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Housing Insecurity in Pima County

RESULTS AND RECOMMENDATIONS FROM THE 2023 POVERTY IN TUCSON FIELD WORKSHOP

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Key Findings and Recommendations

The expiration of the Emergency Rental Assistance Program (ERAP) in October 2023 left many households in Southern Arizona vulnerable to eviction, underscoring the acute need for continued rental assistance. While ERAP was effective at keeping vulnerable residents housed, housing insecurity persists in Pima County, made worse by rising rents, stagnant incomes, and a scarcity of quality, affordable rental properties. In this report we share the findings from the 2023 Poverty in Tucson Field Workshop, to reveal the overlapping impacts of housing insecurity. The vulnerability of this sample is demonstrated by the fact that the median household in this sample spent 50% of their income on rent. With this rental burden, many households are often forced to forego other necessities such as food, transportation, medical expenses, or childcare. Despite earning less than the median income, our respondents pay slightly more than median rent for Pima County. Thus, when left without rental assistance, these households are largely on their own to navigate overwhelming rental burdens and forestall deep poverty, displacement, or homelessness. As a result, the households in this study displayed high rates of extreme stress, a lack of a financial safety net, and high rates of food insecurity. In this report we demonstrate the web of vulnerabilities for housing insecure residents and its connection to health and financial insecurity. At any of the intersections of housing, food, childcare, and healthcare are opportunities for interventions, social services, and support. The need for social services is especially critical in the void left by the termination of federal rental assistance. In reference to these findings, we recommend continuation and expansion of rental assistance including extending eligibility for Arizona DES Assistance to those who have previously received ERAP assistance. Given the high rate of renters with a reported disability in our sample (64%), we also identify a need to improve disability access in rental properties. High rates of food insecurity (84%) indicates that Pima County should continue to look for ways to improve access to food pantries, school lunch programs, and meal services. Despite the manifold challenges faced by this housing insecure population, many renters hope for a stable home of their own in the future, suggesting an ongoing need for pathways to homeownership through financial planning and assistance programs.

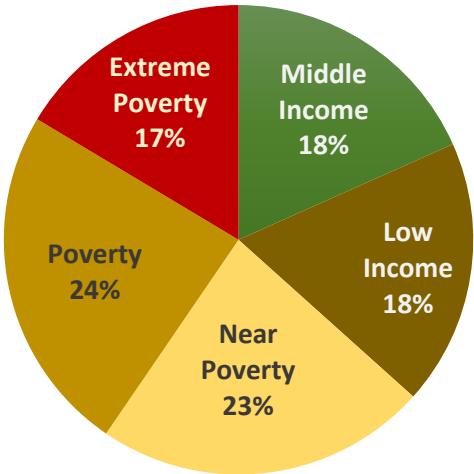
In October 2023, an critical component of our region’s social safety net expired, leaving tens of thousands of households in Southern Arizona once again vulnerable to housing insecurity and facing the sinister threat of eviction.¹ From 2020-2023 the Emergency Rental Assistance Program (ERAP) was funded through the pandemic-era Federal CARES Act and provided families in Pima County with \$88.6 million of rental and utility assistance, reaching over 17,000 households in Pima County.² ERAP filled a critical service gap by providing housing to low-income renters facing the threat of eviction. The need for rental assistance is acute as housing assistance programs have been on the decline for the last two decades. Today, housing services serve 287,000 fewer households nationally than in 2004.³ ERAP was a success in that people who received housing assistance largely remained housed despite disruptions in their employment and income. In the absence of ERAP, eviction rates have increased in 2023 along with other housing insecurity metrics in Pima County.⁴ ERAP’s overall success in keeping vulnerable residents housed demonstrates that rental and housing assistance is an important service for residents across Pima County. 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.⁵ The goal of this report is to present the findings of the 2023 Poverty in Tucson Field Workshop (PTFW), focusing on the regional impact of ERAP and the intersecting factors of housing insecurity. 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 271 households in Pima County, Arizona. Our partners at Pima County 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 2023 by a student researcher.

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. Thirty-nine students completed an average of seven 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 to thank them for their participation in the survey. The student

Fig. 1. Respondents By Poverty Categories

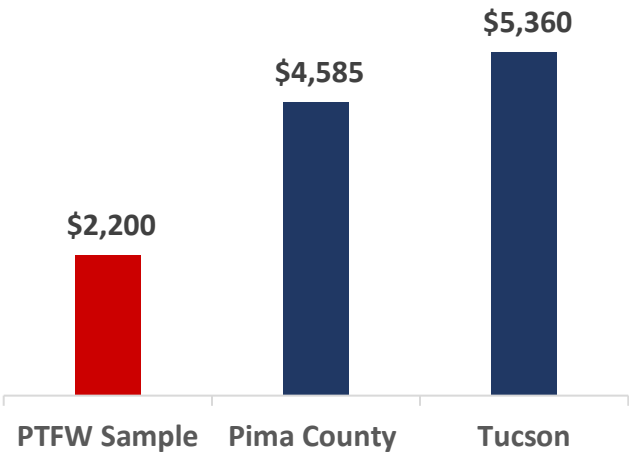


researchers generated descriptive statistics and presented their findings at a community forum in December 2023.⁶

The PTFW 2023 Sample

Housing insecurity is a crucial dimension of poverty. Any attempt to alleviate poverty must address housing to be successful.⁷ Respondents from the PTFW sample tended to have much lower income than the average household in Pima County. The median household income of the respondents in the PTFW sample was \$2,200 which is much lower than the median monthly income of \$4,585 in Pima County (Figure 2).⁸ Given that Pima County already has one of the lowest median incomes in the United States,⁹ households in the PTFW represent some of the most vulnerable households in the country. Pima County also has a poverty rate around 15%,¹⁰ which is markedly higher than the national rate of 11.5%.¹¹ Of

