly oversampled residents who identified as Black (24%) or multi-racial (6%) (Figure 6). One-third of the PTFW sample (33%) identified as Hispanic. Of the PTFW sample, 71% had completed at least some college, with 12% having achieved an Associate’s degree and 29% having attained a Bachelor’s degree or higher (which is lower than the Bachelor’s degree rate of 35.9% of Pima County

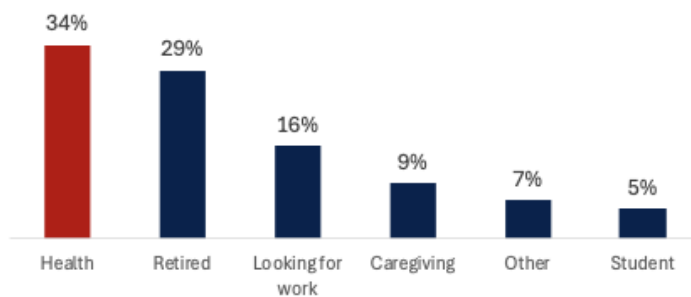
Fig. 6. Strategies to Raise \$200 in an Emergency



residents).¹⁶ Education is a predictor of income and housing insecurity.¹⁷

Unsurprisingly, unemployment and under-employment are related to housing insecurity.¹⁸ Of the PTFW respondents, 59% were employed. Of the 41% who were not working, 34% cited health reasons; 29% were retired, 16% were looking for work, 9% were caring for children or other family members, and 5% were students (Figure 7). Thus, unemployment was a result of multiple barriers to participating in the labor market. Respondents were primarily employed by private companies (49%), though a significant portion of respondents identified as self-employed (21%). Most of the households in the PTFW sample were headed by a single adult (38%), much like “Alicia” (see Profile 1). Research has shown that being in a single parent household is a risk factor for housing insecurity.¹⁹

Fig. 7. Health is the Most Cited Reason for Unemployment

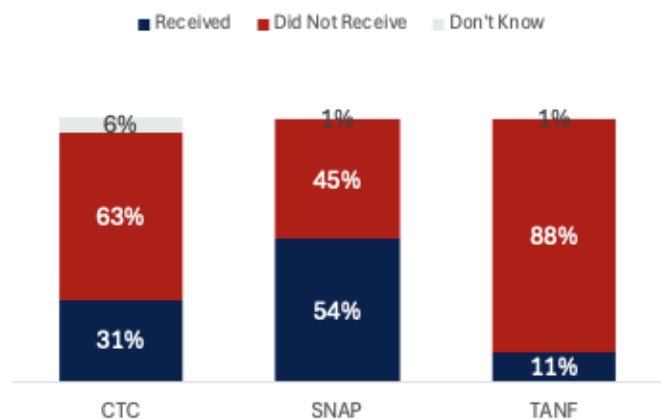


Gender and Social Services

The majority of respondents who participated in the PTFW survey were women (67%). For women with children, 85% were the primary caregiver (n=68). Overall, caregivers made up approximately 30% of the sample. Women are more likely to be poor and suffer a wage penalty in the workforce.²⁰ Providing social assistance to women with children can be a high impact space to improve intergenerational outcomes.²¹ While many programs available in Pima County (including SNAP, WIC, CTC, DES childcare etc.) are targeted at women and families, the PTFW population underutilized these available programs. Of households with children eligible for government assistance by income, we saw many spaces where access and outreach could be improved. Some respondents missed out on federal assistance, including Child Tax Credits if they did not file taxes.²² Of PTFW caregiving households below the poverty threshold, 41% did not file taxes, and were therefore ineligible for tax-based assistance. Additionally, there was a significant underutilization of programs like SNAP and TANF. Of Those who were eligible for SNAP, only about 54% of households participated. This was even worse for TANF, where only 11% of eligible households were enrolled (Fig. 8). Common challenges reported by households included not knowing whether they qualified for relief (73%) and difficulties accessing these resources at a convenient time and place (74%). Still, the underutilization of social services may indicate a broader trend and stigma of accessing social services in the US.²³

Profile 1: Alicia is 36 years old and single. She has four children and makes about \$2,200 per month between working as an independent contractor and receiving social security benefits. She currently lives in a mobile home owned by her family, which helps keep rent costs low. Alicia likes her home but wants to install a new air conditioning unit to combat the Arizona heat. Alicia considers her health to be fair, though she experiences a significant amount of stress trying to provide for her family. She hopes to be able to move in the next couple of years to give her family more space in a nicer neighborhood but has had trouble finding stable housing since she left Section 8 housing thirteen years ago. Every month Alicia says she doesn’t have enough to make ends meet month-to-month.

