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

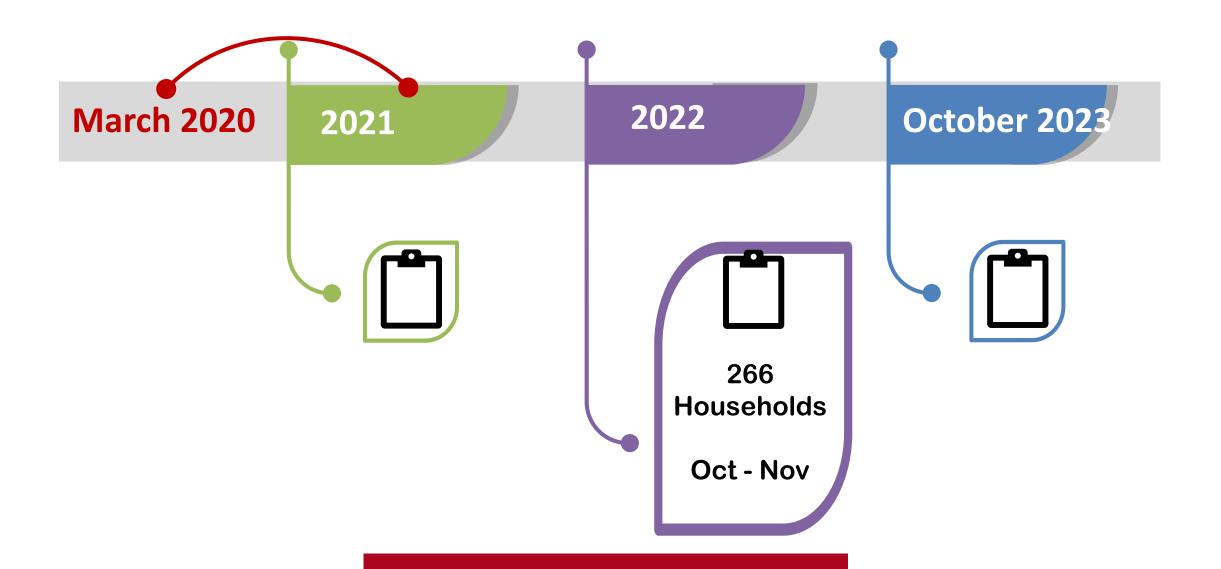
**Exploring the Landscape of Intersecting Social Factors that Exacerbate Housing Insecurity in Southern Arizona** 

- ☐ 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



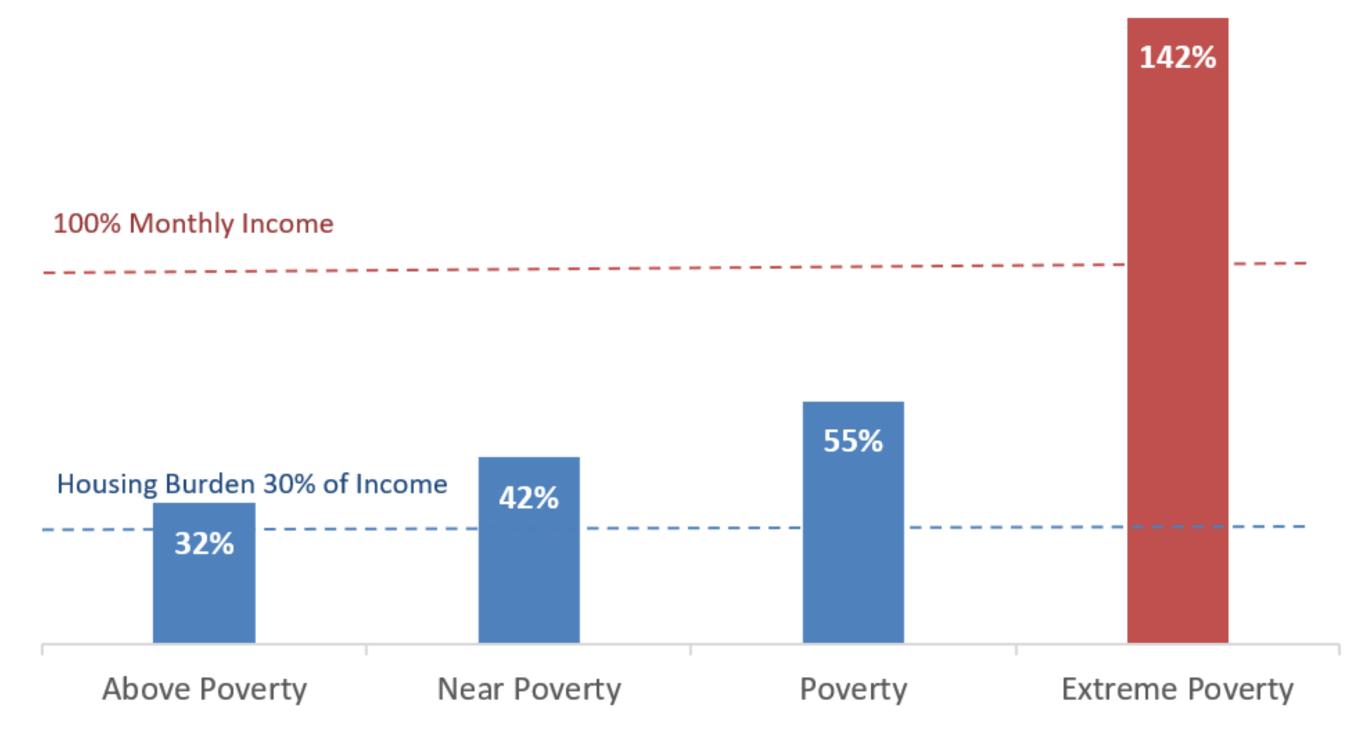
#### Pima County Emergency Rental Assistance Program