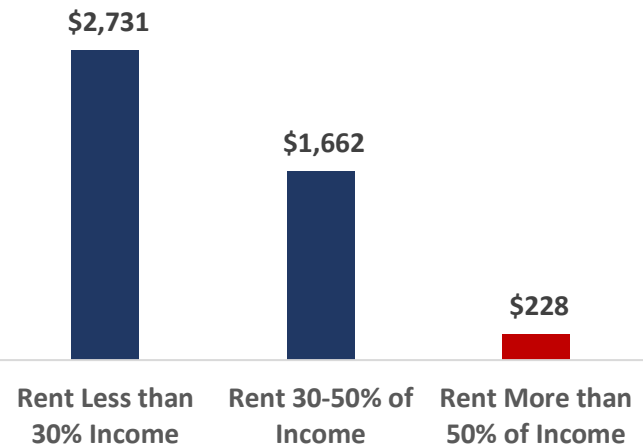
Fig. 2. PTFW Monthly Income Lower than Pima County



the PTFW sample, 17% of the respondents were experiencing extreme poverty, or making 50% or less of the federal poverty threshold (Figure 1).¹²

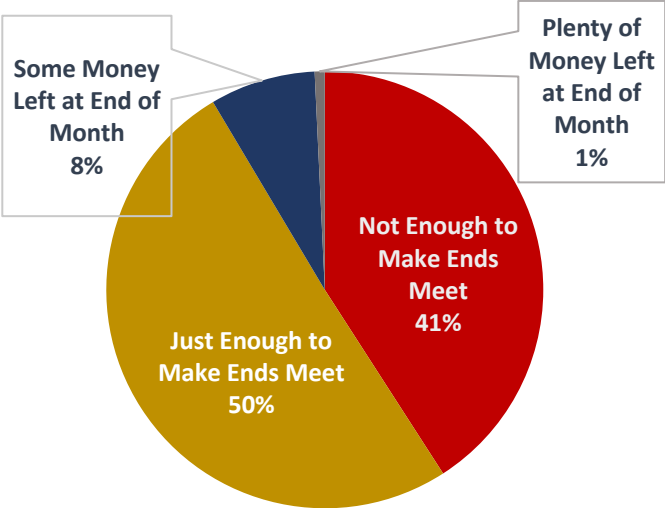
Households in our sample paid a median rent of \$1,180, which is \$100 *higher* than the median rent in Pima County which is \$1,071.¹³ This suggests that rental costs are not markedly lower for low-income households. Rents nationally rose 24% between 2020-2023.¹⁴ Further, housing insecurity is worsened by the shortage of affordable housing for low-income earners in Pima County.¹⁵ In Tucson there are less than three available, affordable rental units for every ten households that need them.¹⁶ The supply of affordable rentals continues to be limited for low-income renters and is a contributing factor of housing insecurity. High rental burden,

Fig. 3. Residual Income by 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, 42% of respondents faced severe rental burden, paying more than half of their monthly income on rent. In a 2023 report, families nationwide below the poverty threshold have the lowest residual incomes (money left over after paying rent) in twenty years. After paying rent,

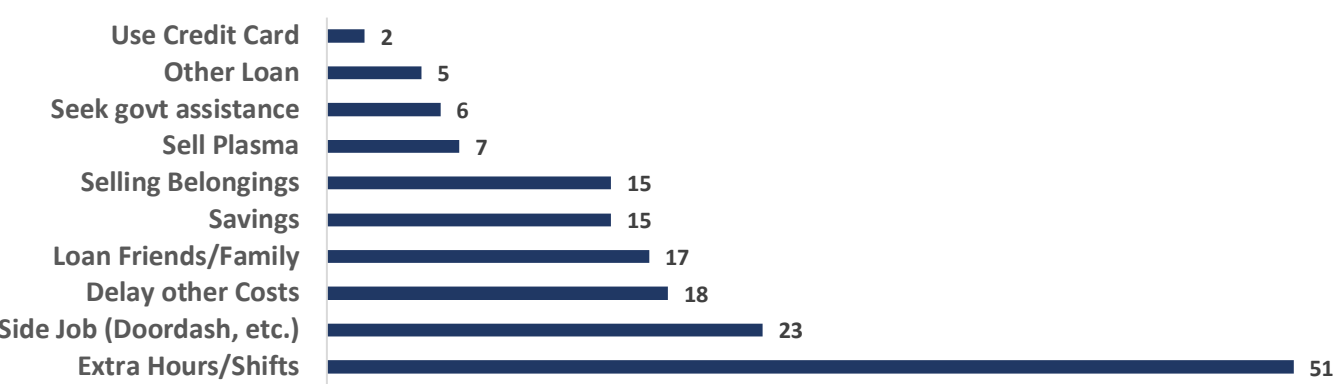
Fig. 4. Getting By Each Month



families in poverty have an average of \$380 leftover each month to cover all other household costs.¹⁷

In the PTFW sample, households have even less. After paying for food, utilities and rent, respondents reported having an average of \$228 remaining to cover household expenses for the month (Figure 3).¹⁸ Still, when asked how people are “getting by” each month, half of the PTFW respondents said they had “just enough” income to cover their expenses (Figure). A concerning share (41%) 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. Just under half (41%) reported that they would be unable to come up with \$500 within the month in the case of an emergency. For the households who *could* raise the funds, they relied on strategies such as working more hours, adding an additional job, deferring payment on other household necessities, or asking friends or family for a loan. A handful reported that they would rely on existing savings in an emergency (Figure 5).

