



Poverty in Tucson

RESULTS AND RECOMMENDATIONS FROM THE 2025 POVERTY IN TUCSON FIELD WORKSHOP

BRIAN MAYER, PHD
AMANDA PIERSON, ABD
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 findings from the 2025 Poverty in Tucson Field Workshop (PTFW). This report draws on survey data from 290 Tucson households to examine the intersecting dimensions of poverty, with a particular focus on residents in two Thrive Zones. Findings reveal widespread economic precarity, characterized by low incomes, high rental burdens, and limited financial resilience. Housing insecurity emerges as a central issue, with rising rents, constrained supply, and informal displacement pressures forcing many households to make difficult tradeoffs with their basic needs.

Poor housing quality, high utility costs, and extreme heat further exacerbate this hardship, as does food insecurity. Despite the availability of assistance programs, many eligible households are not enrolled due to informational and access barriers. Health limitations, caregiving responsibilities, and elevated stress compound these challenges.

Overall, the findings highlight the deeply interconnected nature of housing, health, and economic insecurity. The report emphasizes the need for coordinated policy responses, including expanded rental assistance, improved access to social services, investments in housing quality and efficiency, and strengthened food support systems. Doing so would help promote stability and well-being among Tucson's most vulnerable residents.

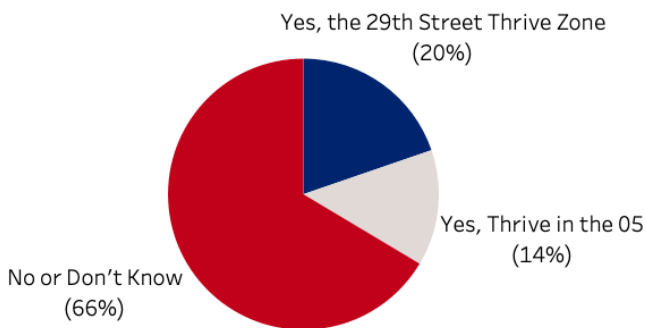
Introduction

The goal of this report is to present the findings of the 2025 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. Overall, we find that poverty in Tucson is shaped by deeply interconnected forms of precarity, with housing insecurity at its core and cascading effects on food access, health, energy burden, and economic stability. High rental costs, poor housing quality, and limited access to social services place many households in positions where they must make difficult tradeoffs between basic needs. These findings suggest that comprehensive, accessible, and well-coordinated social supports should remain a priority at the local level to mitigate deep poverty and promote resilience among vulnerable populations.

Methods

This report presents the findings from a survey of 290 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 2025 by a student researcher. The final sample included 57 households (20% of total sample) in the 29th Street Thrive Zone and 40 households (14% of total sample) from Thrive in the ‘05.

Figure 1. Sample Distribution



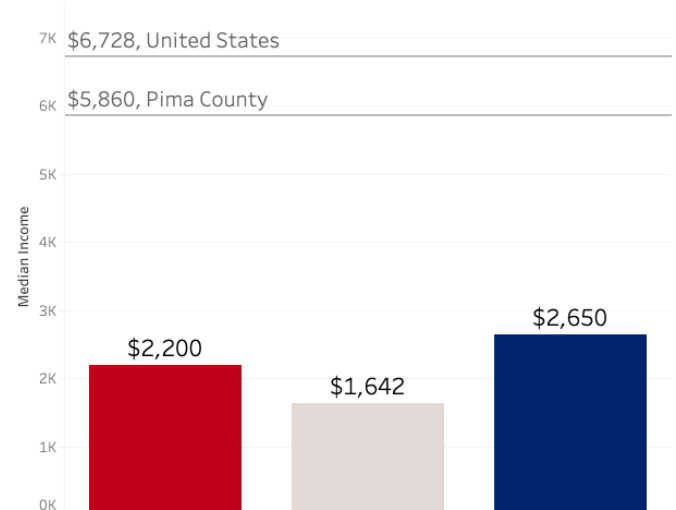
The survey took on average about 45 minutes with a mix of closed and open-ended questions. Each interview was recorded and transcribed using auto-transcription software. Thirty-seven students completed an average of