- □ \$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.





# Housing Cost Overburden Disproportionately Impacts the Poorest Households

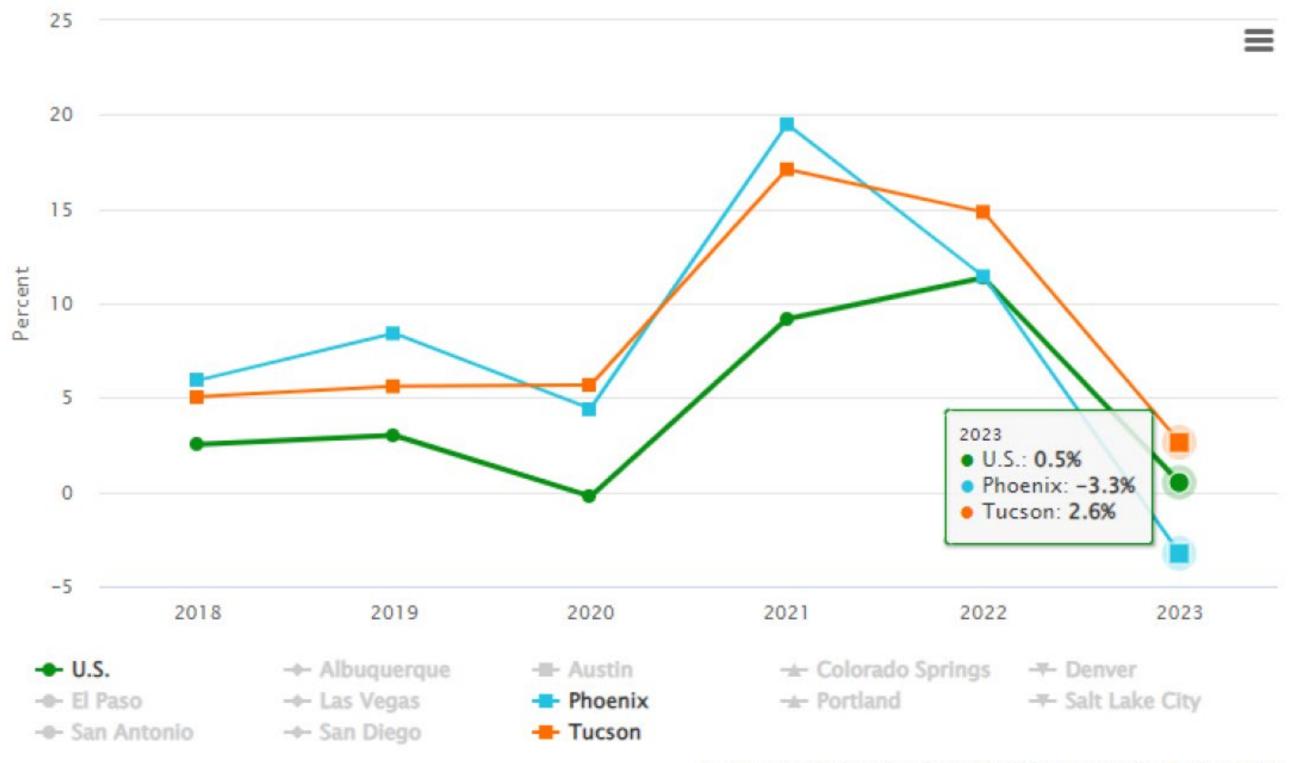








#### **Growth Rate in Annual Avg. Rent**



Zillow Market Summary (11/23)