Fig. 5. Strategies to Raise \$500 in Emergency



The Respondents

In some ways the PTFW sample looked similar to the average household in Pima County. The age of the respondents was 42 years old, which is only slightly above Pima County’s average age of 39 years old. The majority of respondents were white (53%), which also reflects the distribution in Pima County (50%). However, the PTFW sample slightly oversampled residents who identified as Black (17%) or multi-racial (7%) (Figure). Just under half of the PTFW sample (46%) identified as Hispanic. Of the PTFW sample, 41% had completed at least some college, but only 15% had achieved an Associate’s degree and 10% had attained a Bachelor’s degree (which is lower than the Bachelor’s degree rate of 35% of Pima County residents).¹⁹ Education is a predictor of income and housing insecurity.²⁰

Unsurprisingly, unemployment and under-employment are related to housing insecurity.²¹ Of the PTFW respondents, 58% were employed. Of the 42% who were not working, 18% cited health reasons; 6% were looking for work, 6% were caring for children or other family members, and 4% were retired (Figure 7). Thus, unemployment was a result of

Fig. 6. Race in PTFW and Pima County

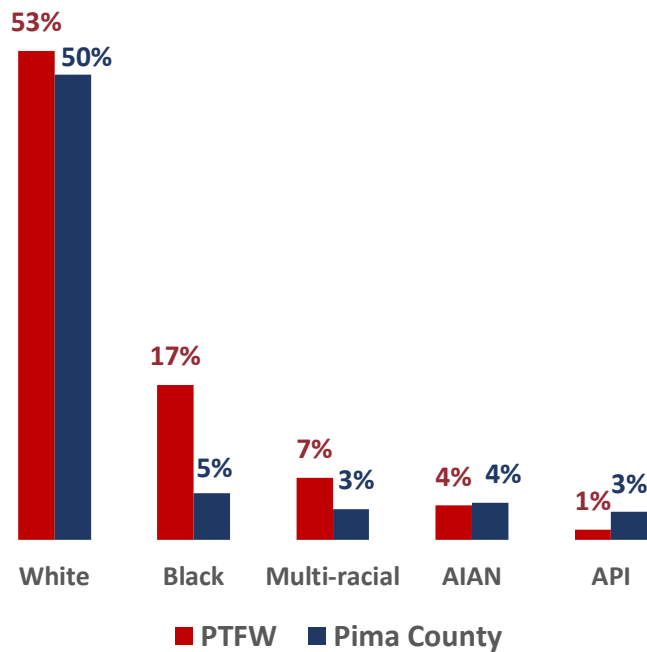
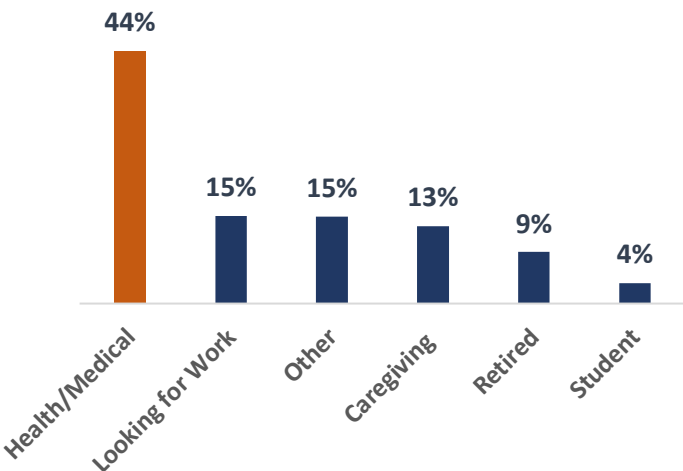


Fig. 7. Health/Medical Issues Most Cited Reason for Unemployment



multiple barriers to participating in the labor market. Respondents making less than \$2,500 a month participated in casual work like doing online surveys, gig work (Doordash, Instacart, Uber, or Lyft), work through temp agencies, call centers, warehouse jobs, or housekeeping. Most of the households in the PTFW sample were headed by a single adult (72%), much like “Katherine” (see Profile 1). Research has shown that being in a single parent household is a risk factor for housing insecurity.²²

Gender and Social Services

The majority of respondents who participated in the PTFW survey were women (81%). Just over half of these women were the primary caregiver of children (51%), (n=110). Overall, caregivers made up 44% of the PTFW sample. Women are more likely to be poor and suffer a wage penalty in the workforce.²³ Providing social assistance to women with children can be a high impact space to improve intergenerational outcomes.²⁴ 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. As a model, AHCCCS (Arizona’s Medicaid program) is widely used by households in poverty. Most households (75%) below the poverty threshold and caring for children were enrolled in

Profile 1: Katherine is 38 years old and single. She has three children and makes about \$2,800 per month working retail. She pays a considerable portion of this income to cover her share of rent, which is about \$1,032 per month for a two-bedroom, two-bathroom apartment. Katherine likes the apartment but wishes that there was more space and a safer, fenced common area where the children could play. Katherine has good overall health, but says she is moderately stressed. She hopes to be able to purchase a home in the next couple of years, but has poor credit, and is having trouble saving for a down payment. Every month Katherine says she has just enough to make ends meet.

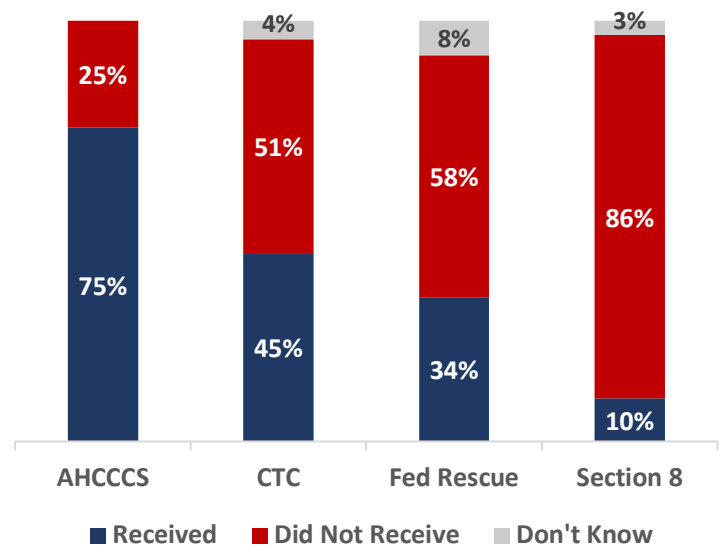
AHCCCS. On the other hand, Section 8 housing vouchers had particularly poor utilization. Only 10% of this sample (who would be eligible by income) received Section 8 vouchers. Some respondents missed out on federal assistance, including Child Tax Credits and Federal Rescue Payments if they did not file taxes.²⁵ Of PTFW caregiving households below the poverty threshold, a third (33%) did not file taxes, and therefore could not receive the Federal Rescue Payments. Respondents' most common reported reasons for not filing taxes were 1) that they didn't have enough income (due to unemployment, disability, or caregiving) and therefore didn't think they needed to file taxes or 2) they didn't have a social security number.