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 to thank them for their participation in the survey. The student researchers presented descriptive statistics and general recommendations at a community forum in December 2025.¹

The PTFW 2025 Sample

The respondents in the PTFW 2025 sample experienced precarity across a variety of metrics. The median monthly household income of the respondents in the PTFW sample was \$2,200, less than half of what the typical household in Pima County earns.² Households in the 29th Street Thrive Zone reported a monthly median household income of \$2,650. Thrive in the ‘05 households had a significantly lower median household income, reporting \$1,642 a month. Relative to other households in the United States,³ our sample represents some of the most vulnerable in the nation. Tucson has a poverty rate around 19%, nearly double the national rate of 10.6%.⁴ Of the PTFW sample, 20% of the respondents were experiencing extreme poverty, meaning their annual income was 50% or less of the federal poverty threshold.⁵

Figure 2. Median Household Income for Non-Thrive Zones, Thrive in the 05, and 29th Street



Housing insecurity is fundamental to poverty, making it a necessary focus of any effective poverty alleviation strategy.⁶ Households in Thrive in the ‘05 paid a median rent of \$800 per month. Households in 29th Street Thrive

Zone spent \$960 per month, similar to the median rent of households outside the Thrive Zones (\$900). Overall, households in the PTFW sample paid less on average (\$890) than the median rent cost in Tucson (\$1,145).⁷ While this may indicate residents are coping and finding affordable housing, approximately half of respondents indicated their rent had increased over the past year (49%) and 76% of respondents believed their rent would increase in the next 12 months. When asked what they would do if their rent increased, many respondents said they would be forced to move. Others said they would cope, even if it meant cutting back on other needs. As Roberta, a woman with disabilities that prevent her from working, explained, “I would pay it. I don’t really have a choice... I would have to get rid of my internet. I would have to get rid of my cell phone. Not buy food, not go to the doctor.”

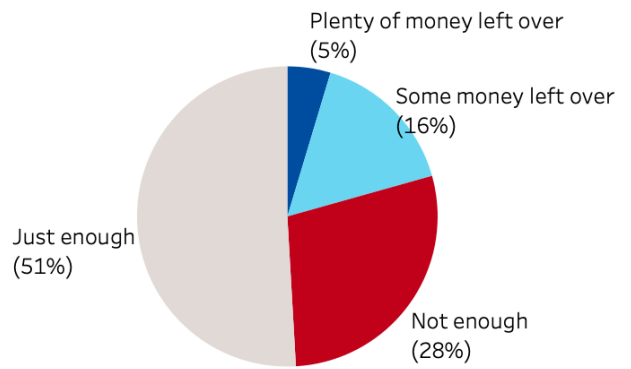
Unfortunately, if current trends are any indication, Robert’s rent is likely to increase. Rent costs rose 24% between 2020-2023 and dwindling housing supply means rent increases are likely to accelerate in the near future.⁸ Residents of Pima County have already witnessed the declining availability of affordable housing, with demand for rental units outpacing availability by more than three to one.⁹

“I don’t really have a choice... I would have to get rid of my internet. I would have to get rid of my cell phone. Not buy food, not go to the doctor.”

A household is considered to have a high rental burden if more than 30% of household income is spent on rent. High rental burden households have less money available to pay for other household necessities than unburdened households. In the PTFW sample, two-thirds of households (65%) were experiencing high rental burden, with 38% of respondents facing severe rental burden, paying more than half of their monthly income on rent. Respondents facing severe rental burden, on average, had \$644 remaining to cover household expenses for the month, including food, utilities, and childcare. Half of the PTFW respondents (49%) said they had “just enough” income to cover their expenses. A concerning share (28%) of households reported they did “not have enough to make ends meet” on a monthly basis.

This financial precarity means that many of the PTFW households are unable to cope with an unexpected

Figure 3. More than a quarter of respondents do not have enough to make ends meet.



expense. More than one-third of households (37%) reported that they would be unable to spare \$200 in the case of an emergency. For the households who could raise the funds, they relied on strategies such as getting a second job, selling their belongings, relying on savings, working extra hours, and borrowing money from friends and family.