Fig. 8. Eligible Households Underutilize Available Services



Evictions

Approximately 14% of respondents said they were behind on their rent or mortgage payments and were thus at risk for losing their housing. Yet not all evictions are formal. Sometimes renters face informal pressure to relocate absent a formal legal eviction.²⁴ Nearly half of respondents in the PTFW (41%) felt pressure from their landlords to move from their home in the previous six months. Of those who experienced pressure from their landlords to relocate, over a third (37%) cited a missed rental payment, 34% cited that a landlord's *threat* of an eviction put on pressure to move, 49% cited rising costs of rent, and 42% indicated that the landlord failed to make necessary repairs. Of those who felt pressure to move, 26% reported moving (10% of total sample). Respondents' reports of pressures to move absent an eviction shows that formal eviction data likely underreports the number of people facing displacement and housing instability. Further reports of disrepair suggest that the quality of available housing is an additional challenge for low-income households.

Housing Quality

Pima County, located in the Sonoran Desert, is known for its hot summers and mild winters. In 2024, Tucson tied for its hottest summer on record, with 78 days with temperatures of at least 100°F.²⁵ Climate predictions anticipate more frequent and prolonged drought events and higher temperatures across Arizona in the coming decades.²⁶ Living safely in Pima County means having access to reliable and affordable cooling in the summer months. In the PTFW sample, respondents sometimes

struggled to remain cool in their households. Nearly half (47%) reported that at some point during the summer it was too hot to comfortably live in their homes. On average, Arizonan households spend \$148 for a utility bill.²⁷ Our sample reported spending an average of \$292 (median \$213) on utilities per month. Over half of respondents (56%) reported that they were paying more for utilities this year than in previous years.

To remain cool, respondents relied on various strategies, including using fans, closing curtains, taking cold showers, and leaving the house to go to friends' houses or public spaces to escape the heat. A handful of respondents mentioned the poor quality of insulation who remedied this by installing foils on their windows. When A/C units were broken or ineffective, people turned to more drastic measures to stay cool, including buying portable air conditioners and making formal complaints against their landlord.

In rental properties, appliances like stoves, air conditioners or swamp coolers, and refrigerators, are often included. The inefficiency or disrepair of appliances can drive up utility costs for households. The vast majority of households surveyed (78%) experienced high energy burden, meaning they spent more than 6% of their income each month on utilities.²⁸ Efficient appliances might help to decrease monthly bills, but when tenants are responsible for paying for monthly operation, landlords are not incentivized to invest in more energy and cost-efficient appliances or insulation. Research has called this a "split-incentive" which has resulted in many rental properties having poor energy efficiency.²⁹

Reports of poor quality and disrepair were common. Respondents brought up issues of disrepair in open-ended questions about their housing. When asked what they would change about their current living situation, respondents cited issues with outdated fixtures, lack of space, poor maintenance and unit management, disrepair of appliances, poor efficiency of windows (letting A/C out), and issues with mold and pests. More than a third of respondents (39%) reported they would prefer to live in a safer location while over half (57%) were concerned about neighborhood disorganization, like trash and abandoned buildings. More than a third (37%) of respondents felt like they were crowded or had less space than was comfortable. In this sample, the average number of people per household is 2.86, which is higher than the average in Pima County (2.37).³⁰

Profile 2: May is 51 years old and cohabitating with her partner of one year. She doesn't work because she is undergoing intensive treatment for breast cancer. She pays \$730 rent for a one-bedroom apartment. Her rent has increased in the last year, and May believes her rent and utilities will continue to rise, and this makes her feel very stressed. She currently cuts the size of her meals or skip meals because there isn't enough money for food. May feels pressure to move because of the increased costs of rent and has been threatened with eviction, but is too overwhelmed to process what to do next.

When asked what they would fix about their home, one respondent said, “Everything ... I have no kitchen floor, my ceiling’s caving in, the bathtub’s been running for months [which] makes my rent higher.” Some would have settled for simpler renovations, like more storage and a fresh coat of paint. Despite reports of poor quality, people did find things that they liked about their homes. Respondents liked their neighborhood and other location benefits, like being near grocery stores and their places of work. Others were simply grateful for their home: many felt their current home was a major upgrade from where they were living previously.