Evictions

ERAP kept people in Southern Arizona housed. Despite the manifold economic disruptions of COVID-19, the number of people experiencing homelessness nationwide barely increased between 2020 and 2022, likely as a result of government moratorium on eviction and regional ERAPs.²⁶ PTFW households received between one and eighteen months of assistance with an average of 5.8 months. However, the expiration of this assistance meant that 13% of our sample found themselves facing eviction at the time of interviews in October 2023.²⁷ A quarter of respondents (25%) said that they would likely face eviction in the next two months. Still, 87% of respondents remained housed at the time of the survey, suggesting that rental assistance allowed the majority of the participants to remain in their rentals. This indicates that rental assistance was a successful intervention to keep people housed and should be continued and expanded in Pima County.

Yet not all evictions are formal. Sometimes renters face informal pressure to relocate absent a formal legal eviction.²⁸ A third of respondents in the PTFW (33%) 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, half (49%) cited a missed rental payment, 49% cited that a landlord's *threat* of an eviction put on pressure to move, 46% cited rising costs of rent, and 43% indicated that the landlord failed to make necessary repairs. Of those who felt pressure to move, 37% reported moving (18% 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

Fig. 8. Households Below Poverty Underutilize Available Services



housing instability. Further reports of disrepair suggest that the quality of available housing is an additional challenge for low-income households.

Even after the expiration of ERAP in October 2023, the majority (70%) of respondents were confident that they would be able to pay their rent in the upcoming months without further rental assistance. The open-ended questions and stories from respondents showed the profound and intersectional impact of ERAP assistance. Respondents explained how ERAP acted as a critical lifeline to tide them when they encountered loss of work hours, sudden illness, or illness of a family member, or increased caregiving demands. Respondents said ERAP allowed them to stay housed, catch up on other bills, and relieve stress and anxiety. When asked how ERAP helped, one respondent said: "It allowed me to keep a roof over my kid's head. I'd say that's the most important thing. Especially when you're a single parent- being able to provide that stability. So that's definitely the relief that comes with programs like this. You know that you have that roof for another month, another day, whatever it may be." Another respondent explained how increased residual income allowed her to pay for other necessities. She said, "Oh, ERAP helped so

Profile 2: Susana is 50 years old and married. She has children but they have moved out. She doesn't work but her husband makes about \$2,700 for the household. Susana cannot work due to a physical disability. She pays \$1,051 for a house with two bedrooms and two bathrooms. Rent has gone up \$200 dollars a month in the last year. Susana is certain that costs of rent and utilities will continue to rise, and this makes her feel very stressed. She wishes the house didn't have as many stairs and that the windows were better insulated. The house is very old and could use some updates. She has been struggling to get the landlord to fix the stove. She would like to move to a new place but thinks they will still be in the same house in 6 months.

many things. I can't even list them all. It was a gift from God. It was. It was a huge thing. It meant that I was able to pay credit cards down. I was able to call the vet and vaccinate Frank (my dog)... It was a godsend.” For many it was a relief valve that kept them from falling further behind on other expenses and slipping into deep poverty.

Housing Quality

Pima County, located in the Sonoran Desert, is known for its hot summers and mild winters. In 2023, Tucson reported its longest heat wave on record, with fifty-three consecutive days above 100°F.²⁹ Climate predictions anticipate more frequent and prolonged drought events and higher temperatures across Arizona in the coming decades.³⁰ 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. A third (33%) reported that at some point during the summer it was too hot to comfortably live in their homes. On average, Arizonan households spend \$138 for a utility bill.³¹ Our sample reported an average of \$248 (median =\$200) on utilities per month.

To remain cool, respondents relied on various strategies that included: raising the temperature of their thermostats, using fans, closing curtains, unplugging appliances and turning off lights, cooking at night (or not at all), using passive cooling (opening windows) when possible, and even going elsewhere (like a store) during the hottest times of the day. A handful of respondents reported working with Tucson Electric Power (TEP) to get a budget rate on their utilities. Just half of eligible respondents (50%) reported receiving Low-Income Heating Assistance Program (LIHEAP).³²

A handful of respondents mentioned the poor quality of insulation who remedied this by installing coatings and foils on their windows. When A/C units were broken or ineffective, people turned to more drastic measures to stay cool. As one respondent said, “the apartment complex took more than ten days to fix [the air conditioning unit], so I bought a window A/C unit. My son and I lived in one room. I used his floating pool, put ice in it, and put the fan blowing towards us. Even with the window unit, the fans, and the ice, it was just really hot. But we survived.”

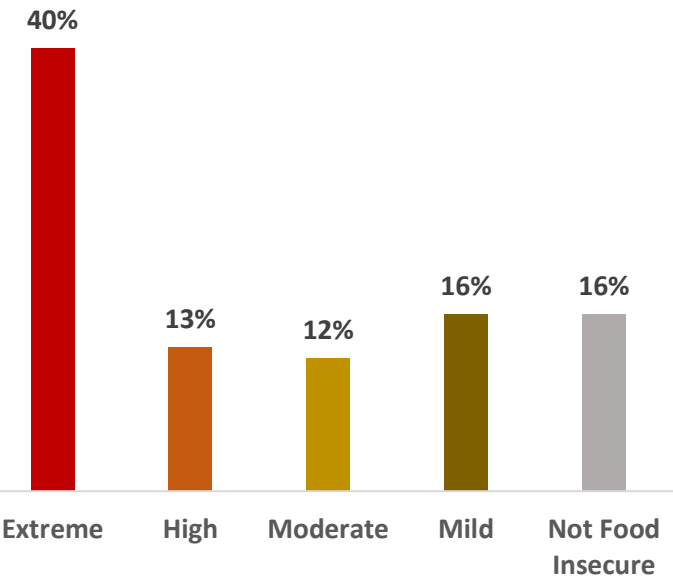
In rental properties, appliances like stoves, air conditioners or swamp coolers, and refrigerators, are often included. The inefficiency or disrepair of appliances can drive up utility costs for households. The majority of the households (58%) in our sample were “energy burdened” and spent more than 8% of their monthly income on utilities. 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. On the other hand,

when utilities were included in rent, respondents reported using less cost-saving strategies (for example, ensuring that a/c filters are changed regularly or other strategies above) to stay cool in the summer. Research has called this a “split-incentive” which has resulted in many rental properties having poor energy efficiency.³³

