Living on the Edge: Factors of Persistent Housing Insecurity in Southern Arizona

Making Action Possible in Southern Arizona (MAP Dashboard)
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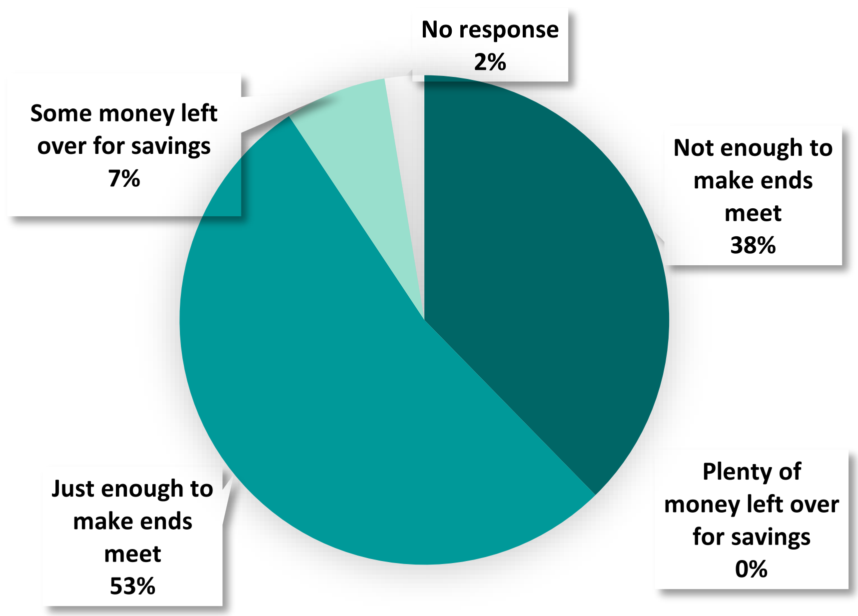
Executive Summary

The economic and financial fallout caused by the COVID-19 pandemic significantly exacerbated an ongoing affordable housing crisis in Southern Arizona. At the height of the pandemic, some 10-15% of rental households across Arizona had fallen behind on their rent. Yet despite signs of economic recovery beginning to show in 2023, eviction filings in Pima County have rebounded to their pre-pandemic levels following a moratorium on new filings enacted by the federal government. Even after two years of federal rental and utility assistance provided to at-risk rental households, a significant number of households in Southern Arizona are at risk of losing their housing just as the state and national economy is poised to emerge from the pandemic. For these housing insecure individuals and families, the impact of the pandemic has not only limited their ability to afford rising rents and utility bills; multiple other intersecting social factors such as unemployment, food insecurity, poor health, and childcare burdens limit their capacity to participate equally in a full recovery. Many residents are struggling to "get by" each month.

Percentage of Households "Getting By" Financially Each Month.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

To assess the social and economic landscape of housing insecurity in Southern Arizona, we utilize unique survey data on low-income households in Southern Arizona collected by the 2022 Poverty in Tucson Field Workshop. Formed in 2015, the Workshop was created to serve as a community-engaged undergraduate research experience in partnership with the City of Tucson and the nonprofit community. In the fall of 2022, the Workshop partnered with Pima County's Department of Community and Workforce Development to interview 266 renter households experiencing housing insecurity due to the economic impacts of the COVID-19 pandemic. This white paper summarizes data collected by the 2022 Poverty in

Tucson Field Workshop which reveals a troubling pattern of social and economic vulnerabilities that persist despite the temporary financial assistance provided to at-risk renters in Pima County.

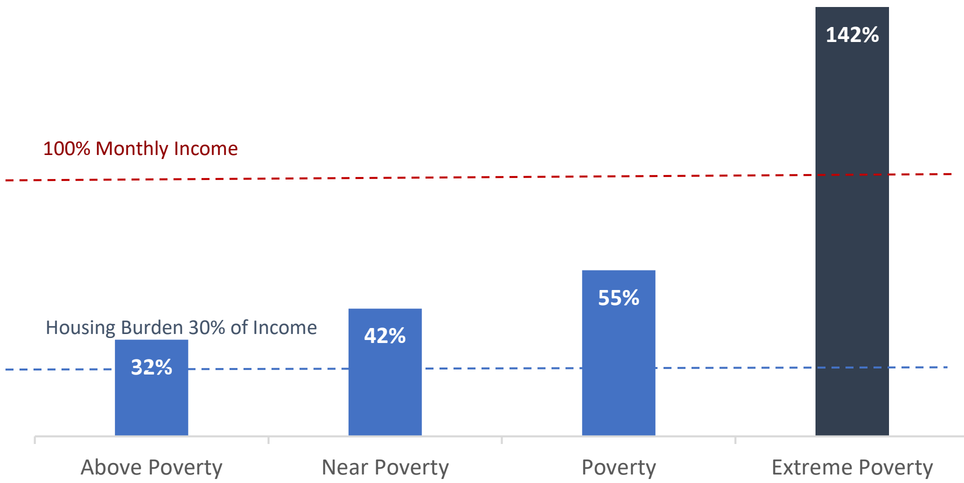
Key Findings & Contributions

- As the pandemic began to recede, rising rents and consumer inflation significantly outpaced any gains in workplace wages and contributed to significant housing overburden and eviction filings in Pima County.
- Despite benefiting from eviction prevention assistance from Pima County in 2022, only 42% of survey participants believed that they would be able to independently pay their rent in 2023.
- Over half (66%) of households lived in crowded conditions due to financial strain and 22% reported living in unsafe and unhealthy conditions in their rental housing.
- Nearly half of all households surveyed (42%) predicted that they would be unable to come up with $500 if faced with an emergency situation such as an unexpected medical bill, car trouble, or family need.
- In addition to being significantly financially insecure, multiple intersecting social vulnerabilities were observed including: 58% of households reporting high levels of food insecurity, 49% of households reporting high levels of stress, and households with parents spending more than double the recommended 7% of household expenditures for monthly childcare.

Conclusions

Housing insecure households in Southern Arizona are living in a precarious position. Limited by the low supply of affordable housing, poor credit histories, and multi-layered financial, health and employment situations, thousands of rental households are at the precipice of becoming homeless. The eviction rental assistance available to at-risk households during the pandemic provided an important, albeit temporary, social safety net that kept some 30,000 households safely housed. Absent such eviction prevention programs, it is likely that a substantial number of these vulnerable households will once again be facing life on the street. Housing burdens are particularly heavy for those in poverty or extreme poverty, with stagnant household incomes being absorbed by ever increasing rent.

Percent of Household Monthly Income Spent on Rent.



Data Source: Poverty in Tucson Field Workshop Survey, 2022

In a state with strict legislation prohibiting municipalities from enacting critical rent control policies, it is imperative that we identify regional opportunities to create more affordable housing opportunities while supporting rental households to become financially stable. The goal of this white paper is to provide policymakers and housing advocates with evidence of the ongoing social and financial crisis facing low-income renters in Southern Arizona. Future policy decisions at the state, county, and municipal level should consider the intersecting social vulnerabilities faced by low-income renters and identify opportunities to strengthen the social safety net, including housing assistance, such that all residents can equally participate in economic recovery and prosperity.

Introduction: The Low-Income Housing Crisis

After the tumult of the COVID-19 pandemic, 2023 began with signs of economic recovery across the United States. Rates of unemployment decreased in Arizona to less than 4% in February of 2023, a robust recovery from the 14% in April of 2020 (BLS 2023). And, in 2023, Tucson rents began to stabilize after the precipitous increase of nearly 30% over the previous two years (Bentele 2022). Still, economic recovery is not equally shared across the community (Harris and Sinclair 2023). Housing security remains an ongoing challenge for Southern Arizona. Even after two years of federal rental and utility assistance under COVID, in 2022 eviction filings in Pima County rebounded to pre-pandemic levels (Bentele 2022, Pima.gov 2022). Low-income households remain housing insecure, driven partially by the COVID-19 pandemic and its economic fallout which worsened access to affordable housing for low-income renters. Persistent housing insecurity may help to explain the disparate economic recovery for households in the wake of the COVID-19 pandemic.

