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

Making Action Possible for Southern Arizona White Paper

- Brian Mayer, PhD
- Erin Heinz, PhD
- Jailyn Sloane

Tucson Poverty Project, School of Sociology, College of Social & Behavioral Sciences
Living on the Edge

Exploring the Landscape of Intersecting Social Factors that Exacerbate Housing Insecurity in Southern Arizona

- Community-Engaged Research: The Tucson Poverty Project & Pima County
- Social Risk Factors Associated with Housing Insecurity
- Financial Strategies Utilized by Low-Income Households
- Policy Solutions for Housing Stability
Pima County Emergency Rental Assistance Program

- $88.6 million from the Coronavirus Aid, Relief, and Economic Security (CARES) and American Rescue Plan (ARP) Acts.
- Serving some 17,000 households in Pima County with up to 15 months of missed rent and three months forward.
- Integration of Emergency Eviction Legal Services (EELS) and social service navigation in Pima Community & Workforce Development.

Timeline:
- March 2020
- 2021
- 2022
- October 2023

- 266 Households
  Oct - Nov
Housing Cost Overburden Disproportionately Impacts the Poorest Households
Zillow Market Summary (11/23)

Median Rent $1,499

2-Bedroom Apt. $1,202

Annual Salary to Afford 2 Bed Apt. $48,000
Most Households Experience High Financial Precarity

- Not enough to make ends meet: 38%
- Just enough to make ends meet: 53%
- Some money left over for savings: 7%

Strategies for Raising $500 in an Emergency Situation:
- Side Hustle (Uber, Doordash): 26%
- Savings: 25%
- Work more hours: 23%
- Cut back on other necessities: 15%
- Borrow from friends or family: 11%
- Sell Possessions: 10%
- Sell Plasma: 5%
- Title Loan/Payday Loan: 4%
Many Households Exhibit Alarmingly High Levels of Food Insecurity

“[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 (55), living alone
Living on the Edge: Food Insecurity

Many Households Exhibit Alarmingly High Levels of Food Insecurity

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

- Sarah (37), mother of four
Housing Insecurity Can Lead to Dangerous Levels of Stress

“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.”

- Ted (39) living alone.
When Is Hope a ‘Strategy’? Benefits of Eviction Prevention

How Confident Are You In Paying Rent Without ERAP?

- Very Confident: 15%
- Somewhat Confident: 42%
- Not Very Confident: 19%
- Not At All Confident: 24%

How Has Rental Assistance Helped?

- Lowered Stress: 30%
- Caught up Bills: 19%
- Pay for other expenses: 18%
- Prevented Displacement: 13%
- Allowed for Savings: 8%
- Prevented Homelessness: 7%
- Paid off debt: 4%
56% of Households Aspire to Home Ownership in the Near Future

What Do They Need Help With?

- Improve Credit Score: 74%
- Save for Down Payment: 58%
- Find/Change Employment: 41%
- Improve Financial Stability: 18%
- Find help to navigate...: 12%
- Wait for lower home prices: 10%
- Qualify for Housing...: 9%
A Persistent ‘Service Gap’ Remains Unresolved

Supplemental Nutrition Assistance Program Participation

- Extreme Poverty: 20%
- Poverty: 20%
- Near Poverty: 36%
- Low Income: 52%

Living on the Edge: Service Gap
A Persistent ‘Service Gap’ Remains Unresolved

Charitable Food Service or Food Bank Utilization

- Extreme Poverty: 38%
- Poverty: 34%
- Near Poverty: 49%
- Low Income: 66%

Living on the Edge: Service Gap
What Can We Do Better?

**Affordable Housing**

New state-level policies, such as rent control, to protect access to affordable housing.

Regional policies like inclusive zoning are needed to add affordable rental units to Southern Arizona.

**Eviction Prevention**

A Renter’s Bill of Rights: Equitable Access to Safe, Quality, Accessible, and Affordable Housing

Pima County’s Emergency Eviction Legal Services – merging legal aid with social service navigation

**Wraparound Services**

Preventing Evictions help, but do not secure Affordable Housing. Hunger, stress, financial precarity, and other factors always accompany housing security.

Nonlawyer eviction advocates can now be co-located in nonprofit service providers.
7TH ANNUAL COMMUNITY FORUM:
Evictions and Poverty In Pima:
How Can We Build Housing Security?
Tuesday, December 12th | 9-11am
Habitat for Humanity Tucson, 3501 N. Mountain Avenue,
Tucson, AZ 85719

Come and participate in poster presentations and informal discussions about how we might better meet the needs of Tucson’s most vulnerable.

Students from the 2023 Poverty in Tucson Field Workshop will be presenting their findings on the following challenges in Pima County:
- affordable housing
- eviction prevention
- food insecurity
- mental health
- well-being and barriers to service access.

Light refreshments will be served.
This event is free & open to the public. Seating is limited.

RSVP