> Median Rent \$1,499

2-Bedroom Apt. \$1,202

Annual Salary to Afford 2 Bed Apt. \$48,000



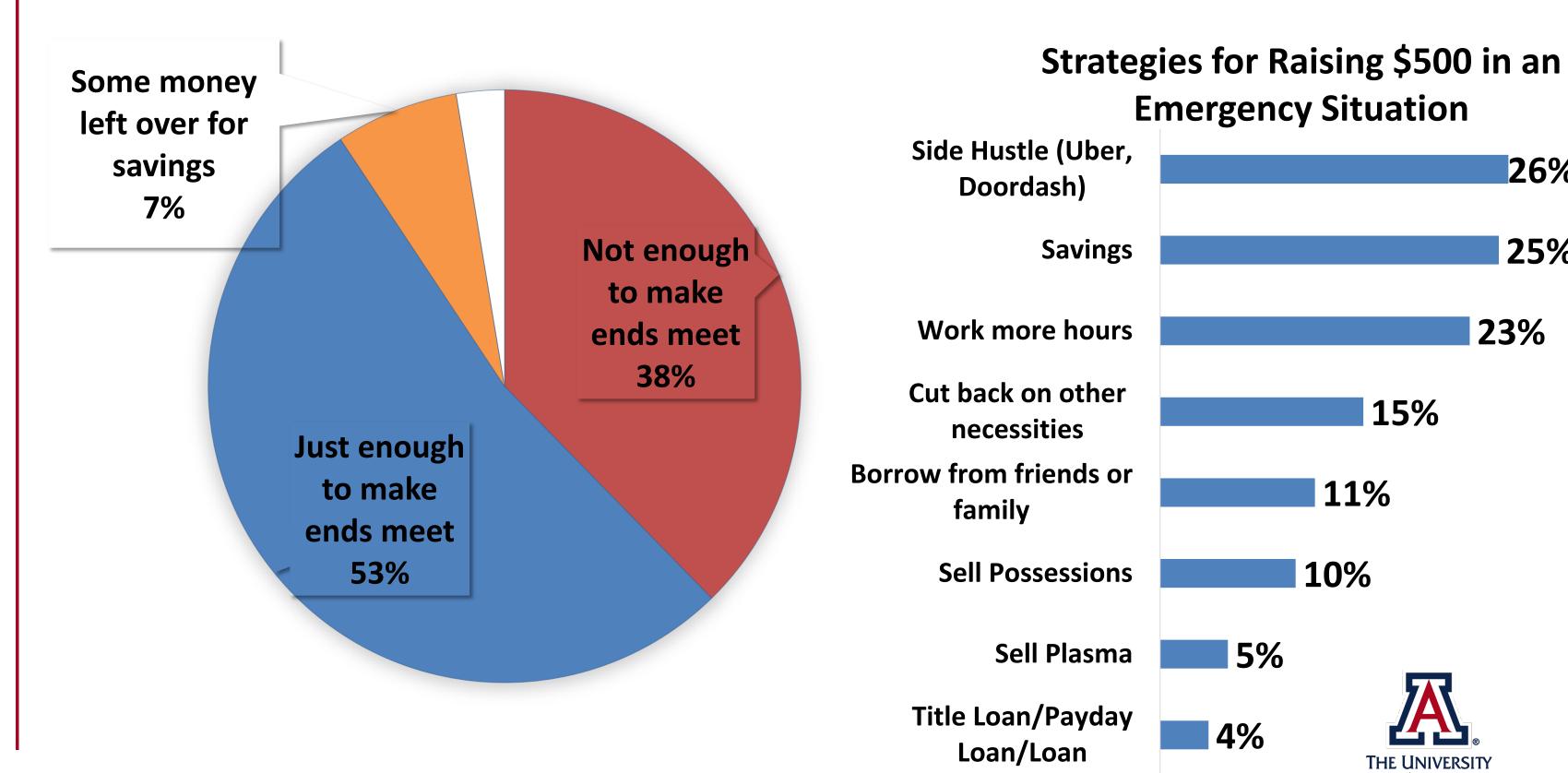
Apartment List National Rent Report via MAP (mapazdashboard.arizona.edu)