In this paper, we focus on the landscape of intersecting social factors that exacerbate persistent housing insecurity in Southern Arizona. Housing insecurity is the difficulty of acquiring housing, being at risk of losing housing, or living in a house that does not meet basic needs (DeLuca and Rosa 2022; Cox et al. 2019). Housing security matters because residents who have stable, adequate housing have better outcomes for intergenerational upward mobility, mental and physical health, household financial security, and household food security. Housing is a social determinant of health, which means that housing is linked with other factors known to improve overall well-being, like access to quality schools, economic opportunities, healthcare, and others (CDC 2018, Rolfe et al. 2020). For cities, ensuring access to low-income affordable housing has important economic ripple effects and can result in lower community healthcare costs, less anti-social behavior, higher community participation, and more consistent participation in the workforce (DeLuca and Rosen 2022, Bess and Miller 2022). The insights from this research can help social service providers and policymakers address housing instability, related evictions, and preempt rising rates of residents experiencing homelessness in Southern Arizona.

To better understand the lives of Southern Arizonans experiencing housing insecurity, we analyzed a unique dataset of 266 renters in Pima County. These data was gathered through the University of Arizona's Poverty in Tucson Field Workshop (PTFW). The sample of respondents were contacted based on their application to the federal Emergency Rental Assistance Program (ERAP) in 2021-2022. The resulting dataset represents some of the most vulnerable and housing insecure residents in Pima County. Over half of PTFW respondents live below the federal poverty threshold (51%) with an average household monthly income of $2,030.[1] Of these residents living below poverty, almost half are classified as living in extreme poverty (with an income 50% or less than the federal poverty threshold) and are predominately women with children (56%).

Housing Insecurity and Affordability

Tucson, once a bastion of affordable housing among Western cities, is increasingly unaffordable for low-income households. In Tucson, low-income households have been faced with a dwindling supply of housing options since 2020. Since 2020, the cost of rent in Tucson has increased by nearly 30% (Bentele 2022). Across Arizona in 2021-2022, 69% of renters have reported an increase in rents, including 57% of renters who experienced a monthly increase of $100 or more (Bentele 2022). The increase of rent is

[1] Data are self-reported estimates with outliers removed by authors.

coupled with stagnant wages of low-income earners (BLS 2021). Increasing rents and stagnant income means that low-income households in Southern Arizona are finding affordable housing increasingly out of reach. Alarmingly, between 2020 and 2021, Pima County saw the rate of homelessness increase by an estimated 30% (DES AZ 2021).

Affordable rental properties are in short supply across the United States. In April 2022 the lowest income renters in the US were faced with a national shortage of 7 million affordable homes (NLIHC 2021). In Tucson, for every ten very low-income renters[2], there are fewer than five available rental properties. In addition to the limited supply of affordable, quality rentals, many low-income residents face further exclusion from existing housing options due to poor credit, housing voucher eligibility, or poor access to work or transportation (DeLuca and Rosen 2022).

From 2020-2022 the US government injected rental assistance funds under the Emergency Rental Assistance Program (ERAP), a national effort to support housing stability in the context of acute national unemployment. With the exhaustion of ERAP funds in early 2023, the temporary relief of this rental and utility assistance program was again removed, revealing the cross-cutting vulnerability of low-income renters and housing insecurity in Southern Arizona.

Eviction Prevent and ERAP

ERAP provided an unprecedented level of rental assistance to help people cover rent and utilities due to COVID-related disruptions. Pima County received nearly $60 million dollars from the federal government through both the Consolidated Appropriations Act of 2021 and the American Rescue Plan Act (NLIHC 2022). Pima County contributed an additional $4 million dollars in other rent and utility assistance and initiated programs to assist with eviction prevention which included the Emergency Eviction Legal Services program (EELS), the creation of a constable social worker position, provision of emergency housing for recently evicted families, and the designation of an eviction court as an appendage of the Pima County Consolidated Justice Court (Lesher 2022a, 2022b).

Across the US, the distribution of ERAP's $46 billion dollars was considered a success, in that rental assistance allowed residents to stay housed when experiencing a COVID-19 related decline in income. ERAP helped stabilize households who would have likely faced significant financial hardship, potential homelessness, and may have worsened poverty, likely resulting more expensive long-term community services and healthcare (NLIHC 2022). In its wake, ERAP makes clear the ongoing need for building a robust housing safety net for low-income renters. Confronting the challenge of maintaining housing assistance in the lapse of federal assistance is not unique to Southern Arizona; it is a challenge shared with many communities across the United States (NLIHC 2022). As is, following the expiration of federal rental assistance and no clear program substitution, we will expect to see increasing rates of evictions and homelessness in Southern Arizona in the immediate future.

[2] Very low-income is defined as at or below 50% of median state income.

Methods

The data for this report comes from a unique sample of residents in Pima County who sought rental assistance in 2021-2022. This dataset was constructed from a survey administered in The Poverty in Tucson Field Workshop (PTFW); a research methods course offered through the University of Arizona in the Fall of 2022. In partnership with Pima County, this faculty-led, student-powered workshop administered a survey to Pima County residents who had applied for ERAP in the preceding 12 months.

Potential respondents were invited to participate in the PTFW survey via an email sent by our partners from Pima County. Interested respondents then agreed to be contacted by one of the 39 student interviewers. The survey administrations lasted between 30 minutes and two hours and were conducted over the phone or video conference software Zoom. The PTFW survey included closed and open-ended questions about household finances, housing type, child caregiving, employment, experiences, and demographic information on education, age, race, and gender. Additional questions about mental and physical well-being asked questions from the Perceived Stress Scale (PSS4) which is a series of four questions widely used to capture general mental health. Respondents were given a gift card to a local grocery store to thank them for their participation. All student researchers completed Human Subjects Protection training prior to conducting the interviews. The University of Arizona Institutional Review Board approved research protocols used in the PTFW.

The Sample

The PTFW sample included respondents from 266 households in Pima County. The PTFW sample was largely low-income and housing insecure in that they struggled to cover the costs of housing in the preceding twelve months. Over half PTFW respondents (51%) lived below the federal poverty threshold. Nearly a quarter (23%) of the PTFW respondents' household incomes classified them as living in extreme poverty. Of PTFW households, the average monthly household income was $2,030 and had three or four occupants. At the time of the survey, respondents had lived in their homes for an average of three years (35 months). The respondents tended to live in central Tucson, an area of concentrated low-income households. Most PTFW respondents lived in apartments (63%); houses, duplexes, or townhouses (28%); or mobile homes (7%). Few respondents lived in more precarious housing, such as a motel, tent, or vehicle (2%).

The PTFW sample included more women and residents with lower educational attainment than is representative of the general population in Pima County (Table 1). Over half of the respondents were white (53%) which was less than the proportion in broader Pima County (84%).[3] The PTFW sample has a higher proportion of residents who were black (15%) than the general population in Pima County (4%). The PTFW data reflect wider demographic trends of poverty in the United States (Creamer et al. 2022).

[3] 39% of respondents identified as Hispanic or Latino which reflects the population in Pima County (39%).

Table 1: Poverty in Tucson Field Workshop Demographic Characteristics, 2022.

	PTFW Sample	Pima County Average*	National Average**
Female	75%	51%	51%
Average Age	43	39	38
White	53%	84%	76%
Black	15%	4%	14%
Hispanic	40%	39%	19%
High School degree	26%	11%	26%
Some College	38%	28%	19%
Bachelor's degree +	13%	34%	34%

Data Source: Poverty in Tucson Field Workshop Survey, 2022.
*U.S. Census Bureau (2020). Pima County, Arizona. Retrieved from https://www.census.gov/quickfacts/fact/table/pimacountyarizona/LND110210
**U.S. Census Bureau. 2021. 2017—2021 ACS 5-Year Narrative Profile: The United States. Retrieved from https://www.census.gov/acs/www/data/data-tables-and-tools/narrative-profiles/2021/

Findings:

Housing insecurity is the lack of availability or access to stable, safe, and affordable housing through socially acceptable means (Cox et al. 2019, HHS 1969). The PTFW data speak to the challenges of 1) housing stability, 2) financial insecurity, 3) housing quality, 4) food insecurity, 5) physical and mental health, and 6) the intersection of housing insecurity and caring for children. These factors help better understand how housing insecurity intersects with other low-income vulnerabilities to limit economic recovery and increased housing stability. PTFW respondents who applied for ERAP are making less than half the average national income, are much more likely to be in poverty, and are suffering from extreme stress when compared to the general population of the US and Pima County (Table 2). This suggests that the PTFW sample is suffering from overlapping vulnerabilities of poor financial security and poor mental health in addition to housing insecurity.

Table 2: Poverty in Tucson Field Workshop Key Household Characteristics.