The Respondents

In many ways the PTFW sample mirrors the average household in Pima County. Respondents were 49 years old on average. Most respondents were white (58%) and Hispanic (39%), which also approximately reflects the distribution in Pima County. Of the PTFW sample, 73% had completed at least some college, with 12% having achieved an Associate’s degree. While approximately 37% of Pima County residents possess a Bachelor’s degree or higher, our sample fell short of that figure at 29%.¹⁰ Education is a predictor of income and housing insecurity.¹¹

The majority of respondents who participated in the PTFW survey were women (70%). Studies have shown that women are more likely to be poor and suffer a wage penalty in the workforce.¹² This is, in part, because of women’s tendency to be the primary caregivers for their family. For women with children, 92% were the primary caregiver. Providing social assistance to women with children can be a high impact space to improve intergenerational outcomes.¹³ Access and outreach to households with children eligible for government assistance could be improved. For example, some respondents missed out on federal assistance, including Child Tax Credits, if they did not file taxes.¹⁴ Of PTFW caregiving households below the poverty threshold, 29% did not file taxes, and were therefore ineligible for tax-based assistance. Although the

number of non-filing households has declined since last year's survey, these nonetheless represent a number of individuals who may be eligible for assistance that did not receive it.

Unemployment and under-employment are also strong predictors of housing insecurity.¹⁵ Of the PTFW respondents, 54% were employed. Of the 45% who were not working, 42% cited health reasons; 30% were retired, 17% were looking for work, 6% were caring for children or other family members, and 2% were students. Respondents were primarily employed by private companies (52%), though a significant portion of respondents identified as working for the government (19%), a nonprofit organization (9%), or self-employed (16%). In 2025, more people in previously secure jobs experienced financial precarity due to the government shutdown and a decline in grant funding.¹⁶

Evictions

Approximately 13% of the PTFW said they were behind on their rent or mortgage payments and were thus at risk for losing their housing. Sometimes renters face informal pressure to relocate even without a formal legal request for eviction.¹⁷ Nearly half of renters in the PTFW (43%) 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 (36%) said the pressure was driven by rising rental costs. Others reported their landlord had insinuated threats of eviction (23%) or that their landlord ignored their repair and safety requests (35%). Respondents' pressure to move absent an eviction demonstrates that formal eviction data underestimates the number of people facing displacement and housing instability.

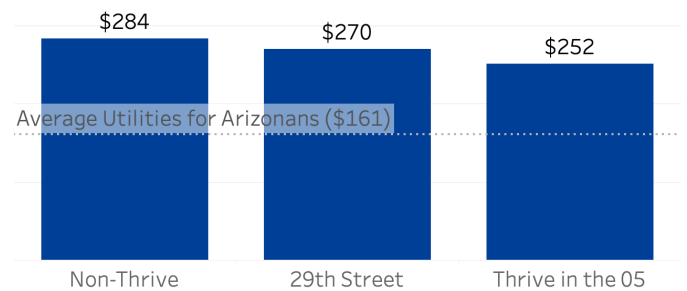
Housing Quality

Reports of poor quality and disrepair were common in our interviews with residents. 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 (i.e., letting cool air escape), and issues with mold and pests. More than a third of respondents (34%) reported wanting to make repairs to their home or address outstanding safety concerns. When asked what they would fix about their home, one respondent said: "Our AC unit is really old... So summers get really hot and winters get really cold. We have space heaters for the winter but the summers get really, really

bad in the house. I don't think we've had our roof fixed in a long time. The shingles on the roof are really bad, and particularly in the room where I live ... The roof leaks when it rains ... And our sewage is really old. We've had insurance come and replace some pipes but it feels like a band-aid."

Climate predictions anticipate more frequent and prolonged drought events and higher temperatures across Arizona in the coming decades.¹⁸ For this reason, living safely in Pima County means having housing with reliable and affordable cooling in the summer months. In the PTFW sample, respondents sometimes struggled to remain cool in their households. Over half (60%) reported that at some point during the summer it was too hot to comfortably live in their homes. Statewide, Arizonan households spend an average of \$161 per month on their utility bill, an approximate 15% increase from last year.¹⁹ Our sample reported spending an average of \$276 (median \$215) on utilities per month. Over half of respondents (55%) reported that they were paying more for utilities this year than in previous years.