### Most Households Experience High Financial Precarity

26%

**25**%

23%

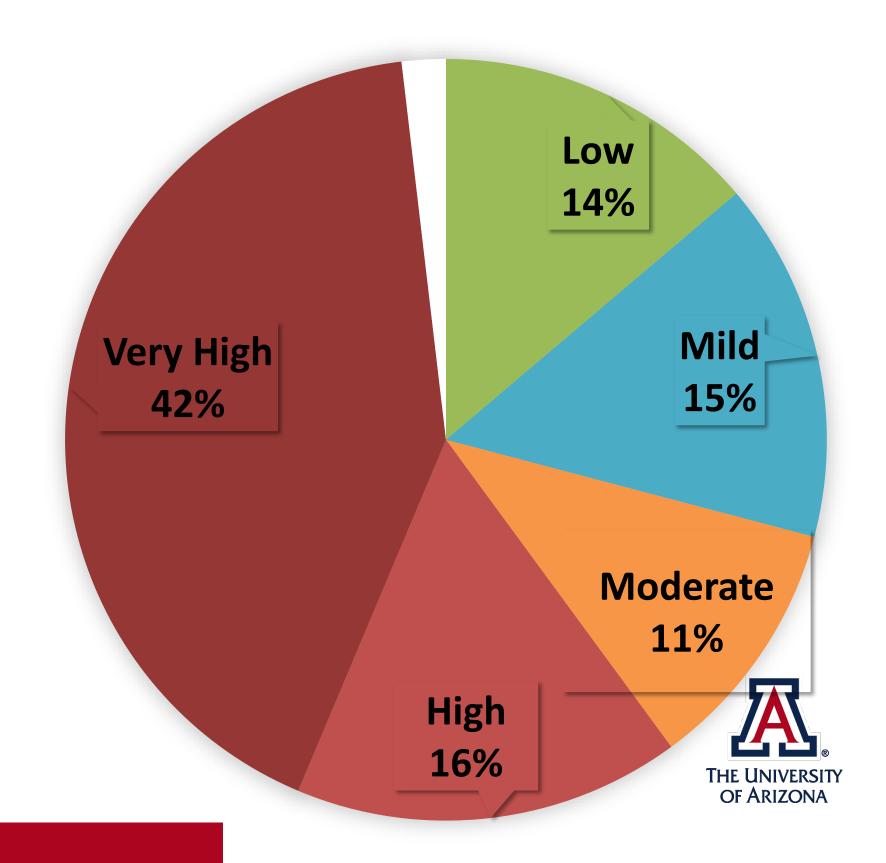


#### Many Households Exhibit Alarmingly High Levels of

#### **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