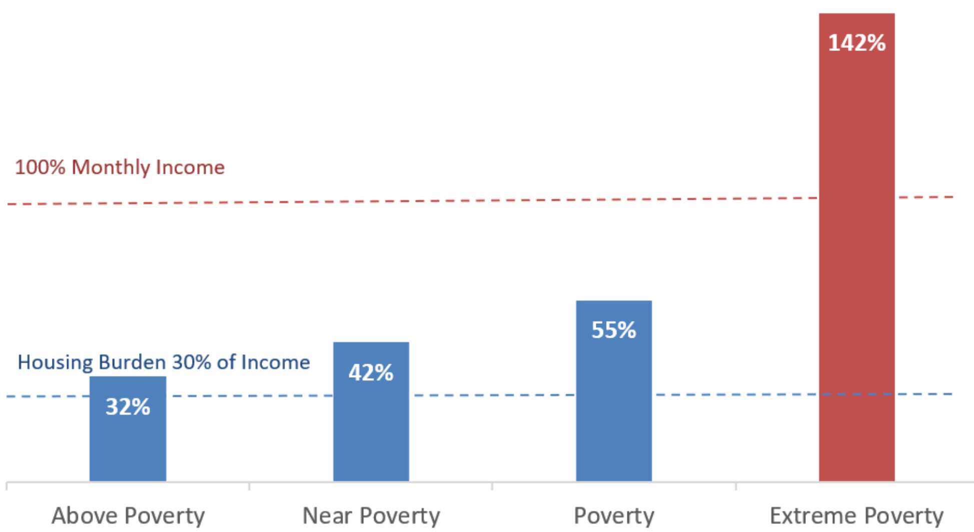
	PTFW Sample	Pima County Avg*	National Average**
Monthly income	$2030	$4424	$5336
% in Poverty	52%	15%	12%
Experiencing High Stress	29%		22%***
Single Mother Household	23.5%	25%	27%
Household with Children	48%	23%	40%

*Data Source: Poverty in Tucson Field Workshop Survey, 2022; *U.S. Bureau of Labor Statistics. 2023. Tucson Area Economic Summary. https://www.bls.gov/regions/west/summary/blssummary_tucson.pdf. **U.S. Census Bureau. 2021. 2017—2021 ACS DP02 Selected Social Characteristics United States. https://data.census.gov/table?g=010XX00US&y=2021&d=ACS+5-Year+Estimates+Data+Profiles&tid=ACSDP5Y2021.DP02 *** American Psychological Association. 2022. Stress in America Topline Data. https://www.apa.org/news/press/releases/stress/2022/october-2022-topline-data.pdf*

Housing Stability

Access to secure housing has been part of US federal policy since 1949, but it remains a failed promise for many households. Most low-income households shoulder a "rent burden" where the cost of rent and utilities is more than 30% of a household's monthly income (Cox et al. 2019, NLIHC 2021b). In Arizona, 75% of low-income renters are paying half of their income for housing (NLIHC 2021b).[4] The average PTFW respondent paid more, nearly 60% of their monthly income on household costs, and had experienced an increase of more than $200 in monthly rent between 2021 and 2022. This burden is particularly high for those at or near the poverty threshold (Figure 1). For PTFW respondents facing extreme poverty, their income could not cover the cost of housing, which was reported at 142% of their income; these individuals likely relied on subsidies such as ERAP or possibly Section 8 Housing Vouchers.

Figure 1: Percent of Household Monthly Income Spent on Rent.



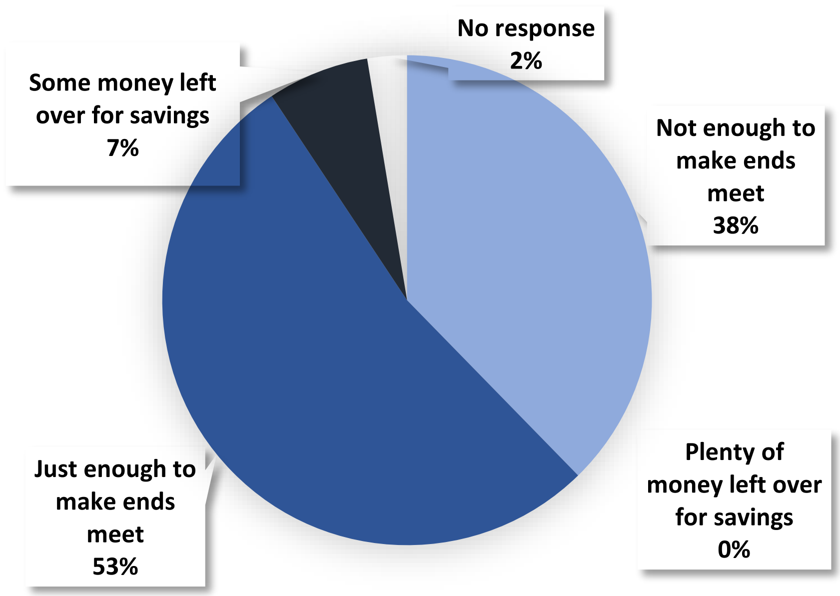
Data Source: Poverty in Tucson Field Workshop Survey, 2022.

In 2021, low interest rates on mortgage loans increased demand for houses and contributed to a subsequent market-wide increase in housing prices. For middle and low-income earners, the increased demand prohibited many potential homebuyers from entering the market, resulted in high competition for rental properties nationwide, and an increase of rents by 6% (NLIHC 2021). Over the last decade, cost of rent has steadily increased in Pima County, creating a housing burden crisis. Evictions in Pima County have also increased in the last decade, only lowering during the 2020 moratorium on evictions. After the

[4] In Arizona, the NLIHC has calculated an affordable rent (30% of income) at minimum wage ($12.30) to be $666 per month (NLIHC 2021). The current average monthly rental in Tucson costs between $1,000-$1,300 which is double the estimated "affordable" threshold for a minimum wage earner. For Pima County, the hourly wage necessary to afford a two-bedroom rental at "fair market rate" would be a $19.25 an hour with an annual household income around $40,040, which is well above the federal poverty threshold.

expiration of the moratorium, evictions have rebounded to a nearly pre-pandemic level, suggesting that, despite rental assistance programs, housing insecurity remains an ongoing challenge in Pima County.

Figure 2: Percentage of Households "Getting By" Financially Each Month.



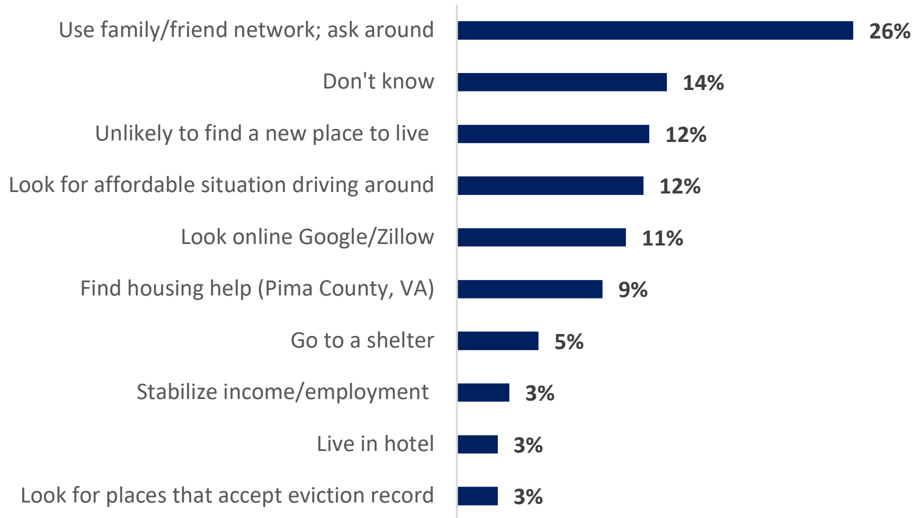
Data Source: Poverty in Tucson Field Workshop Survey, 2022.

The PTFW data suggest that this low-income population is financially struggling monthly. One survey question asked respondents how they are "getting by" financially each month (Figure 2). As it was, 38% of PTFW respondents felt like their income was not sufficient to "make ends meet." A third of the sample regular forewent other household necessities to pay rent. ERAP allowed households to pay for rent and utilities as part of these households needs, but in its exhaustion in 2023, only 42% of respondents felt confident that they would be able to pay rent in the upcoming months. The ERAP respondents tend to be living *on the edge*, or in a way where a financial setback would leave them unable to cover basic living expenses like rent, utilities, childcare, medical expenses, or food.