Food Insecurity

Housing insecurity is strongly correlated with food insecurity.³¹ Given that a large part of the sample are households with children, food insecurity is a pressing moral and community issue. 64% of surveyed households experienced some level of food insecurity (Figure 9), meaning in the past year they had experienced at least one of the following: 1) feeling hungry because there was not enough money for food (40%), 2) skipping meals (45%), 3) eating less than needed (50%), and/or 4) eating less healthy foods (50%) because of lack of money. In the PTFW sample, we find that households with children had higher levels of food insecurity across all indicators, which suggests that assistance targeting families may be insufficient (Figure 10). Food insecurity continues to be a significant challenge for households in this sample and should continue to be a prioritized social service for Pima County.

A particularly troubling issue is the percentage of households that are making tradeoffs between cost and healthy food choices. When asked how they cope with a tight food budget, respondents reported cooking in bulk, getting food from food pantries, budgeting and planning meals, buying foods on sale or with coupons, and relying on government assistance programs for food assistance. More troubling strategies included skipping or spacing out meals, eating smaller portions to make food “stretch,” and buying less healthy options. Less

Fig. 9. Households Experience High Levels of Food Insecurity

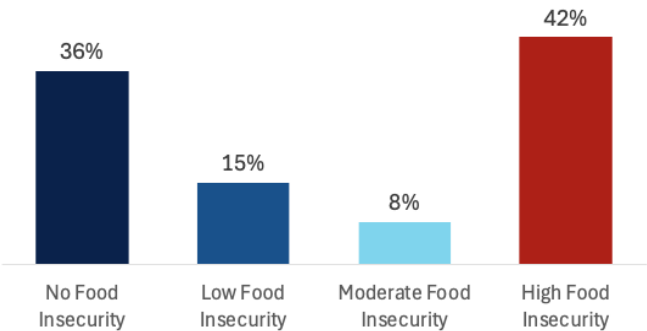
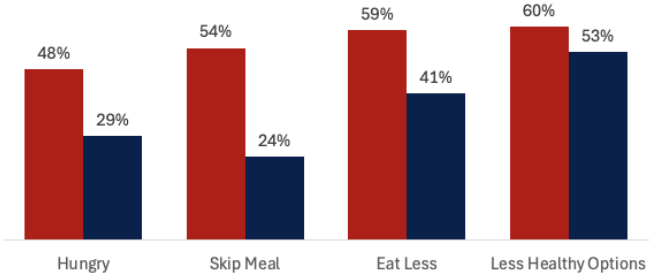


Fig. 10. Food Insecurity Higher for Caregivers than Non-Caregivers



reported strategies included borrowing food from family and neighbors, doing odd jobs or picking up extra hours to afford better food, and limiting their diet to carb-heavy foods like potatoes and tortillas.

When it comes to budgeting, one respondent said “I shop, like, strictly according to what’s on sale ... When it’s unhealthy food for us, I try to keep it healthy, but it just depends on what is the cheapest thing I can get.” Most households combined a variety of strategies to get by. One respondent explained: “I buy the cheapest stuff and... I wait until my kids eat, and then I eat after them if there’s any leftovers.”

Despite these high rates of food insecurity, only 32% of respondents reported accessing free community food resources in the week prior to the survey. A majority of respondents reported using SNAP (54%). Nearly two-thirds of respondents (60%) said they faced challenges accessing government or state-sponsored services, including knowing whether they qualified for services or accessing services at convenient places and times. Finding ways to increase access and utilization of resources should be a priority for providers in Pima County.

Transportation

Having access to reliable, affordable transportation helps alleviate poverty and increase social mobility.³² Since 2020, Tucson’s public transit has offered free fares to riders, though this is expected to expire by fiscal year 2026.³³ In the PTFW sample, households in the 29th Street Thrive Zone and Thrive in the ‘05 were more likely to use public transit than individuals outside of the Thrive Zones. 41% of households in the 29th Street Thrive Zone reported using the bus at least once or twice a month and over half of households (57%) in Thrive in the 05 reported bus usage. Only a third of households (38%) outside the Thrive Zones reported having ever used the bus system in Tucson. Households in Thrive in the 05 were also more likely to have positive feelings toward public transit in Tucson, with nearly two-thirds (64%) reporting feeling “satisfied” or “very satisfied” with the availability and reliability of public transit in their neighborhood. About half of residents in the 29th Street Thrive Zone (51%) and outside the

Thrive Zones (53%) were satisfied with the availability and reliability of public transit (Figure 11).

Respondents most often cited the convenience of bus stop locations to their home as the reason they felt satisfied with public transit (33%). Less often, respondents would mention the frequency of bus stops (13%), reliability of services (12%), and the cost of travel (12%). Those who were generally unsatisfied with public transit reported concerns regarding the unavailability of bus routes in their neighborhood or to their destination (33%) and safety concerns at bus stops and while riding the bus (25%).