Figure 4. Respondents paid significantly more than the state average on utilities each month.



To remain cool, respondents relied on various strategies, including using fans, closing curtains, taking cold showers, and leaving the house to go to public spaces and cooling centers to escape the heat. Over a third (34%) of respondents reported they purchased mobile air conditioning units to supplement their existing HVAC system. A quarter (25%) also purchased fans and 22% reported having to leave their house during the hottest times of the day. One respondent reported sleeping in his car due to the extreme heat in his home. Under Arizona law, any habitable room in a leased property must be able to maintain a temperature of 82°F or lower in Tucson.²⁰ However, it is important to note that legal recourse for tenants whose landlords do not abide by this law is limited. If a landlord fails to act, Arizona law allows tenants to repair the issue at their own cost, terminate their lease, or sue for

damages. These options are not financially feasible for many of our respondents, 37% of whom said they would be unable to spare \$200 in case of an emergency.

A final related theme from our respondents is energy efficiency. In rental properties, appliances – stoves, air conditioners or swamp coolers, refrigerators, and the like – are often included. The inefficiency or disrepair of appliances has the potential to drive up utility costs for households. The vast majority of households surveyed (53%) were experiencing high or severe energy burden, meaning they spent more than 6% of their income each month on utilities.²¹ 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 poorer energy efficiency.²²

Food Insecurity

It is widely established that housing insecurity is correlated with food insecurity.²³ In our sample, 69% of households were experiencing some level of food insecurity. This means that in the past year, they reported having experienced at least one of the following: feeling hungry because there was not enough money for food (39%), skipping meals (48%), eating less than needed (49%), and eating less healthy foods due to insufficient funds (57%). Often, individuals experience more than one of these conditions as a part of their food insecurity. This is the case for “Michael,” who is featured below (Profile 1).

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 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 beans and rice. One respondent explained: “I’ve given up on buying a

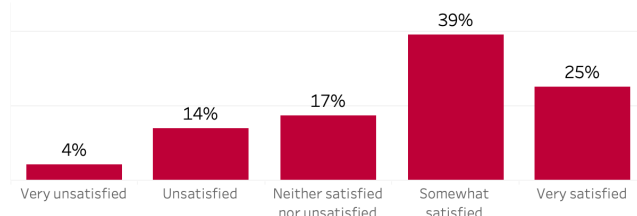
lot of different fresh vegetables, because they go bad so quickly ... I can’t afford that kind of thing.” For individuals experiencing food insecurity, only 34% reported accessing free community food resources in the week prior to the survey. While this underutilization is concerning, our survey suggests that these resources may be insufficient to solve problems our respondents are facing, including access to fresh foods on a regular basis.

In a similar vein, in our interviews we found that there was a significant underutilization of programs like SNAP and TANF. Of those who were eligible for SNAP, nearly a quarter (23%) were not enrolled. Similarly, only 5% of eligible households were enrolled in TANF. Over half (52%) of impoverished individuals said they faced challenges accessing government or state-sponsored services because they didn’t know whether they qualified. Over a third (39%) said they didn’t know where to go to find out about services they may be eligible for. This suggests there is a service gap in Tucson, where not everyone who is eligible for services can access them. The 2025 PTFW were collected prior to the dramatic decreases in SNAP eligibility due to stricter work requirements implemented in the 2025 One Big Beautiful Bill Act. It is likely we will see greater rates of food insecurity in our 2026 dataset.

Transportation

Having access to reliable, affordable transportation helps alleviate poverty and increase social mobility.²⁴ Since 2020, Tucson’s public transit has offered free fares to riders.²⁵ 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. Nearly half (48%) of households in the 29th Street Thrive Zone reported using the bus at least once or twice a month and over half

Figure 5. Most individuals who use public transport are satisfied with the service.



Profile 1: Michael is a renter in Tucson who lives below the poverty line. Like many Tucsonans, Michael has been affected by the rising costs of groceries and has struggled to make ends meet since he is on a fixed income. Although he has already made several lifestyle changes, including getting rid of his cable and downgrading his phone plan, he still often finds himself skipping meals or eating less food than he would like because of financial constraints. He is concerned that his rent will continue to increase and reports the cost of groceries and living expenses as a major source of stress in his life.

of households (55%) in Thrive in the '05 reported bus usage. Only a third of households (36%) outside the Thrive Zones reported having ever used the bus system in Tucson.