Reports of poor quality and disrepair were common. Around 20% of 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 yard/fence/landscaping, disrepair of appliances, poor efficiency of windows (letting A/C out) and issues with mold and pests like bed bugs and cockroaches. Some respondents said they would prefer a safer location, better security infrastructure (like bars on the windows) and less anti-social behavior from neighbors (smoking, not cleaning up after pets, drug use). A small portion of respondents cited issues with poor accessibility, including difficulty navigating stairs. Almost a third (30%) 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 2.83, which is higher than the average in Pima County (2.39).³⁴

When asked what they would fix about their home, one respondent said, “I would probably improve the safety. There's been break-ins around here, and there's no bars on the windows, or security doors or anything like that. So it feels kind of exposed and a little bit unsafe.” Another respondent was more emphatic when asked what they would fix about their current home. She said, “Oh, my God, everything! ... Since I moved in, I've been trying to get them to fix a hole in the wall

Fig. 9. High Levels of Food Insecurity



that they refuse to fix. That goes to the outside, so, I keep getting bugs and need an exterminator constantly. The back door has a huge gap between the door and the bottom of the floor. So again, bugs can get in. The shower wasn't properly refinished, so it's peeling, and it was already disgusting before... They never put the doors on correctly to the closet. Most of all, the rent is really high for what? For what I'm receiving!"

Despite reports of poor quality, people did find things that they liked about their homes. Respondents liked that they had their own space (and yard), privacy, quietness, feeling safe, and a good location (proximity to schools, grocery stores, or jobs). Less common responses were upgraded appliances, aesthetics, neighbors, affordability of rent, and accessibility features (e.g. a ramp). In thinking about improving quality stock housing for low-income families, privacy, safety, and sound pollution are important considerations.

Food Insecurity

It is widely established that housing insecurity is correlated with food insecurity.³⁵ Given that a large part of the sample are households with children, food insecurity is a pressing moral and community issue. **84% of our households experienced some level of food insecurity (Figure 9)**, which means that in the course of the previous year experienced at least one of the following: 1) feeling hungry because there was not enough money for food (51%), 2) skipping meals (57%), 3) eating less than needed (61%), and/or 4) eating less healthy foods (73%) because of lack of money. In the PTFW sample, we find that households with children have lower levels of food insecurity across all indicators, which suggests that assistance targeting these families is making a meaningful difference. However, food insecurity continues to be a significant challenge for

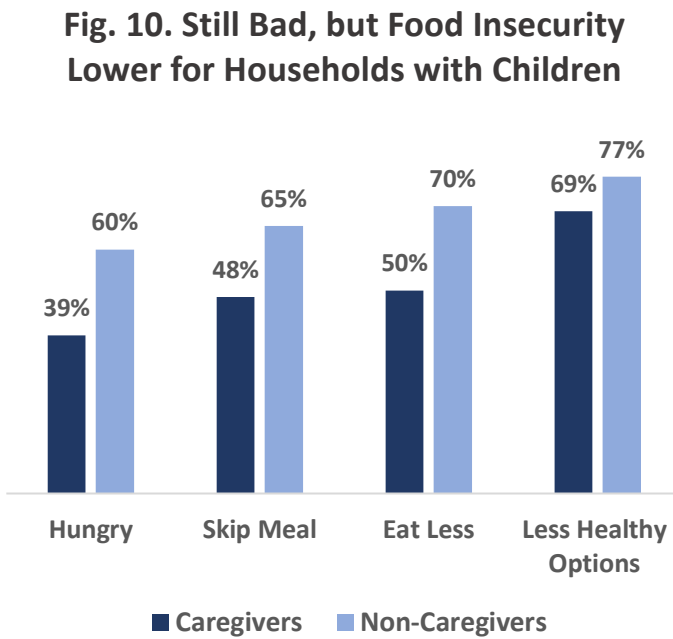
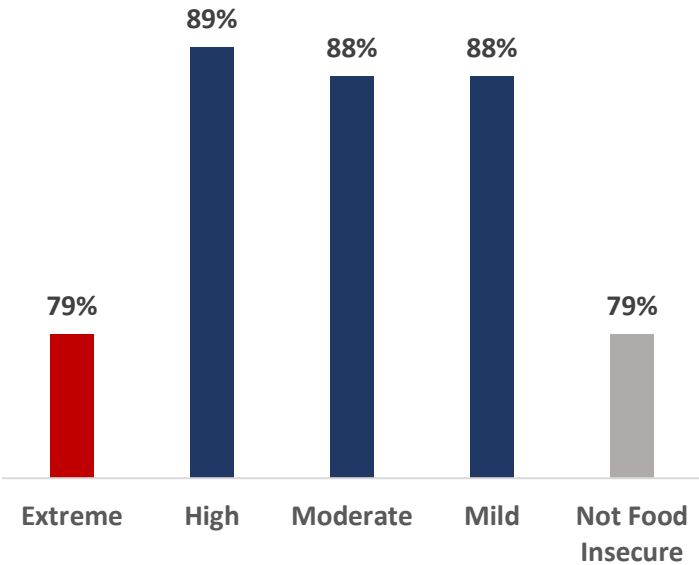


Fig. 11. Extremely Food Insecure Households use SNAP less than Less Food Insecure Households



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, using more shelf-stable goods seeking food from friends or family, or getting food from workplace or school lunch programs. More troubling, but less commonly reported strategies, are those who described skipping or spacing out meals, eating smaller portions to make food “stretch,” and buying less healthy options. A few respondents reported even more desperate strategies, including selling plasma, selling belongings, selling medications or even stealing food. A handful of respondents reported using ingenuity to grow their own vegetables.