Mental and Physical Health

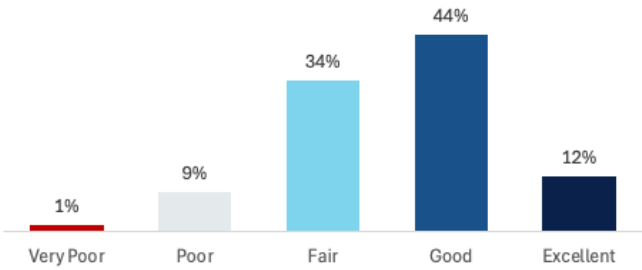
Navigating financial and housing insecurities is very stressful. Many of the respondents reported high rates of stress and low levels of physical health.³⁴ Almost half of the respondents (43%) reported difficulties hearing, seeing, communicating, walking, climbing stairs, bending, leaning, or similar activities. A majority (55%) reported having a physical or mental condition that reduced the amount of activity they could participate in at home, work, or in their leisure activities. Of the respondents who didn't participate in the paid workforce, a third (34%) cited a medical disability as the primary reason. Still, most of the respondents rated their overall health as "Excellent" or "Good" (Figure 12).³⁵

The state of respondents' mental health was concerning. A fifth of the sample (21%) reported indicators of extreme stress³⁶ and another 38% reported high stress. Thus, over half of the respondents reported experiencing high levels of stress. Unsurprisingly, respondents who were facing conditions of extreme poverty, extreme food insecurity and disability also reported high rates of extreme stress (Figure 13).

Planning for the Future

Despite ongoing housing and financial challenges, respondents were optimistic about the future and their housing situation. For many, this included getting a more stable or better paying

Fig. 12. Self-Reported Health



job.³⁷ Still, the outlook was positive. In one year, most respondents (83%) thought their housing situation would be the same or better. One respondent told us that a year from now, she's "hoping [to be] very secure. [I'll] either stay here where we're at now, or in something a little bit better for me and my children." Still, others had reservations. As one respondent recounted, "I'm very worried ... it's gonna be very unpredictable ... I'm worried that I'm not gonna be able to make those payments, because this past year twice now I've had to withdraw from my 401(k) just to get caught up on rent ... I just can't catch up."

Recommendations

Given the challenges and intersectional nature of housing insecurity, we offer the following recommendations:

Continue and expand rental assistance for low-income families. For those most vulnerable in Pima County, rental assistance is a critical social service. Housing insecurity is tied to food insecurity and mental and physical health. For the vast majority of our respondents in this 2023 survey, rental assistance allowed them to catch up on other payments and remain housed. However, with the expiration of ERAP in October 2023, many households facing acute housing insecurity are highly vulnerable to getting trapped in deep poverty. Other housing subsidies programs nationally have been successful in reducing housing insecurity through assistance programs.³⁸

Provide Tax Support and Information. The Federal Earned Income Tax Credit EITC is an important financial benefit for low-income households. However, some households do not access this available assistance because they do not file taxes.³⁹ Thus, support for filing taxes is an important community service and should be provided to ensure that families receive benefits that they are eligible for and not "leave money on the table." While the EITC is insufficient to offset the loss of ERAP's rental assistance, ensuring that low-income households are filing taxes can connect low-income households with existing resources.

Expand eligibility for Arizona DES Assistance. It is critical that Arizona continue to provide programs for rental assistance in the void left by ERAP's expiration. This includes expanding