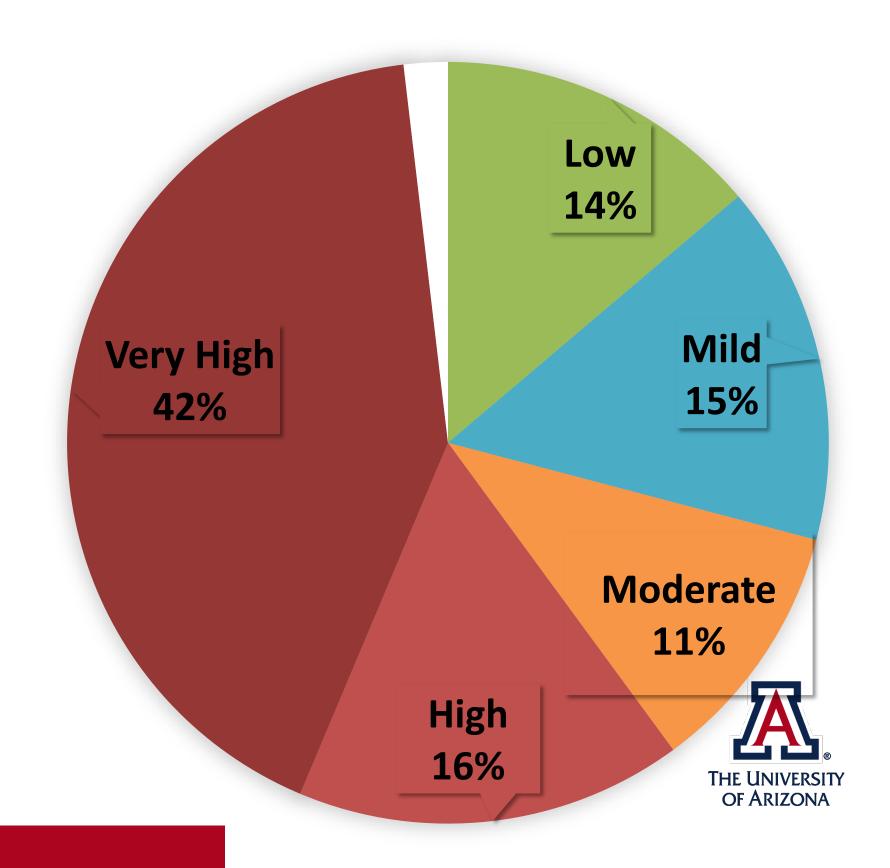


### Many Households Exhibit Alarmingly High Levels of

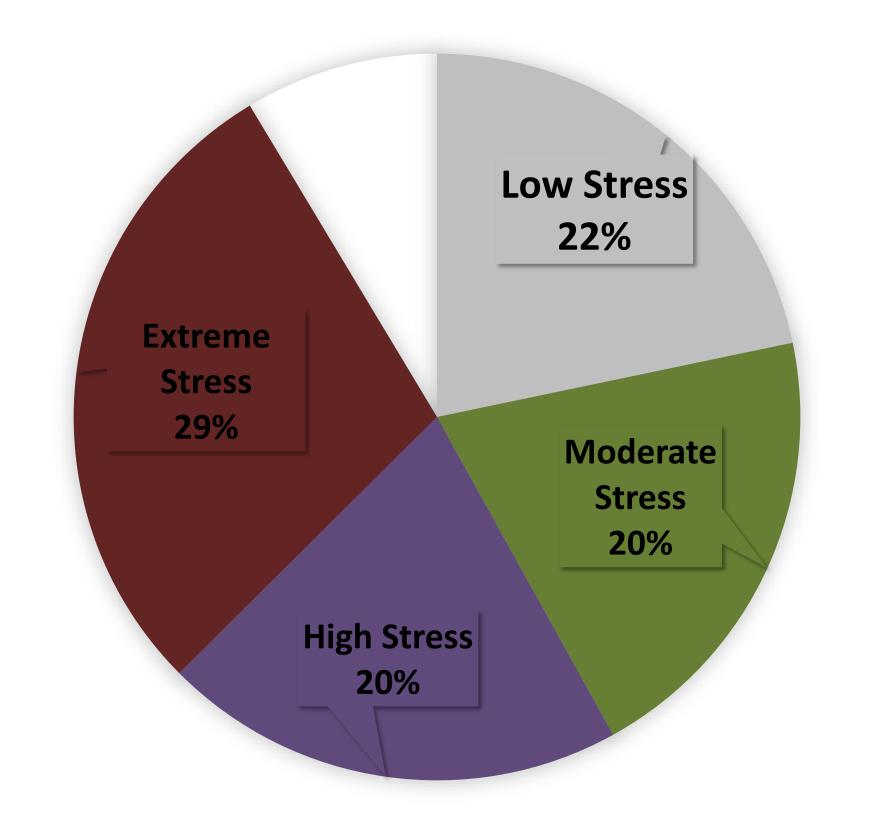
#### **Food Insecurity**

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."