As an example of using budgeting, one respondent said, “we meal plan. We try to stick to less costly dinner ideas. I've done research, researching meals under \$20 bucks, meals under \$10 dollars. Things like that.” Another respondent described their strategy to find bargain pricing for food. She said, “I use rewards to get a little bit of a discount at grocery stores. I do a lot of research on who has the better prices and see if it's sufficient enough for me to drive further there.” And finally, one respondent shared how she relies on her family network for food when things get tight. She said, “My sister and her husband and her boys are really struggling. But we look after each other. I'm in a fortunate position that my

parents wouldn't ever let me go hungry, you know. Make us tuna sandwich at my mom's house. I thought about doing a bit of gardening, but I'm not very good at that."

Despite these high rates of food insecurity, only 28% of respondents reported accessing free community food resources in the week prior to the survey. Surprisingly, respondents who reported only one indicator of food insecurity were more likely to use free community food resources than those who reported multiple indicators (more severe level) of food insecurity. A majority of respondents reported using SNAP (84%). When asked what other resources caregivers sought out, PTFW respondents reported using DES subsidized childcare, AHCCCS and WIC. A few respondents mentioned support from local groups: AMPHI, Easter Seals, Pep, Blake Foundation, Primavera, local churches, Tribal Assistance, the Diaper Bank, and the community Food Bank. Still, the underutilization of social services may indicate a broader trend and stigma of accessing social services in the US.³⁶ Finding ways to increase access and utilization of resources should be a priority for providers in Pima County.

Mental and Physical Health

It is stressful to navigate financial and housing insecurity. Many of the respondents reported high rates of stress and low levels of physical health.³⁷ Almost half of the respondents (49%) reported difficulties hearing, seeing, communicating, walking, climbing stairs, bending, leaning, or similar activities. A majority, (64%), 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

Fig 12. Food Insecure Households Access Resources Less than Mild Food Insecure Households

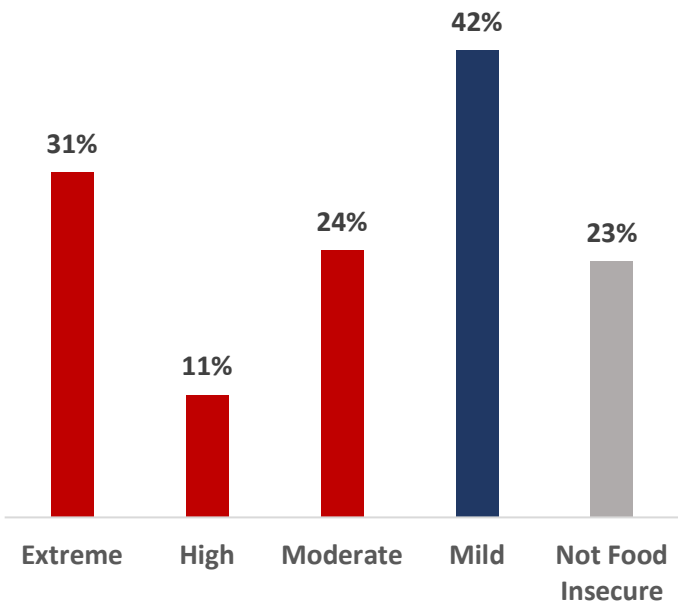
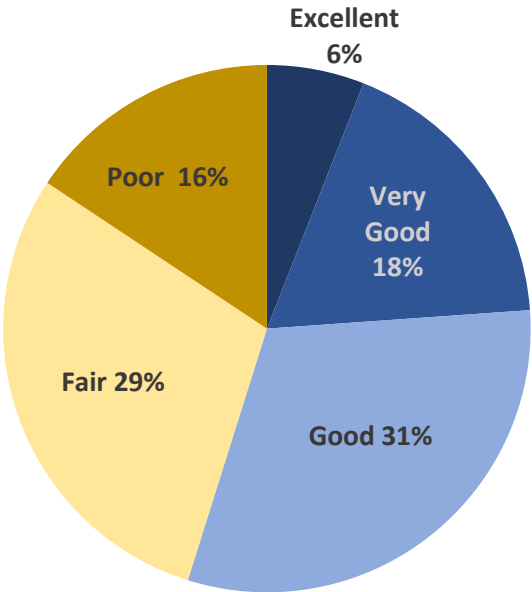