Fig. 11. Satisfaction with Public Transit

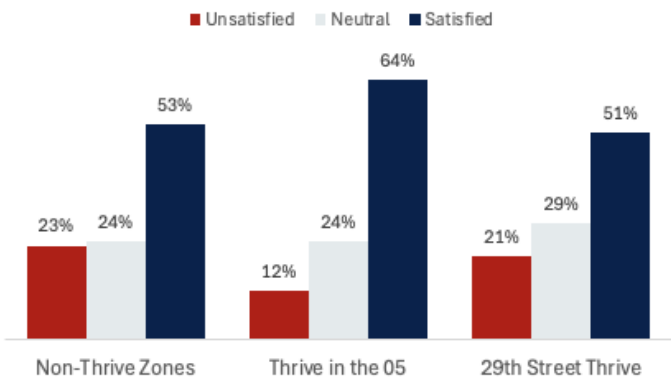
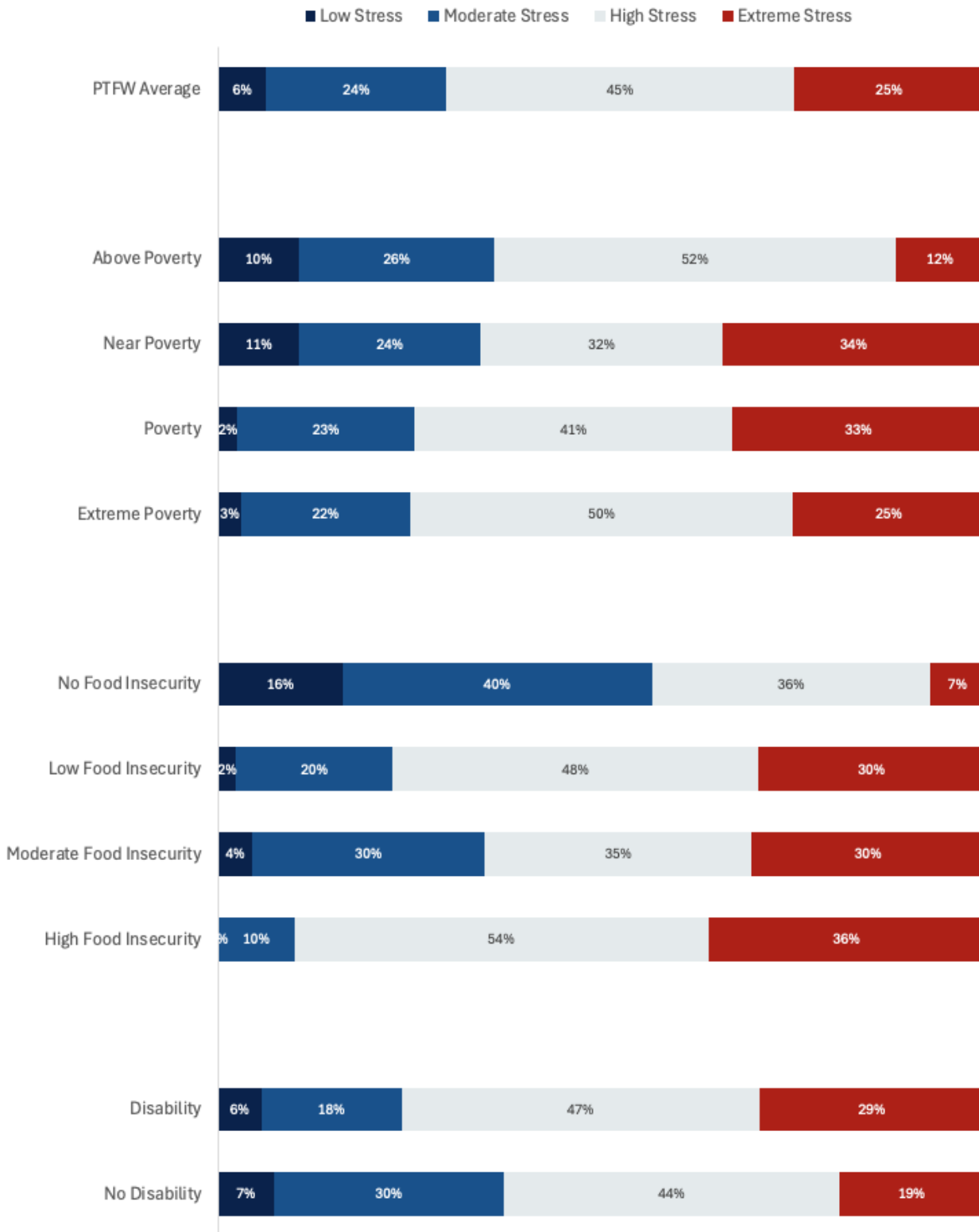


Fig. 13. Stress Level by Select Indicators



eligibility to Arizona DES Cash Assistance and Rental Assistance to housing insecure residents who have previously received ERAP.⁴⁰ In late 2023 the 17,000 household that had received ERAP assistance were deemed ineligible for Arizona DES funded rental assistance. We recommend that this exclusionary criterion should be revised to ensure that households, particularly those with multiple layers of vulnerability, are not excluded from this essential service in Arizona. Furthermore, given the high rates of under-enrollment in social services observed in our data, additional efforts on the part of the state and the nonprofit sector are needed to ensure that households are connected to the social services they are eligible for.