Over a quarter of the respondents (28%) in the PTFW sample have a history of poor housing stability and shared histories of forced relocation even prior to the pandemic. When speaking to the causes of these forced moves, respondents cited a decrease in household income, an eviction, general poor quality of the housing, and increased rent. Respondents seeking a new residence relied on their network of family and friends to find out about new places to live (Figure 3). Given the limited supply of low-income housing and the complicated credit and eviction histories of many low-income renters, finding new housing can be a formidable challenge. Sometimes tenants are forced to make tradeoffs between affordability and quality. Housing that is vulnerable to foreclosure or poor quality does not meet the definition of a housing secure arrangement. Low-income households are particularly vulnerable to poor housing stability and experience more forced moves than high income households.[5]

[5] Nationally, over half of low-income families have experienced a reactive move (55%), compared with only 17% of high-income families" (Harvey et al. 2020 in DeLuca and Rosen 2022).

Figure 3: Household Strategies for Finding Housing After a Forced Move.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

Financial Instability- Job security and inflation

In the early years of the COVID-19 pandemic (2020-2021), US households across all income categories faced increasing prices of food, housing, apparel, and services. The burden of these increases was not evenly distributed, and the lowest quintile of income earners faced a 19% increase in food expenditures which was *5% higher* than the percentage increase experienced by households in the top income quintile. Additionally, while all wages were somewhat stagnant in 2020-2021, the upper half of households saw an increase of income of around 3-4%. In contrast, the lowest quintile *lost* income (-.4%); the second lowest quintile saw an increase of less than 1% (0.6%). Thus, low-income households not only faced a heavier burden of inflated prices, but *also lost income* which created multiple vulnerabilities for financial insecurity during the beginning stages of the pandemic (BLS 2021).

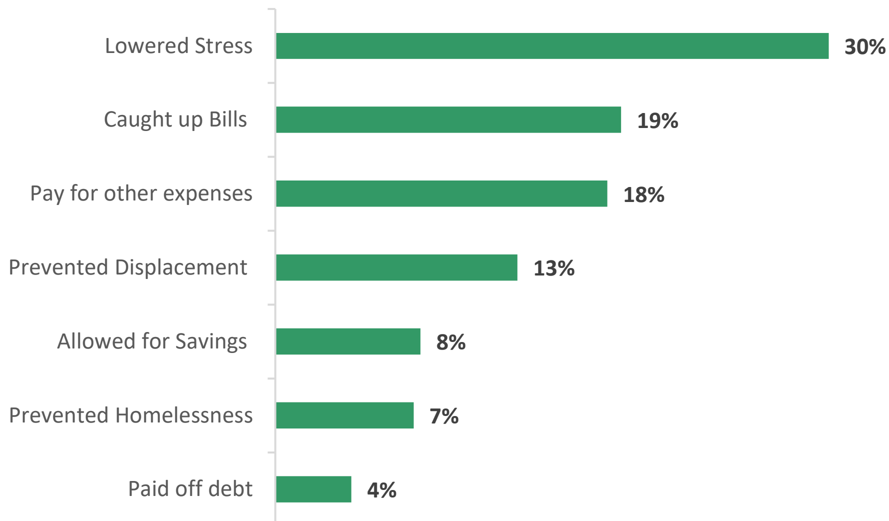
COVID-19 disrupted employment and income for many PTFW respondents which lowered household income and worsened financial and housing security. We asked respondents how the pandemic impacted household finances, and they widely reported job loss, reduction of hours worked, and the decline of physical health caused directly, or exacerbated by, COVID-19. Job loss or illness of another household member also worsened the state of household finances. Ten percent of respondents also mentioned that COVID increased caregiving obligations for both children and aging adults in the household which also led to reduced income hours, lost employment and, in some cases, additional medical expenses. Worsening financial situations were also attributed to inflation of food and fuel costs. When asked how COVID affected household finances, Vivian,[6] a 39-year-old Hispanic woman said, "Terribly. It was terrible. I was seeking better employment, you know, a better wage. So, I have got a new job and then four days into my new job my one child got COVID, and then the other one got it! So basically,

[6] All respondent names used in this report are pseudonyms.

I had three children that got it, and I wasn't able to keep my job." Only two respondents in our sample indicated that their household finances improved during COVID due to the influx of federal government stimulus checks.

ERAP provided temporary assistance for COVID-related financial loss. PTFW respondents accessed rental and utility assistance for an average of 4.5 months. When asked "how ERAP helped you" (beyond paying for rent and utilities), respondents spoke most frequently of its role in lowering stress, allowing them to catch up on other bills, and preventing displacement from inability to pay rent (Figure 4). ERAP was an important safety net for PTFW respondents.

Figure 4: How ERAP Helped Pima County Households.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

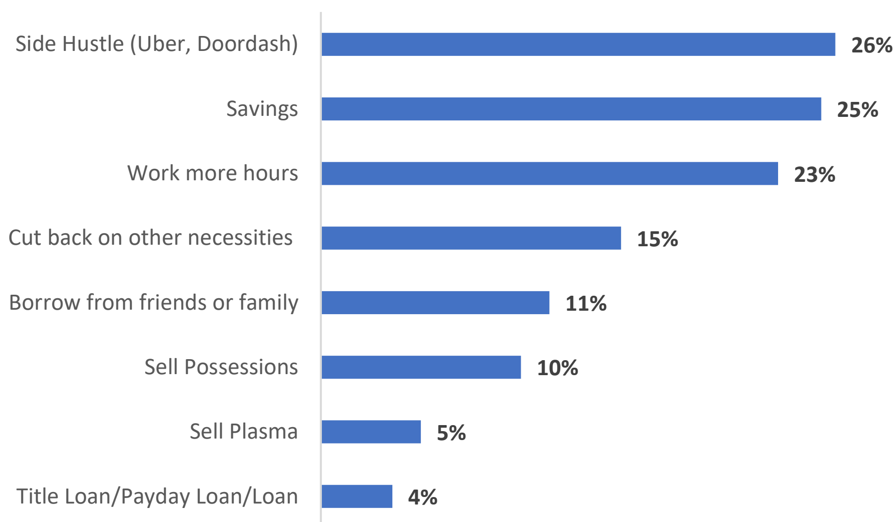
Debt and Credit History

Poor credit scores are another barrier to access housing for low-income renters (DeLuca and Rosen 2022, Swanson 2022). Often renters with poor credit are limited to the bottom of the rental market, as credit-checks are less frequent among landlords with lower-quality housing stock tend and more frequent housing violations (Rosen et al. 2021). Thus, renters with poor credit or no-credit face an even smaller pool of affordable housing than might be available by their low-income alone. As low-income renters often have complicated financial histories, access to loans tend to be high-interest and occasionally predatory (Retsinas and Belsky 2005). In the US, this lack of credit means a lack of financial options for high-risk borrowers. Poor credit was cited by PTFW respondents as a barrier to escaping the rental market and getting a loan to purchase a home.

Facing limited formal avenues for financing, PTFW respondents turned to family and friends for financial assistance and informal loans. Of those with debt, only 50% of those near poverty expressed confidence that they would be able to pay the minimum payment in the upcoming months. It is worse for those in extreme poverty, who only expressed a 30% likelihood of meeting their payment minimums, likely exacerbating their financial situation with late fees or compounding interest. Some PTFW respondents felt that their poor credit was not reflective of their lending risk. One participant shared with us that they have never had an opportunity to have a good credit score because their mother was using her information to run lines of credit for herself; Letti, a single, multi-race woman in extreme poverty said: "My credit was running before I was old enough. My mother ruined it." Letti's situation suggests a familial burden of poor credit that could impact intergenerational access to economic opportunities.

The PTFW respondents were generally financially precarious, and when asked if or how they would raise $500 to cover an unexpected cost, 42% said they would not be able to raise the funds within a month. Of the 53% of respondents who might raise $500 in an emergency, they said they would work additional hours or jobs, or cut back on other necessities. Few mentioned that they would seek a loan from a financial institution or short-term title or payday loans (Figure 5).