Respondents who were unsatisfied with public transit often cited long wait times and confusing routes as key factors in their decision. One respondent explained: “The time transfers is [*sic*] the biggest [problem] yet. There’s multiple places you can go in Tucson on done bus, but a lot of places you have to take two or three buses. Often the transfer buses come five minutes before it’s actually supposed to come, so then you’re sitting at a bus stop for a half hour.” Other respondents also often cited poor communication regarding arrival and departure times as sources of dissatisfaction. However, many individuals, like “Lois,” still rely on public transit to get around the city (Profile 2).

Mental and Physical Health

Many of our respondents had mental or physical conditions that prevented them from participating fully in the workforce. Of the respondents who didn’t participate in the paid workforce, 42% cited a medical disability as the primary reason. A majority (52%) 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. Still, most (53%) of the respondents rated their overall health as “Excellent” or “Good.”²⁶

It is stressful to navigate financial and housing insecurity.²⁷ More than a third (35%) of the sample reported indicators of high or extreme stress.²⁸ Unsurprisingly, respondents experiencing poverty were more than twice as likely to report extreme stress than those who were living above the poverty line. These patterns highlight the need to situate health and stress within broader structural conditions of poverty and housing instability.

Recommendations

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

Continue and expand rental assistance for low-income families. Rental assistance plays an essential role in supporting Tucson’s most vulnerable residents. Housing instability is closely associated with food insecurity and poorer mental and physical health outcomes. Data from our

2023 survey shows that most respondents relied on rental assistance to address overdue expenses and sustain their housing. With the expiration of ERAP in October 2023, however, households already experiencing acute housing precarity face an elevated risk of descending into persistent poverty. National evidence further indicates that housing subsidy programs are effective tools for alleviating housing instability.²⁹

Provide Tax Support and Information. The Federal Earned Income Tax Credit EITC represents a significant source of financial support for low-income households, yet not all eligible families benefit from it due to non-filing.³⁰ As a result, access to tax preparation assistance constitutes a critical community-based service, helping ensure that households claim the benefits available to them rather than forgoing much-needed resources. Facilitating tax filing remains an important mechanism for connecting low-income families to existing forms of economic support.

Expand eligibility for Arizona DES Assistance. It is imperative that Arizona sustain and expand rental assistance programs to address gaps in support. One key step would be broadening eligibility for Arizona DES Cash and Rental Assistance to include housing-insecure residents who previously benefited from ERAP. In late 2023, it was estimated that approximately 17,000 households that had received ERAP aid were rendered ineligible for DES-funded rental assistance.³¹ This restriction warrants reconsideration. Revising exclusionary criteria would help ensure that households – especially those facing compounded vulnerabilities – retain access to essential housing support. Moreover, given the substantial under-enrollment in social services identified in our report, coordinated efforts by state agencies and nonprofit organizations are necessary to more effectively connect eligible households to available resources.

Improve quality and energy efficiency of rental properties. Improving the quality and energy efficiency of rental housing should be a central policy priority, particularly in the context of a constrained rental market where availability often eclipses other considerations. Efforts to enhance efficiency could include the installation of energy-saving infrastructure and the promotion of tenant practices

Profile 2: Lois is a 49-year-old woman who recently separated from her husband. She is now the sole caregiver for her child, which has presented several financial challenges to her family. Although she receives stable income from social security and disability as a result of her health troubles, Lois is still on the cusp of poverty. She reports she has just enough to get by, however, her financial situation is also complicated by transit in Tucson. Lois relies on the bus to get to her medical appointments. When bus service timing is unreliable, Lois has to rely on more expensive rideshare options to ensure she can still qualify for the services she needs.

that reduce consumption, such as the use of smart thermostats, routine filter maintenance, and passive cooling strategies. These goals may also be advanced through the adoption of minimum efficiency standards for rental properties, including requirements for double-glazed windows, water-conserving fixtures, and properly sealed doors. At the same time, improving accessibility must remain a key consideration: features such as handrails, ramps, and elevators are particularly important in low-income housing, where rates of disability and mobility limitations are disproportionately high.