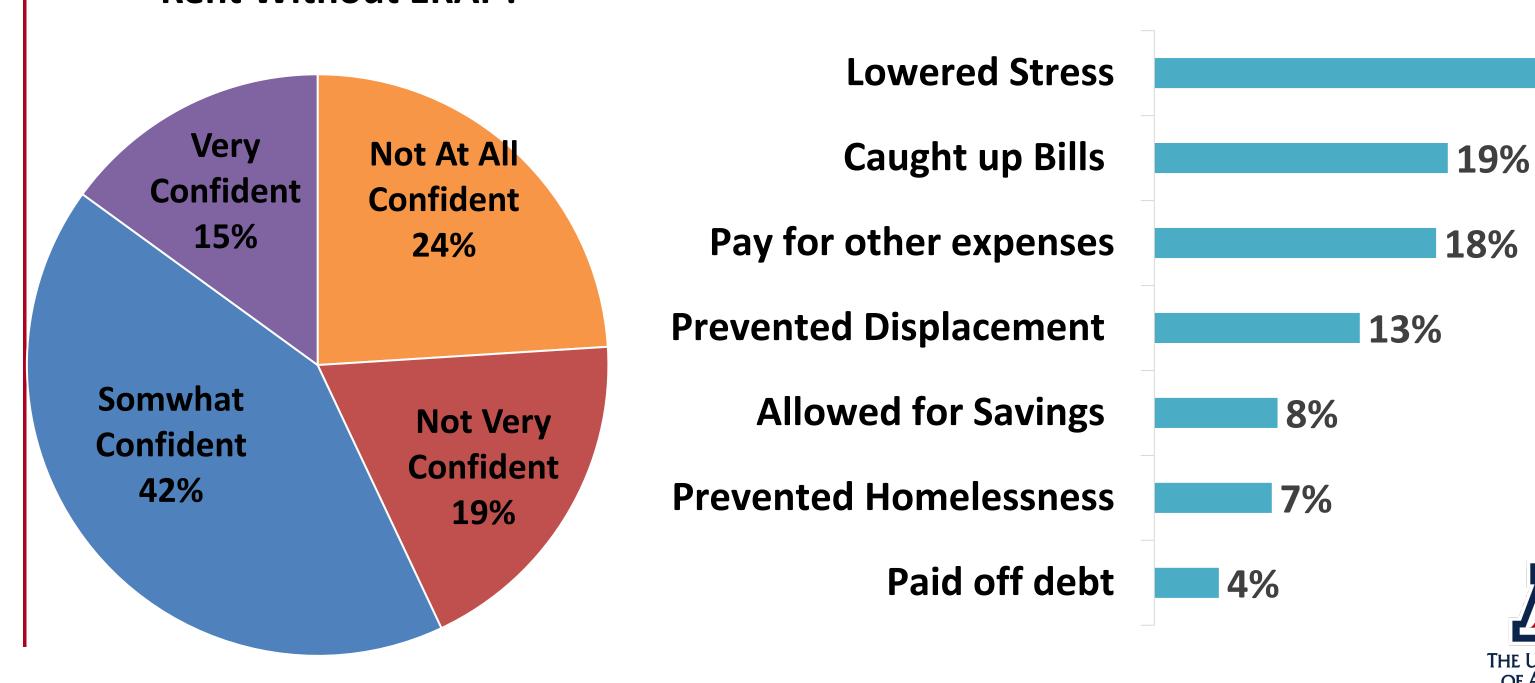
- Ted (39) living alone.

#### When Is Hope a 'Strategy'? Benefits of Eviction Prevention

How Confident Are You In Paying Rent Without ERAP?