Provide Temporary Storage Solutions and Transitional Housing. Given the rising rates of eviction, it is critical that the State of Arizona, Pima County, and City of Tucson continue to provide emergency, transitional housing for residents.⁴¹ As we saw from questions about formal evictions and pressure to move, emergency and transitional housing is important to keep households sheltered and prevent worsening mental and physical health. We also recommend that Pima County enact a storage service to help displaced households keep their possessions, including documents and sentimental items, when residents find themselves doubling up, displaced, or using a public shelter.

Improve quality and energy efficiency of rental properties. The tight rental market has made quality of available housing

a secondary concern. However, quality of low-income housing is important to ensure mental and physical health along with energy efficiency. Low-income rentals should work to improve efficiency through energy saving fixtures and incentivize energy-saving behavior by renters (including smart thermostats, regular filter changes, and passive cooling techniques). This might also be achieved by mandating minimum efficiency standards for properties (double glazed windows, water saving fixtures, and weathertight doors). Importantly, fixtures that allow for improved accessibility such as handrails, ramps, and elevators, are an important consideration for low-income units because of high rates of disability and mobility constraints reported in this population.

Access to food continues to be a challenge despite well-known services and nonprofits seeking to fill these gaps. One respondent cited the challenge of access and the difficulty of getting to a food pantry during her work hours. It is important to continue to innovate ways to increase access to food pantries and meal services. School food programs are particularly effective for getting food to families. Additional family-centered programs like SNAP, and WIC should receive continued support and expansion where possible.

Support pathways to home ownership. Respondents expressed a strong desire to purchase a home in the upcoming years. Programs that support financial planning, downpayment assistance, credit score remediation, and subsidize affordable homes are critical to help low-income households along the path to home ownership.⁴²

¹ Consumer Financial Protection Bureau, "Housing Insecurity and the COVID-19 Pandemic." 2021. <https://permanent.fdlp.gov/gpo177517/cfpbHousinginsecurityandtheCOVID19pandemic.pdf>

² Repository of student posters can be found at <https://repository.arizona.edu/handle/10150/552895>.

³ Steven Henry Dunga, "Housing Insecurity during the Covid-19 Pandemic: An Application of the Households Housing Insecurity Index (HHII)," *International Journal of Research in Business and Social Science* 12, no. 2 (2023): 229-236. <https://www.proquest.com/scholarly-journals/housing-insecurity-during-covid-19-pandemic/docview/2800280294/se-2>.

⁴ \$67,929 is the annual median household income for Pima County, or \$5,660.75 per month. US Census, "Pima County Arizona Quick Facts," 2020, <https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210>.

⁵ The \$54,546 median household income in Tucson is less than the national median household income of \$80,610 <https://www.census.gov/quickfacts/fact/table/US,pimacountyarizona/LND110210>

⁶ US Census, "Pima County Arizona Quick Facts," 2020, <https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210>

⁷ Ibid.

⁸ For a family of four, the poverty threshold in 2023 was a household income of \$30,000.

⁹ US Census, "Pima County Arizona Quick Facts," 2020.

¹⁰ Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing," 2023. https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2023.pdf

¹¹ Lisa C. Kurtz, Katie Gentry, Erica Quintana, Ashless Tziganuk, Alison Cook-Davis, "Shoestring Away from Nothing: Experiences of Housing Insecurity in Pima County," ASU Morrison Institute. (May 2022), https://morrisoninstitute.asu.edu/sites/default/files/experiences_of_housing_insecurity_in_pima_county.pdf

¹² Andrew Aurand, Dan Emmanuel, Emma Foley, Matt Clarke, Ikra Rafi, and Diane Yentel, "The Gap: A Shortage of Affordable Homes." National Low Income Housing Coalition, March 2024, <https://nlihc.org/gap>.

¹³ Joint Center for Housing Studies at Harvard University, "The State of the Nation's Housing 2024" 2024.

¹⁴ Of the PTFW sample, 48% of our respondents faced an extreme rental burden, paying more than half of their monthly income on rent. Of this share of households with an extreme rental burden, residents had a residual income of \$459 (average after paying for rent) to cover necessities like food, childcare, transportation, and other living costs.

¹⁵ Census Reporter, "Pima County, AZ, ACS 2023"

<https://censusreporter.org/profiles/05000US04019-pima-county-az/>
¹⁶ US. Census, "Pima County, Arizona," 2020.