Fig. 13. Self Reported Health

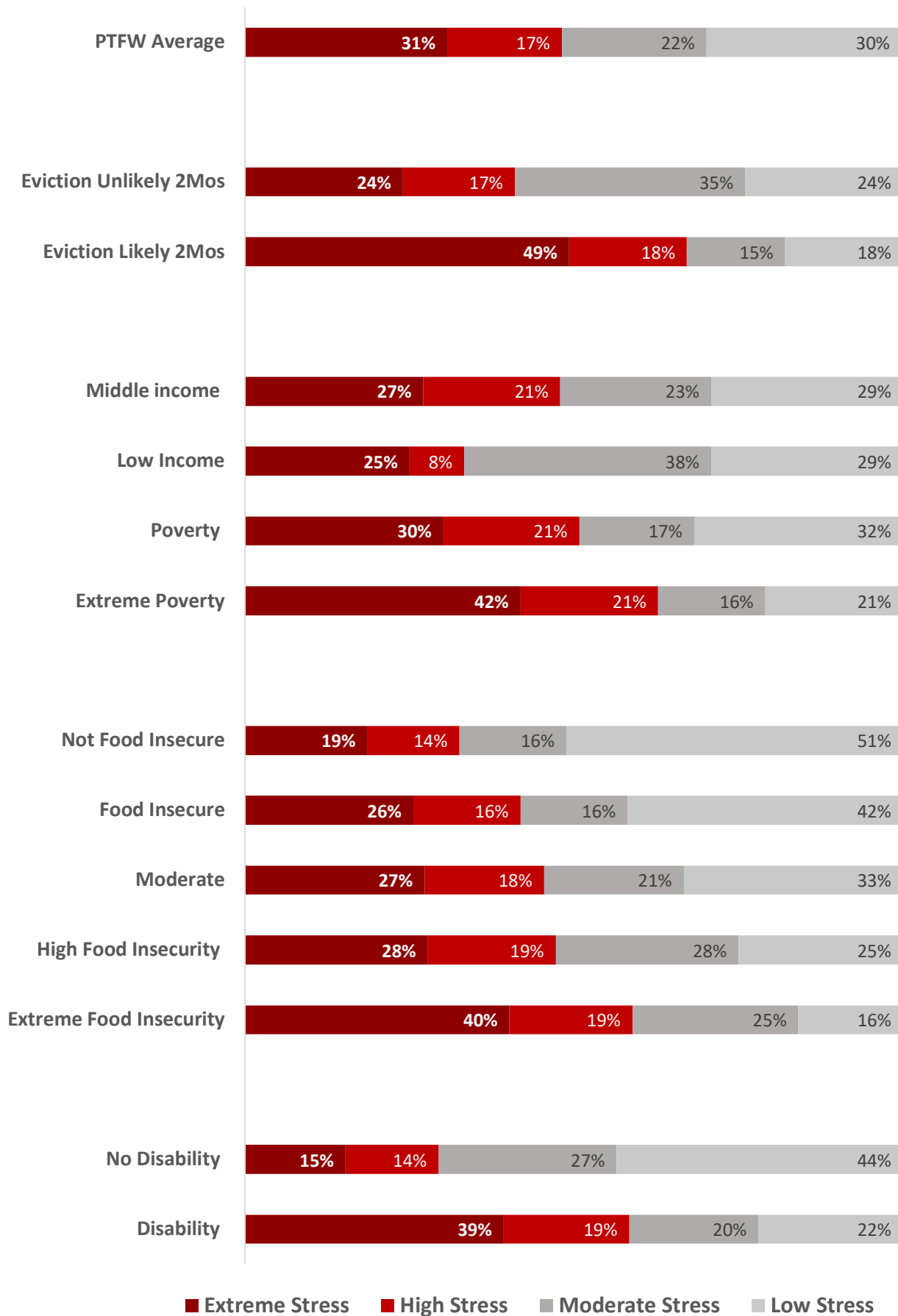


the respondents who didn't participate in the paid workforce, nearly a fifth (18%) cited a medical disability as the primary reason. Still, most of the respondents rated their overall health as "Good" or "Fair" (Figure 13).³⁸

The state of respondents' mental health was concerning. Almost a third of the sample (31%) reported indicators of extreme stress.³⁹ And another 18% reported high stress. Thus, nearly half of the respondents were highly stressed. These levels jumped higher for those respondents who thought that eviction would be likely in the upcoming months. Unsurprisingly, respondents who were facing conditions of extreme poverty, extreme food insecurity and disability also reported high rates of extreme stress (Figure14).

ERAP was a critical source in reducing stress. When asked how ERAP helped beyond covering rent and utilities, the most common response was that it relieved stress or "lifted a burden" for respondents. It allowed them more time to catch up on other bills or find employment. As one respondent said, "It relieved a lot of stress. We weren't worried about losing our house. We were able to start catching up on bills. When my husband got back to work, we started saving money." As another respondent said, "ERAP reduced our stress and anxiety from a 100 to 0, and then we were able to see where we were at." On the surface, ERAP helped temporarily alleviate rent and utility costs for families, but its additional benefit was that it reduced stress for residents and promoted a feeling that the community "cared for" respondents during hard financial times.

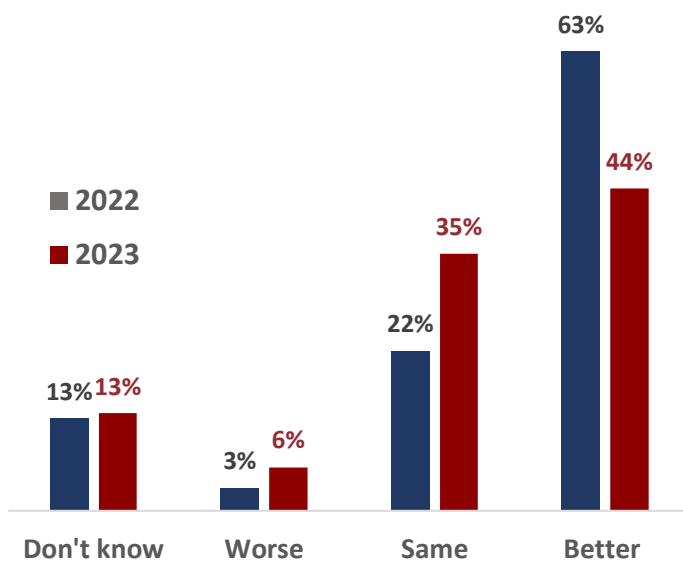
Fig. 14. Stress Levels By Select Indicators



Planning for the Future

Despite ongoing housing and financial challenges, respondents were optimistic about the future and their housing situation. Over half of the respondents (56%) had plans to purchase a house in the next few years. To purchase a home respondents said they would need to save money for a down payment, improve their credit scores, and pay off existing debt. For many, this included getting a more stable or better paying job.⁴⁰ Still, the outlook was positive. In six months, most respondents (78%) thought their housing situation would be the same or better (Figure). The twelve-month housing outlook showed that respondents' outlook was positive, but, compared with the 2022 PTFW survey, was markedly less optimistic. We speculate two possible reasons for this change: 1) people are feeling less secure with the expiration of assistance or, 2) the worsening of rental market means PTFW respondents feel that many housing options are increasingly out of reach.

Fig. 15. Twelve Month Housing Outlook Less Optimistic This Year Than Last



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, many were still struggling at the expiration of ERAP in October 2023, and we see that a fifth of

these respondents were facing acute housing insecurity and potential eviction or displacement at the time of the survey. These 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.⁴¹

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.⁴² 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 eligibility to Arizona DES Cash Assistance and Rental Assistance to housing insecure residents who have previously received ERAP.⁴³ 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.