Access to food. Food access remains a persistent challenge, even in the presence of well-established services and

nonprofit organizations working to address unmet needs. As one respondent noted, logistical barriers, such as the inability to visit food pantries during standard working hours, can significantly limit access. These constraints underscore the importance of developing more flexible and innovative approaches to food distribution. With substantial declines in SNAP eligibility and the rapid pace at which the Arizona Department of Economic Services has cut past recipients, expanding and sustaining family-oriented supports from alternative sources like local governments and nonprofits will be essential to improving food security among low-income households.

¹ Repository of student posters can be found at <https://repository.arizona.edu/handle/10150/552895>.

² \$70,315 is the annual median household income for Pima County between 2020 and 2024, or approximately \$5,859.58 per month. US Census, "Pima County Arizona Quick Facts," 2025, <https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210>.

³ The \$57,073 median household income in Tucson is less than the national median household income of \$80,734 <https://www.census.gov/quickfacts/fact/table/US,pimacountyarizona/LND110210>

⁴ US Census, "Quick Facts, Tucson City, Arizona, United States; Pima County, Arizona," 2024, <https://www.census.gov/quickfacts/fact/table/tucsoncityarizona,US,pimacountyarizona/LND110210>

⁵ In 2025, the poverty threshold for a family of four was a household income of \$32,150.

<https://aspe.hhs.gov/sites/default/files/documents/dd73d4f00d8a819d10b2fdb70d254f7b/detailed-guidelines-2025.pdf>

⁶ 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>.

⁷ US Census, "Quick Facts, Tucson City, Arizona, United States; Pima County, Arizona," 2024.

⁸ Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing," 2025.

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_The_State_of_the_Nations_Housing_2025.pdf

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¹⁰ US Census, "Quick Facts, Tucson City, Arizona, United States; Pima County, Arizona," 2024.

¹¹ 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#>:

¹² 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.

¹³ Sara S. McLanahan, and Erin L. Kelly. "The Feminization of Poverty," *Handbook of the Sociology of Gender* (2006): 127-145.

¹⁴ 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>.

¹⁵ 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>

¹⁶ Beaty, Thalia. "The government was once a steady partner for nonprofits. That's changing" <https://apnews.com/article/trump-funding-cuts-nonprofits-funding-freeze-social-safety-net-welfare-ed2e5b30445c9ffdb07346e42c0abfa3>; Till, Aaron and Fredrick Hernandez, "Who is missing paychecks in the 2025 shutdown – when and where?" Bipartisan Policy Center <https://bipartisanpolicy.org/explainer/who-is-missing-paychecks-in-the-2025-shutdown-when-and-where/>

¹⁷ 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.

¹⁸ 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.

¹⁹ Energy Information Administration (2025) "2024 Average Monthly Bill – Residential" https://www.eia.gov/electricity/sales_revenue_price/pdf/table_5A.pdf

²⁰ Mayes, Kris. "Attorney General Mayes Warns Landlords About Air Conditioning Failures, Reminds Tenants of their Rights" News Release (2026). <https://www.azag.gov/press-release/attorney-general-mayes-warns-landlords-about-air-conditioning-failures-reminds>

²¹ Ayala, Roxana and Amanda Dewey. "Data Update: City Energy Burdens" (2024)

https://www.aceee.org/sites/default/files/pdfs/data_update_-_city_energy_burdens_0.pdf

²² 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>

²³ 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>

²⁴ 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,

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²⁵ Fredrickson, "The future of Tucson's free transit fare" *News 4 Tucson*. 2024 https://www.kvoa.com/news/the-future-of-tucson-free-transit-fare/article_c1cf95de-a7a2-11ef-8243-7bd763e1e094.html

²⁶ 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.

²⁷ This is reflected in extant 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.

²⁸ Mental Health was measured by questions adapted from the PSS4.

²⁹ 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 Of Subsidized Housing Availability and its Relationship to Housing Insecurity," *Housing Policy Debate* 26, no. 1 (2016): 172-187.

³⁰ 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>.

³¹ 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>.

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

Additional information can be found at
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