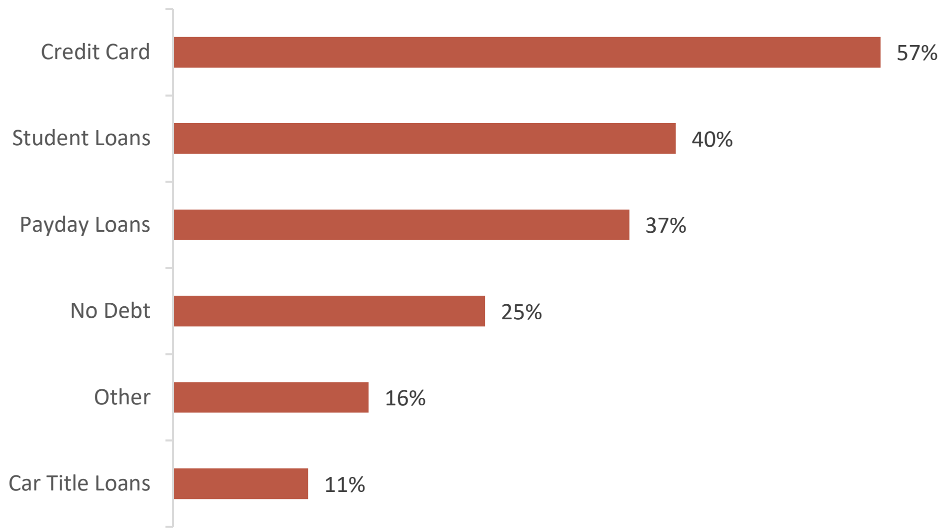
Figure 5: Strategies for Raising $500 in an Emergency Situation.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

Respondents in the PTFW sample reported paying an average of $293.88 a month on debt. Those in extreme poverty paid less, around $100 dollars a month against their debt, while those above poverty paid significantly more ($638). Just under half of the PTFW respondents had some student loan debt (40%) (Figure 6). Of PTFW respondents who had not completed a college degree, nearly half (47%) were burdened by student loans. While higher education is often seen as a pathway to upward mobility, prior research has shown that students who are financially insecure before attending college tend to experience financial hardships and housing insecurity during college and are less likely to complete a degree program as a result (Broton and Goldrick-Rab 2016; Goldrick-Rab, Broton and Eisenberg 2015; Ruiz-Alvarado, Stewart-Ambo, Hurtado 2020). Thus, housing security can affect access to higher education and potentially worsen long-term financial prospects.

Figure 6: Common Sources of Financial Debt.

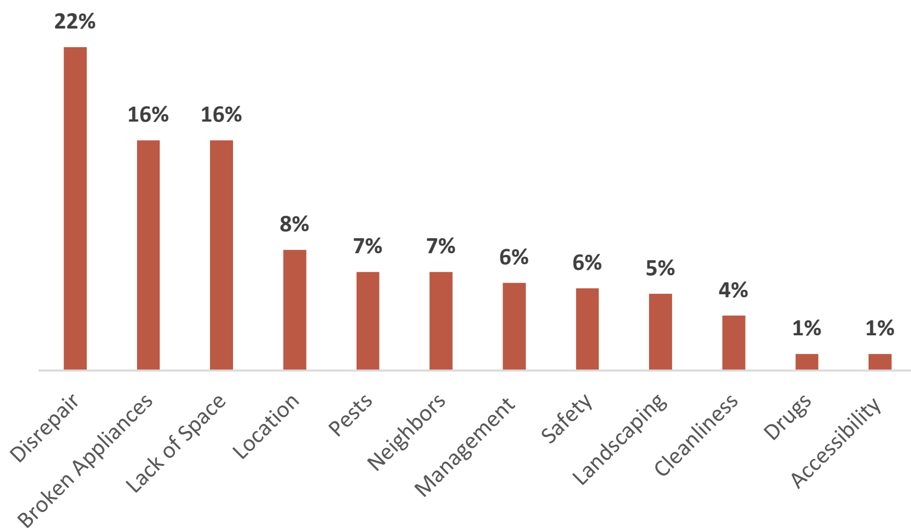


Data Source: Poverty in Tucson Field Workshop Survey, 2022.

Housing Quality

Low-quality housing is an important feature of housing insecurity as it reveals the tradeoffs that low-income renters make in terms of housing affordability, quality, and safety (Cox et al. 2019). Poor housing lowers quality of life for residents (Cox et al. 2019). Nationally, an estimated 3-4% of dwellings are unfit or unsafe to inhabit (Census 2011). Overall, PTFW respondents reported troubling quality issues in their housing. Most of the PTFW sample lived in apartments (63%) or houses (28%). For those who had stable housing, respondents complained of crowded conditions, uncleanliness, poor safety of neighborhood, and presence of pests like cockroaches and mice (Figure 7). In open-ended questions about what people would fix about their home, respondents most frequently mentioned issues of disrepair (such as broken appliances, peeling paint, and broken or leaky fixtures) and crowded conditions. A small number of residents pointed out a lack of ramps or accessible infrastructure for people with mobility constraints. As the general population ages, accessible housing will be necessary for more members of the population, likely further tightening competition for low-income and accessible housing (Jinyhup 2021).

Figure 7: Common Complaints about Poor Quality Housing.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

As Alex, a 24-year-old, white, non-binary person, said:

> "It's dilapidated, sometimes I feel like I live in squalor because of the way they handle maintenance. For example, the tub was broken and the guy who's living with me slipped and fell - so I had to fight them pretty hard about coming to replace the bathtub. And after they replaced it, they did such a horrible job that now the upstairs bathtub is leaking again, and there's now mold and stuff growing. There's a lot of water damage. And, even though my A/C works, it looks janky and definitely not up to building code."

Poorly operating appliances, leaky fixtures or poor insulation can also increase utility costs. Given that tenants are typically responsible for the price of utilities, the landlords lack a direct incentive to install or update low-efficiency appliances (Lang et al. 2021, Melvin 2018).

Overcrowding worsened living conditions for many PTFW respondents. Over half of the respondents (66%) said that there were too many people in the space to live comfortably. Crowding can be the result of families "doubling up," or living with multiple families in a single-family dwelling in order to avoid homelessness or to disperse the burden of rent (Harvey 2020). When asked about crowded conditions, Ana (189), a 36-year-old, Hispanic mother explained how crowding affected her ability to spend time with her children; "Because I have three teenage boys, and because I have such a small apartment for them, their main residence is with their dad, because he has a 3-bedroom home. But, if I had a bigger house, I would obviously be able to have them more." For Ana, limited space prohibited her desired level of caregiving. Poor quality housing showed additional consequences for family cohesion and worsening mental and physical health.

Energy Insecurity and Burden

ERAP offered both rental *and* utility assistance which are services integral to quality, livable and safety of affordable housing during the early years of the pandemic. The inability to pay utility costs, including basic heating and cooling, can lead to "energy insecurity" (Hernández 2016). Researchers estimate that energy costs should be no more than *6%* of monthly household income,[7] above which a household is "energy burdened" (ACEEE 2020). Across the US, 25% of US households face a high energy burden on their income. Over half (60%) of the PTFW respondents paid more than *8%* of their monthly income on energy which classifies them as severely energy burdened (DOE 2023).

In Pima County, rising rates of heat-related illness and deaths in the summer months mean that energy insecurity is a critical community health issue (AZDHS 2021). In the summer prior to their interview, almost half (46%) of PTFW respondents reported that their homes were "too hot to comfortably live." This suggests that despite the high expenditure on energy, PTFW respondents were still unable to maintain comfortable living conditions during Arizona summers.