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.⁴⁴ 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.⁴⁵

¹ Arizona Department of Economic Security. "Arizona Rental Assistance Program," 2023, <https://des.az.gov/ARAP#:~:text=ERAP%20ended%20on%20October%2013%2C%202023&text=Applications%20for%20ERAP%20will%20no,to%20the%20availability%20of%20funding>.

² Pima County Memorandum. October 24, 2023. [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)

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³ 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-](https://www.nytimes.com/2023/12/19/us/politics/housing-aid-rent-costs.html)

[rent-costs.html](https://www.nytimes.com/2023/12/19/us/politics/housing-aid-rent-costs.html); Joint Center for Housing Studies of Harvard University. "The State of the Nation's Housing 2023," 2023, http://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2023.pdf

⁴ Arizona Supreme Court AOC, "Justice Court Eviction Filings by Fiscal Year," Accessed February 27, 2024, [https://www.azcourts.gov/statistics/Interactive-Data-](https://www.azcourts.gov/statistics/Interactive-Data-Dashboards/Justice-Court-Evictions)

[Dashboards/Justice-Court-Evictions](https://www.azcourts.gov/statistics/Interactive-Data-Dashboards/Justice-Court-Evictions).

⁵ Consumer Financial Protection Bureau, "Housing Insecurity and the COVID-19 Pandemic," 2021. [https://permanent.fdlp.gov/gpo177517/cfpbHousinginsecurityandthe](https://permanent.fdlp.gov/gpo177517/cfpbHousinginsecurityandtheCOVID19pandemic.pdf)

[eCOVID19pandemic.pdf](https://permanent.fdlp.gov/gpo177517/cfpbHousinginsecurityandtheCOVID19pandemic.pdf)

⁶ Repository of student posters can be found at <https://repository.arizona.edu/handle/10150/552895>.

⁷ 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-](https://www.proquest.com/scholarly-journals/housing-insecurity-during-covid-19-pandemic/docview/2800280294/se-2)

[during-covid-19-pandemic/docview/2800280294/se-2](https://www.proquest.com/scholarly-journals/housing-insecurity-during-covid-19-pandemic/docview/2800280294/se-2).

⁸ \$55,023 median household income for Pima County while the median income for Tucson MSA is higher at \$64,323 MAP or \$5360 per month. US Census, "Pima County Arizona Quick Facts," 2020, [https://www.census.gov/quickfacts/fact/table/pimacountyarizona/L](https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210)

[ND110210](https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210) .

⁹ The \$64,323 median household income in Tucson is less than the national median household income of \$75,149 [https://www.census.gov/quickfacts/fact/table/US,pimacountyarizon](https://www.census.gov/quickfacts/fact/table/US,pimacountyarizona/LND110210)

[a/LND110210](https://www.census.gov/quickfacts/fact/table/US,pimacountyarizona/LND110210)

¹⁰ US Census, "Pima County Arizona Quick Facts," 2020, [https://www.census.gov/quickfacts/fact/table/pimacountyarizona/L](https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210)

[ND110210](https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210)

¹¹ Ibid.

¹² For a family of four, the poverty threshold in 2023 was a household income of \$30,000.

¹³ US Census, "Pima County Arizona Quick Facts," 2020.

¹⁴ Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing," 2023. http://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2023.pdf

¹⁵ 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

¹⁶ 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 2023, <https://nlihc.org/gap>.

¹⁷ "The State of the Nation's Housing 2023" 2023.

¹⁸ Of the PTFW sample, 42% of our respondents' households 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 to make do with this residual income of \$228 (average after paying for rent, utilities, and food).

¹⁹ US. Census, "Pima County, Arizona," 2020.

²⁰ 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#>:

²¹ 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/10.1016/j.chy.2010.12.008>

²² 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>.

²³ 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.

²⁴ Sara S. McLanahan, and Erin L. Kelly. "The Feminization of Poverty," *Handbook of the Sociology of Gender* (2006): 127–145.

²⁵ Non-taxpayers missed out on the Federal Rescue payment, which was only awarded to eligible individuals that filed taxes in 2021. All respondents in this portion of the sample are eligible for the Federal Child Tax Credit (CTC), although respondents have to apply for this assistance manually if they do not file taxes. 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.

²⁶ Joint Center for Housing Studies of Harvard University. "The State of the Nation's Housing 2023," 2023, https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2023.pdf

²⁷ During the course of data collection, households facing imminent eviction were immediately referred to resources and services in Pima County, including EELS (Emergency Eviction Legal Services) <https://www.pima.gov/957/Emergency-Eviction-Legal-Services>

²⁸ 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.

²⁹ National Weather Service, NOAA, "100+ occurrences for Tucson," Accessed March 11, 2024, <https://www.weather.gov/twc/Tucson100syearly>.

³⁰ 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.

³¹ Making Action Possible for Southern Arizona, "Average Monthly Residential Electricity Bill," (2022), <https://mapazdashboard.arizona.edu/infrastructure/energy-use>

³² Eligibility is based on being low-income or below. Arizona Department of Economic Security, "Low Income Energy Assistance Program," Accessed February 27, 2024 <https://des.az.gov/liheap>.

³³ 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>

³⁴ US Census, "Pima County, Arizona."

³⁵ 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>

³⁶ 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.

³⁷ 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.

³⁸ 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.

³⁹ Mental Health was measured by questions adapted from the PSS4.

⁴⁰ 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/>.

⁴¹ 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.

⁴² 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>.

⁴³ 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-](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](https://content.civicplus.com/api/assets/2deb696a-25bb-4c17-bb91-0eb9bf72ac6e#:~:text=Since%20the%20beginning%20of%20the,the%20Emergency%20Rental%20Assistance%20Program).

⁴⁴ 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)

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⁴⁵ Joint Center for Housing Studies of Harvard University. "The State of the Nation's Housing 2023.

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