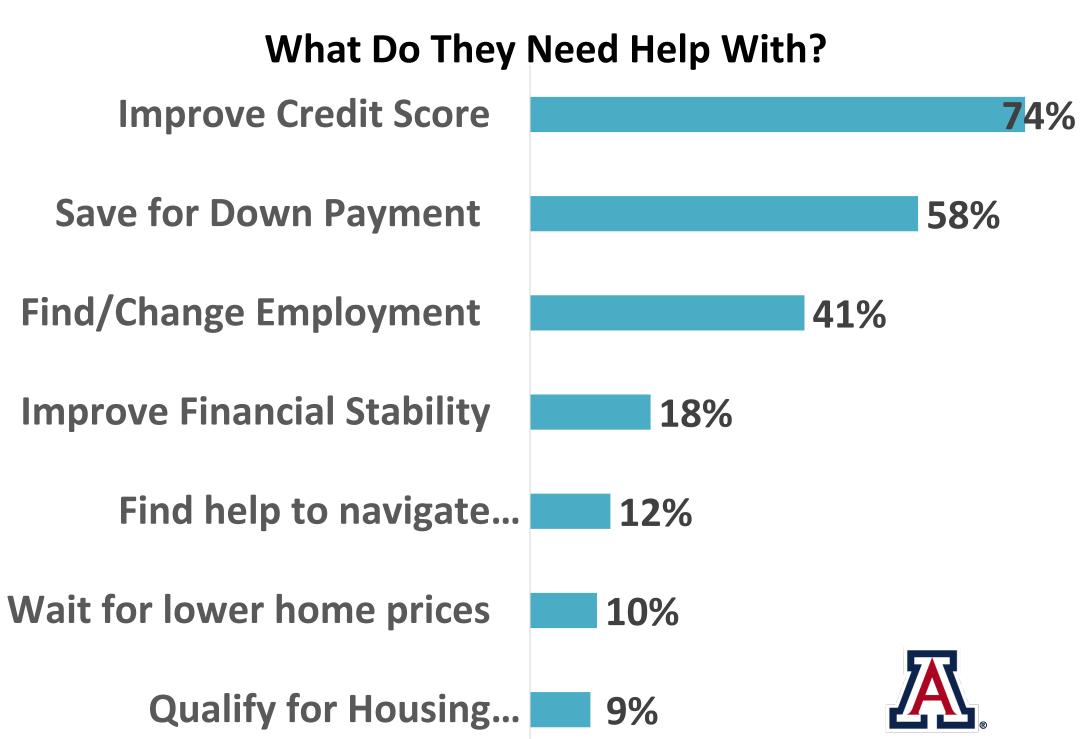


30%



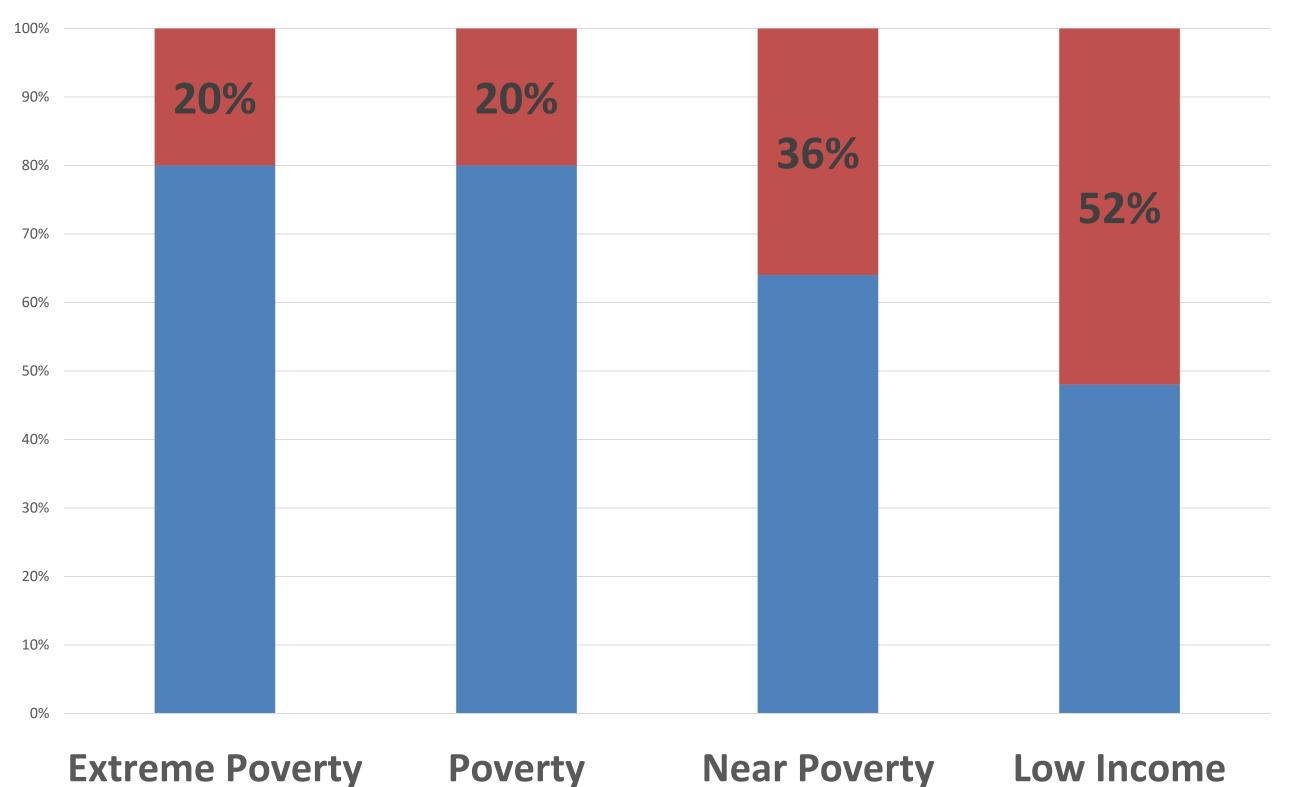


# 56% of Households Aspire to Home Ownership in the Near Future



#### A Persistent 'Service Gap' Remains Unresolved

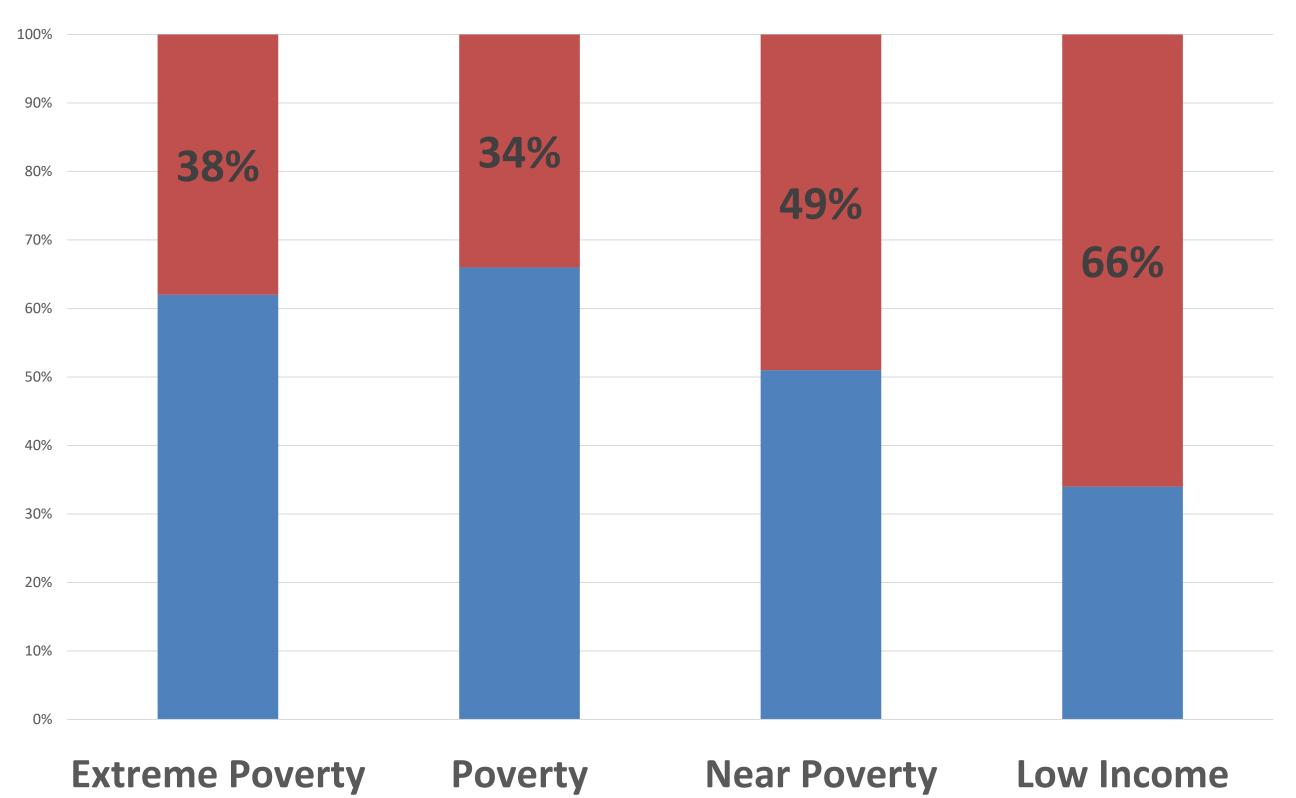






#### A Persistent 'Service Gap' Remains Unresolved







## What Can We Do Better?



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 COMMMUNITY 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.