Food Insecurity

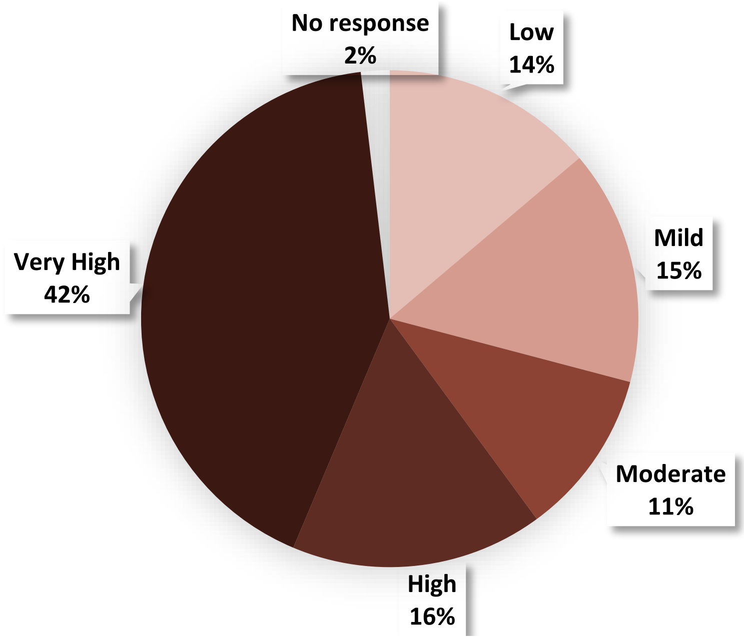
The housing insecurity crisis during the pandemic has been accompanied by unprecedented high levels of food insecurity in the United States (Fitzpatrick et al. 2021; Wolfsotn and Leung 2020, Lee et al. 2021). Food insecurity is the lack of access to adequate healthy and nutritious food needed for an active healthy life (Coleman-Jensen et al. 2022). In 2021, approximately 13.5 million US households (10%), were food insecure. Of these, only 56% of food-insecure households participated in one or more of the largest federal assistance programs including SNAP, WIC, or National School Lunch, (Coleman-Jensen et al. 2022). Single women and elderly residents living alone in the United States faced significant worsening of food security between 2020 and 2021 (Coleman-Jensen et al. 2022).

In April 2020, the United States Department of Agriculture (USDA) declared a federal public health emergency that recommended to states that Emergency Allotments (EA) be made to increase Supplemental Nutrition Assistant Program (SNAP) benefits to low-income households. All SNAP beneficiaries' benefits were increased by some $95 per month or up to a maximum allotment based on household size. These temporary increases made significant contributions to reducing hunger and hardships during the COVID-19 pandemic. One study estimated that the EAs kept some 4.2 million people above the poverty line in 2021, likely reducing poverty rates in states that enacted the EAs by 10% and child poverty rates by 14% (Wheaton and Kwon 2022).

The state of Arizona participated in this EA expansion of SNAP benefits for two years until Governor Ducey terminated the state's COVID-19 Emergency Declaration. At the same time, food prices were soaring due to inflation. The USDA estimates that between January 2022 and January 2023, the Consumer Price Index for Food increased by some 10 percent (USDA 2023).

[7] Specifically, energy utilities should not exceed 20% of housing costs

Figure 8: Percentages of Households Experiencing Food Insecurity.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

The PTFW respondents faced alarmingly high levels of food insecurity. Based on an index of multiple measures of food insecurity, over half (58%) of PTFW respondents face "high" or "very high" food insecurity (Figure 8). High food insecurity means that in the previous year respondents reported cutting the size of their meals, feeling hungry or eating less healthy options as a result of lacking access to food. Many respondents discussed the increasing cost of groceries in the previous year. Sharon a single, 55-year-old, white woman said:

> "[SNAP] gave me a raise because of inflation on my nutrition assistance allowance, and I still can't make it till the end of the month. I only buy the most basic things. I just buy coffee, some energy drinks, and TV dinners. I'm having a tough time back here. I don't buy any bread, none of that. Groceries are so expensive, they are horrible now…They keep talking about inflation of the gas prices, but for me the problem affecting me directly is food. So that's a very significant problem."

Sharon, like other respondents reported buying less desirable or less healthy options due to the increasing cost of groceries. To navigate the rising prices of groceries, PTFW respondents used various coping strategies (Figure 9). Almost a third of respondents (30%) ate out less, a quarter (25%) purchased cheaper options at the grocery store, and 16% reported purchasing only sale or bargain items. Concerningly, PTFW respondents reported buying less fresh produce (14%) or cutting produce out altogether (9%). These strategies, while industrious, did not prevent food insecurity.

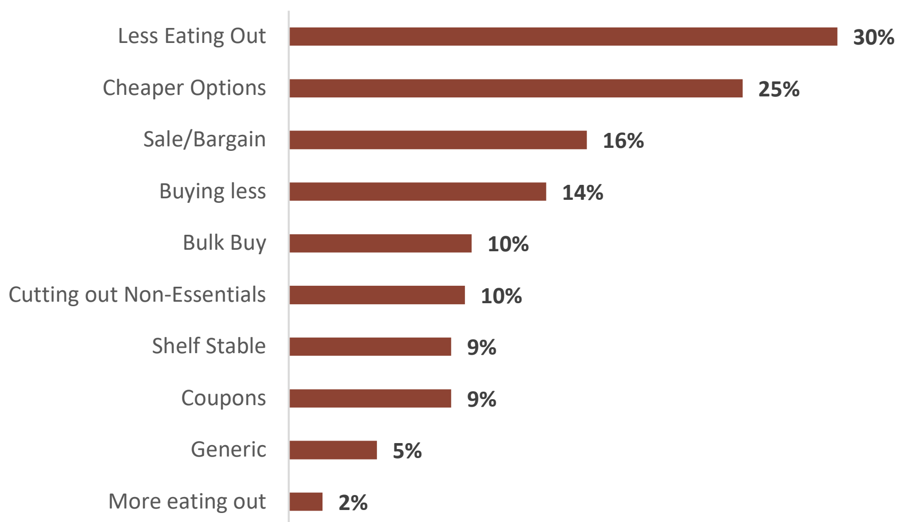
Caregivers had additional concerns ensuring food for children. Sarah, a 37-year-old white woman near the poverty threshold, said:

> "During the pandemic it was really, really hard, because it's just me with four children, and I don't have a lot of family help... There were times where I had to tell my kids, 'Look, we have a limited

> amount of food, we have to make this last for x-amount of days, you know.' It's just hard as the parent to have to tell your child, 'this is all we got, so we're going to have to ration it.' You know, that's just hard to swallow in general."

The high rate of family food insecurity, in a household like Sarah's, is concerning given that federal and state programs specifically aim to support women and children in Arizona through SNAP, WIC, and National School Lunch Programs. Ensuring access to these programs is important to support housing insecure and low-income families.

Figure 9: Common Strategies for Coping with Rising Food Costs



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

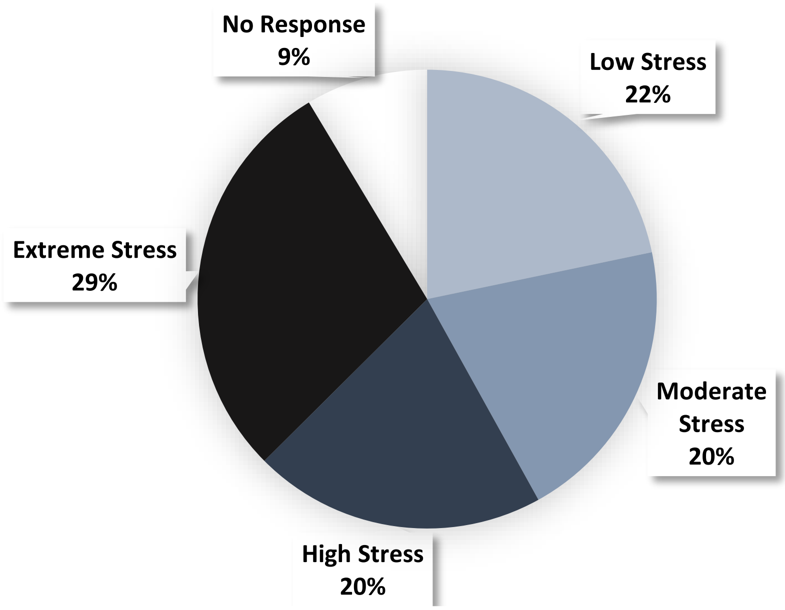
Housing Security and Individual Health

A robust body of research has shown that housing security is correlated with better mental and physical health outcomes (Bhat et al. 2022, Health.gov 2023, Mohd 2008, Stahre et al., 2015). Research finds that health and housing security is bi-directional, thus, those with poor health issues are also more likely to be housing insecure, and those who are housing insecure also more likely to develop worse mental and physical health (Martin et al. 2019). Additionally, housing insecure individuals also show high participation in risky health behaviors. In a 2015 study, 33% of housing insecure residents reported delaying doctor visits because of costs, 27% were current smokers, and 26% reported only fair or poor health (CDC 2015). Other factors associated with high stress are also associated with housing insecurity including not having health insurance and having a history of three or more adverse childhood experiences (CDC 2015).

Community health generally worsened during the COVID-19 pandemic, both from direct causes of COVID-19, and in indirect ways, as captured by increased rates of childhood obesity, increased maternal mortality rates, increased rates of children's depression and anxiety, and delayed preventative care and immunizations (NAS 2023). COVID-driven health risks exacerbated additional health vulnerabilities that are correlated with housing insecurity.