¹⁷ U.S. Bureau of Labor Statistics, "Education pays, 2022," Career Outlook, May 2023. <https://www.bls.gov/careeroutlook/2023/data-on-display/education-pays.htm#>:

¹⁸ David N.F. Bell, and David G. Blanchflower, "Underemployment in the United States and Europe." *ILR Review* 74 no. 1 (2021): 56–94, <https://doi.org/10.1177/0019793919886527>; Mary Keegan Eamon, and Chi-Fang Wu, "Effects of Unemployment and Underemployment on Material Hardship in Single-Mother Families," *Children and Youth Services Review* 33 no. 2 (2011): 233–241. <https://doi.org.ezproxy1.library.arizona.edu/https://doi.org/10.1016>

¹⁹ John Iceland, *Poverty in America: A Handbook* (3rd ed.), University of California Press (2013); Rebecca Bentley, Emma Baker, and Zoe Aitken, "The 'Double Precarity' of Employment Insecurity and Unaffordable Housing and its Impact on Mental Health," *Social Science & Medicine* 225 (2019): 9–16, <https://doi.org/10.1016/j.socscimed.2019.02.008>.

²⁰ Youngjoo Cha, Kim A. Weeden, and Landon Schnabel, "Is the Gender Wage Gap Really a Family Wage Gap in Disguise?" *American Sociological Review* 88, no. 6 (2023): 972–1001.

²¹ Sara S. McLanahan, and Erin L. Kelly. "The Feminization of Poverty," *Handbook of the Sociology of Gender* (2006): 127–145.

²² The White House, "Child Tax Credit for Non-Filers," Accessed February 27, 2024, <https://www.whitehouse.gov/child-tax-credit/sign-up/#:~:text=How%20can%20I%20receive%20this,is%20required%20to%20file%20taxes>.

²³ Mark L. Hatzenbuehler, Jo C. Phelan, Bruce G. Link, "Stigma as a Fundamental Cause of Population Health Inequalities," *American Journal of Public Health*, 103 no. 5 (2013):813–21, doi: 10.2105/AJPH.2012.301069.

²⁴ Gromis and Desmond estimate that for every formal eviction there can be up to five informal evictions. Ashley Gromis, and Matthew Desmond, "Estimating the prevalence of eviction in the United States," *Cityscape* 23, no. 2 (2021): 279–290; Zainulbhai, Sabiha & Daly, N. (2022). Informal Evictions: Measuring Displacement Outside the Courtroom. In *Policy File*. New America.

²⁵ Arizona Daily Star, 2024. "No bull: Tucson ties its record for hottest summer," https://tucson.com/news/local/weather/tucson-weather-summer-temperature-record-heat/article_b18a9faa-6c80-11ef-963b-736598767dc5.html

²⁶ Richard Seager, Mingfang Ting, Patrick Alexander, Haibo Liu, Jennifer Nakamura, Cuihua Li, and Matthew Newman. "Ocean-Forcing of Cool Season Precipitation Drives Ongoing and Future Decadal Drought in Southwestern North America," *NPJ Climate and Atmospheric Science* 6, no. 1 (2023): 141.

²⁷ Energy Information Administration (2024) "2023 Average Monthly Bill — Residential" https://www.eia.gov/electricity/sales_revenue_price/pdf/table_5A.pdf

²⁸ The Department of Energy defines "high energy burden" as spending more than 6% of annual income on utility costs. Low-Income Energy Affordability Data (LEAD) Tool: <https://www.energy.gov/indianenergy/low-income-energy-affordability-data-lead-tool>

²⁹ Jesse Melvin, "The Split Incentives Energy Efficiency Problem: Evidence of Underinvestment by Landlords," *Energy Policy* 115 (2018): 342–352, <https://doi.org/10.1016/j.enpol.2017.11.069>

³⁰ US Census, "Pima County, Arizona."

³¹ Che Young Lee, Xue Zhao, Layton Reesor-Oyer, Aliye B. Cepni and Daphne C. Hernandez, "Bidirectional Relationship Between Food Insecurity and Housing Instability," *Journal of the Academy of Nutrition and Dietetics* 121 no. 1 (2021): 84–9; Leila Yousefi-Rizi, Jong-Deuk Baek, Nicole Blumenfeld, and Carleen Stoskopf, "Impact of Housing Instability and Social Risk Factors on Food Insecurity Among

Vulnerable Residents in San Diego County," *Journal of Community Health* 46 (2021): 1107–1114. <https://doi.org/10.1007/s10900-021-00999-w>

³² Chetty and Hendren, 2015. "The Impacts of Neighborhoods on Intergenerational Mobility" Harvard University, April 2015. http://www.equality-of-opportunity.org/images/nbhds_exec_summary.pdf; Lucas, Mattioli, Verlinghieri, Guzman 2016. "Transport poverty and its adverse social consequences" *Transport* 169(6): pp. 353–365,