The PTFW respondents show an overwhelmingly poor state of mental and physical health. *Over half of respondents (54%) self-rated their health as only fair or poor.* PTFW respondents also showed signs of very poor mental health. Using the Perceived Stress Scale (PSS4), PTFW respondents were classified into categories of low, moderate, high, or extreme stress. Concerningly, nearly a third (29%) of the respondents were extremely stressed (Figure 10). An additional 20% of respondents were highly stressed. Unsurprisingly, respondents were more likely to report extreme stress if they had reported difficultly in "getting by" or making ends meet financially every month.

Figure 10: Reported Rates of Stress and Poor Mental Health.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

One PTFW respondent, Ted, a 39-year-old white man experiencing extreme poverty, described the intersection of financial insecurity, stress, and poor physical health. He said:

> "Money is stressful. I haven't been back to work. I want to try to go back to work because of financial reasons; but, I'm not well enough to. I've got doctors telling me that now that I need to have an amputation above my knee so it's very stressful. I've been going through multiple surgeries for three years and I am sick of it. So yeah, it's very stressful to me… After my monthly income I have barely enough left due to my nurse and my surgery bills. I have so much medical debt."

The combination of ongoing health issues precluded Ted from participating in the workforce. The cost of Ted's medical debt prevented him from spending on other household necessities, like rent, utilities and healthy food showing the intersecting vulnerabilities of financial insecurity, housing, and wellbeing.

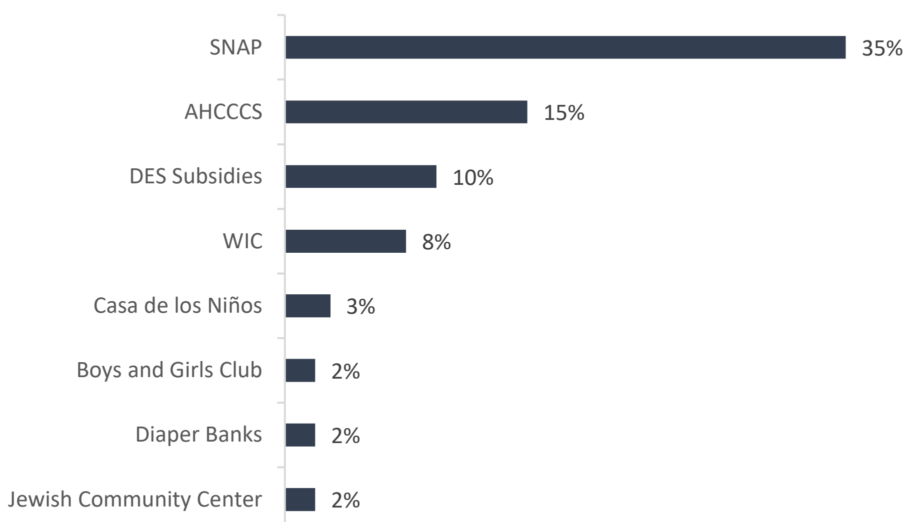
Housing Security and Caregiving

A voluminous literature in public health, environmental science, and medicine has explored how housing insecurity affects the behavior, health, and well-being of children and their caregivers (for reviews, see Evans 2006, Evans et al. 2003, Leventhal & Newman 2010). The pandemic disrupted families' access to resources connected with schools in ways that were highly stressful and may have long-lasting educational, economic, and health outcomes (NAS 2021). Parents reported significantly higher levels of stress related to COVID-19 than nonparents and parents cited remote schooling as the primary source of great stress (Calear et al. 2022, Wade et al. 2021). These stressors manifest disproportionately in marginalized communities and low-income households (NAS 2021).

In Arizona, 23% of low-income renters are caregivers relying on a single income (NLIHC 2021). Many of these caregivers are women and have young children and are therefore a strategic population where investing in housing and rental assistance could have long-term intergenerational benefits. Across Arizona, poverty rates for women are on average 2.1% higher than for men (Del Campo-Carmona 2022). Respondents in these households rely on a suite of state and federal programs including SNAP, AHCCCS, DES and WIC. Many more residents are eligible for these services than receive them, raising an important question as to why this gap persists. In the PTFW sample, for example, only 11% of respondents in extreme poverty were using Section 8 Housing Vouchers, but by income, we would expect that all respondents would be eligible for this service (Figure 12).

Caregivers in the PTFW sample reported disrupted childcare arrangements and difficulties of remote schooling in addition to the general challenges of inflation, employment disruption, and increased housing and food insecurity. Just under half of PTFW respondents (48%, n=129) were the primary caregivers for children in their households. Most of these caregivers were women (86%) and almost half (47%) were single parents. Wider research has shown that single-earner, female-headed households are especially vulnerable to poverty and housing insecurity and faced more vulnerabilities during the height of the COVID-19 pandemic (Boyd 2022). In the PTFW sample, caregivers pay significantly higher rent ($971) and utilities than non-caregivers ($838). They also pay significantly higher monthly utilities ($250) than non-caregivers ($169). Caregivers who are looking after 2-3 children also have a higher likelihood of overcrowding and had significantly more persons per bedroom (1.6) than non-caregivers (1.1), which can also affect housing quality.

Figure 11: Social Support Resources Used by Caregivers.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

The Department of Health and Human Services recommends that a maximum of 7% of a family's monthly income should be put toward childcare which is $142 per month based on the average PTFW respondent's monthly income. Of those PTFW respondents who paid for childcare (8%), their expenditures ranged widely between $50 to $2650 a month with a median of $300. This PTFW median childcare cost of $300 accounts for 15% of the average household income, which is double the nationally recommended expenditure on childcare.

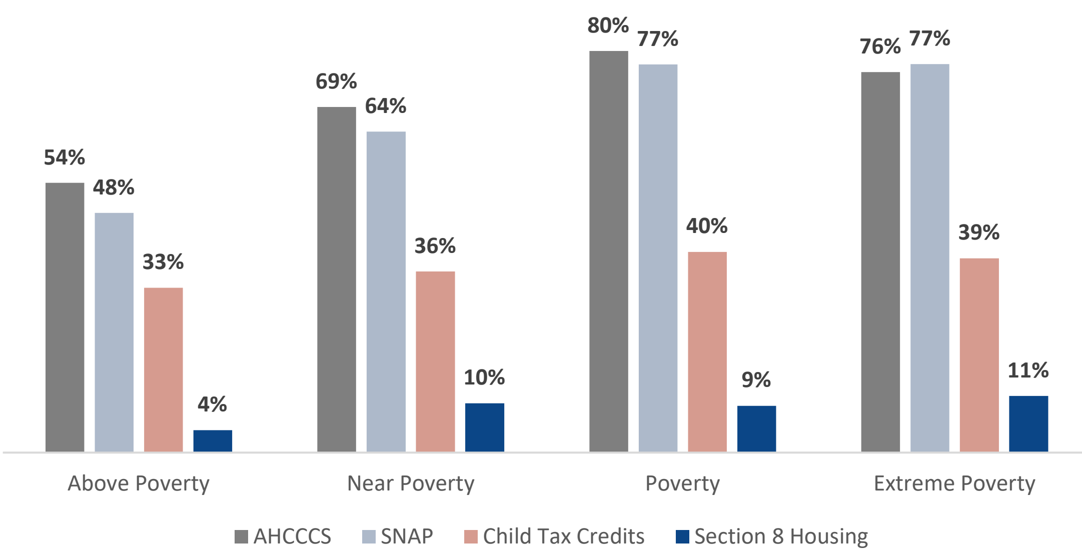
Tessa, a highly stressed single, Black caregiver near the poverty threshold, described the primary importance of affordable childcare in her household:

> "Affordable childcare is absolutely essential. That's part of the reason why my twelve-year-old is so independent because childcare was very expensive for me. I had to prepare her in a way, that she could stay at home by herself for an hour or two until her older sister got home. So yeah, it was a difficult time, based on childcare being expensive."

Tessa described affordability as the barrier to childcare, to the point when the child was occasionally left for short periods without any supervision.

In addition to affordability, caregivers cited the importance of quality and reliability when selecting childcare. PTFW respondents also ranked quality, reliability, and affordability as more important than convenience and accessibility of childcare options. Reliability of care was important to caregivers, as the average PTFW respondent indicated that it would be *very difficult* to find back-up childcare if their primary means became unavailable. Caregivers thus face additional considerations and costs that can strain household resources and exacerbate financial insecurity.