<https://www.icevirtuallibrary.com/doi/10.1680/jtran.15.00073>

³³ Fredrickson, "The future of Tucson's free transit fare" *News 4 Tucson*. 2024 https://www.kvoa.com/news/the-future-of-tucsons-free-transit-fare/article_c1cf95de-a7a2-11ef-8243-7bd763e1e094.html

³⁴ This is reflected in other research, for example: Stephen E. Gilman, Ichiro Kawachi, Garrett M. Fitzmaurice, and Stephen L. Buka. "Socio-Economic Status, Family Disruption and Residential Stability in Childhood: Relation to Onset, Recurrence and Remission of Major Depression," *Psychological Medicine* 33, no. 8 (2003): 1341–1355, pubmed.ncbi.nlm.nih.gov/14672243.

³⁵ Self-rated health tends to be a correlate measure for mortality, and other significant biomarkers. Jason Schnittker, and Valerio Bacak, "The Increasing Predictive Validity of Self-rated Health," *PloS one* 9, no. 1 (2014): e84933.

³⁶ Mental Health was measured by questions adapted from the PSS4.

³⁷ Credit scores can act as barriers to getting housing loans and are often racialized. "As of October 2020, majority-white communities in Pima County had an average credit score of 737, while communities of color had an average score of 655... While only 7.2% of white households have a high-cost mortgage, 11.8% of Black households and 19.5% of Latino households have a high-cost mortgage," Lisa C. Kurtz et al., "Housing Insecurity in Pima County": 5.; Laura Swanson et al., "Credit Health during the COVID-19 Pandemic," Urban Institute, March 8, 2022, <https://apps.urban.org/features/credit-health-during-pandemic/>.

³⁸ Kathryn T. Bailey, John T. Cook, Stephanie Ettinger de Cuba, Patrick H. Casey, Mariana Chilton, Sharon M. Coleman, Diana Becker Cutts et al. "Development Of An Index Oof Subsidized Housing Availability and its Relationship to Housing Insecurity," *Housing Policy Debate* 26, no. 1 (2016): 172–187.

³⁹ Jason DeParle, "As Need Rises, Housing Aid Hits Lowest Level in Nearly 25 Years," *New York Times*, December 19, 2023, <https://www.nytimes.com/2023/12/19/us/politics/housing-aid-rent-costs.html>.

⁴⁰ Pima County Memorandum, "Pima County Eviction Assistance Program," October 24, 2023, "Combined with existing resources, the newly-funded DES rental assistance program targeting families and seniors, we believe an initial investment of \$2 million this fiscal year could be used to prevent an additional 800 households from experiencing homelessness, through rental assistance to an existing landlord or rehousing assistance. It is also clear that a source of revenue to offset these expenses is not yet identified," <https://content.civicplus.com/api/assets/2deb696a-25bb-4c17-bb91-0eb9bf72ac6e#:~:text=Since%20the%20beginning%20of%20the,the%20Emergency%20Rental%20Assistance%20Program>.

⁴¹ Pima County Memorandum "Pima County Eviction Assistance Program," October 24, 2023, "The EELS Emergency Housing program ensures very recently evicted households have a safe, dignified place to stay and avoid street homelessness. Where there is no immediate pathway for sustainability and an eviction is inevitable, participants are placed in the shelter program in order to bridge them to a sustainable living situation. Currently, Emergency Housing clients are sheltered for an average of 76 days and 85 percent have moved on to

stable housing after that stay. Currently, we have funding for sheltering of the operation through fiscal year 2023-24 for a total of 67 rooms.” [https://content.civicplus.com/api/assets/2deb696a-25bb-4c17-bb91-](https://content.civicplus.com/api/assets/2deb696a-25bb-4c17-bb91-0eb9bf72ac6e#:~:text=Since%20the%20beginning%20of%20the,the%20Emergency%20Rental%20Assistance%20Program.)

0eb9bf72ac6e#:~:text=Since%20the%20beginning%20of%20the,the%20Emergency%20Rental%20Assistance%20Program.

⁴² Joint Center for Housing Studies of Harvard University. “The State of the Nation’s Housing 2023.

For more information, please contact Dr. Brian Mayer at
brianmayer@arizona.edu

Additional information can be found at
povertyproject.arizona.edu

To view past poster presentations and reports, please visit
<https://repository.arizona.edu/handle/10150/552895>