Figure 12: Caregivers' Access to Services by Poverty Category.



Data Source: Poverty in Tucson Field Workshop Survey, 2022.

Looking Forward: Home Ownership

Despite the many difficulties facing the PTFW population, respondents were not despondent. When PTFW respondents were asked what they thought their housing might look like in 6 months and 12 months, their outlook was generally optimistic. Looking six months out, 40% of PTFW respondents anticipated a change for the better. At 12 months, even more respondents (63%) anticipated a better living situation. This shows some remarkable optimism because 89% of PTFW respondents also anticipated that rent would likely increase in the upcoming year.

Over half of PTFW respondents (56%) expressed an ambition to purchase a home in the next few years. The respondents' strategies to try and purchase a home began with improving personal credit to qualify for a loan and saving sufficient money for a down payment. Three respondents mentioned the nonprofit program Habitat for Humanity as a promising avenue towards home ownership. Another ten respondents were hopeful to buy a home but said that they would have to wait for housing prices to go down to consider it. As Alex, a 24-year-old non-binary individual shared:

> "It sounds kind of terrible but I'm waiting for the housing market to crash so that I can get a house with my low credit score. I would love to have a house, but I don't foresee it happening until something drastic like that happens – or if I win the lottery – otherwise, I just don't see it happening."

Many PTFW respondents listed actions that were more within their scope of agency (Figure 13). Luis, a 46-year-old Hispanic man, just above the poverty threshold, said:

> "First of all, I need a down payment and I'm actually trying to take care of my credit. I would also need help buying a house since I never have before. But prices are really high right now so I wouldn't buy in this next year or so until the prices go down."

Luis spoke to the most common barriers to home purchase in the PTFW sample, including a poor credit score that precluded a mortgage loan, lack of funds for a down payment, and lack of knowledge about the process of buying a home. Until these challenges could be overcome, the renters in the PTFW would continue to wait on the margins of homeownership into the future.

Figure 13: Potential Strategies for Purchasing a Home.

Data Source: Poverty in Tucson Field Workshop Survey, 2022.

Conclusions and Policy Recommendations: Opportunities for Housing Security

Housing insecure households in Southern Arizona are living in a precarious position. We find that low-income households face many challenges including a poor supply of affordable, quality rental options, poor credit histories that limit options for loans or financing, and multi-layered financial, health and employment situations that, for many, were worsened by the COVID-19 pandemic. The rental and utility assistance of ERAP was an important safety net for low-income households, but for many, ERAP was a temporary relief for ongoing housing insecurity. While important and effective in keeping people housed, ERAP did not revolutionize the financial or economic fortunes of households living on the edge of extreme poverty in Southern Arizona. To support these households, Arizona must create more affordable housing opportunities and provide services that enable rental households to become financially stable. The goal of this white paper is to provide evidence of the ongoing social and financial crisis facing low-income renters in Southern Arizona. Future policy decisions at the state, county, and municipal level should identify opportunities to strengthen the social safety net, including housing assistance, such that all residents can equally participate in economic recovery and prosperity.

Inclusive Zoning and Housing

Rental assistance is an important social service and, in the void left by ERAP in 2023, the State of Arizona should work to develop an alternative rental and utility assistance program in its wake. Investment in affordable housing subsidies, programs, vouchers, and increasing supply is essential to improving housing security.

In Arizona, multiple state-level policies preempt access to affordable housing, worsening the prospects for low-income renters and contributing to housing insecurity that can exacerbate homelessness and extreme poverty for Arizona residents. Considering the current crisis of affordable housing, Arizona policymakers should revise or repeal state-level policies with the express effort to improve housing security for Arizona residents. At the state level, Arizona can mandate inclusionary zoning, allowing linkage fees to be used for affordable housing initiatives, allowing rent stabilization, and reconsider tax-incremental financing and affordable housing incentives in special development districts (Gentry, Irvine, Cook-Davis 2021). [8]

Eviction Prevention and Advocacy

We recommend Arizona become a champion for tenant rights. The White House proposed a blueprint for a Renter's Bill of Rights that should form the foundation for a robust state policy that protects Arizona renters. Following these guidelines, all tenants in Arizona should have the right to: 1) safe, quality, accessible and affordable housing; 2) clear and fair leases; 3) education, enforcement, and enhancement of renter rights; 4) the right to organize; and 5) and opportunities for eviction prevention, diversion, and relief (DPC 2023).

To help prevent eviction, Arizona should continue its programs to improve access to affordable legal services by allowing legal paraprofessionals to provide legal services and representation in eviction proceedings at a lower cost than a traditional attorney (see Newfeld 2022). Additionally, Pima County's Emergency Eviction Legal Services team (EELS) is a valuable resource and should be expanded throughout Arizona. EELS has ensured that more tenants are able to remain in their homes, which spares these families from displacement and eviction. Not only does EELS assist with prevention of eviction, the team also helps landlords navigate ERAP funding, and connects tenants with additional resources including assistance with employment, childcare, financial counseling, and health services (EELS 2023). We recommend continuing and expanding programs that provide affordable legal assistance for tenants.

Food Programs and Caregiver Support

Housing insecurity exacerbates food insecurity, even when food safety net programs like SNAP, free or reduced school lunches, or WIC are in place and available to those in need. Yet our hunger safety net programs do not reach everyone in need of assistance; the USDA estimates that only 70% of the working poor in Arizona participate in SNAP – five percentage points below the national average (USDA 2020). And for those receiving food assistance, high rates of inflation experienced during the COVID-19 pandemic have increased the cost of groceries while SNAP benefits have decreased following the end of federal emergency allotments.

Improving access to the food safety net while strengthening its support of low-income households is a critical step towards alleviating the exacerbating impacts of housing insecurity. Clear steps that

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[8] Mandating inclusionary zoning would allow municipalities in Arizona to enact regulation that requires new developments to incorporate affordable units. According to Arizona state statute, new developments cannot be *required* to incorporate affordable units (or in-lieu fees or off-site construction) but might do so voluntarily. Arizona should also allow linkage or development fees revenue to be used for affordable housing initiatives. Currently, linkage fees are restricted for use on public services (Gentry, Irvine, Cook-Davis 2021). Arizona should allow municipalities to enact rent stabilization laws. Rent stabilization laws can limit how much a landlord can increase rent while a tenant is in place. Local governments cannot enact rent control unless the unit is "owned, financed, subsidized or insured by a municipality or state agency" (1 Ariz. Rev. Stat. §§ 33-1329(B), 33-1416(B)). Finally, Arizona should revisit its position on Tax Increment Financing (TIF) on development districts. Arizona is the only state where Tax Increment Financing is prohibited by state law. Tax Increment Financing allows for municipalities to incentivize development in a special tax district. A portion of property taxes collected are then used to subsidize construction within the district. In other states, TIFs have been used to finance affordable housing. For more recommendations see: (Gentry, Irvine, Cook-Davis 2021).

Arizona could take would be to alleviate some of the administrative burden associated with accessing the food safety net, such as extending certification periods and including telephonic interviews to qualify for SNAP or WIC benefits. A focus on equity in access to the food safety net would also improve utilization rates and help end food insecurity. Tailoring SNAP and WIC benefits to where families live to make accessing healthy foods less costly, especially for those living in food deserts, is also essential.

Health and Healthcare

Absent a safe and secure home, the medical literature is quite clear that physical health hazards associated with substandard housing direct impact well-being (Shaw 2004). The social, psychological, and cultural benefits of a secure home are also understood to significantly improve both physical and mental health (Rolfe et al. 2020). Facing the threat of housing insecurity, having access to affordable quality healthcare is a critical aspect of our social safety net that is now, at the end of the COVID-19 pandemic, under threat.

In April 2023, the Arizona Health Care Cost Containment System (AHCCCS) began an estimated year-long project to review the eligibility of all state Medicaid recipients and remove those no longer qualifying. Officials with AHCCCS estimate that this could affect some 600,000 residents in Arizona. While many may be removed for legitimate reasons such as joining an employer's healthcare plan, those experiencing housing insecurity face additional risks of erroneous removals due to changing addresses, outdated contact information, disability, or speaking a language other than English. While administering the state Medicaid plan in a fair and judicious manner is important, the state must acknowledge the ongoing affordable housing crisis as a critical health risk and ensure that access to healthcare is not unduly denied to the housing insecure population.

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