

“Shoestring Away from Nothing”: Experiences of Housing Insecurity in Pima County



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Introduction

As part of a multi-faceted research study on housing, this brief is one of six on household experiences with housing insecurity. Housing insecurity is complex, with no single agreed-upon definition.¹ For this brief, we define housing insecurity to include:

- being behind on rent or having difficulty paying rent,
- frequently moving for financial or other reasons,
- living in crowded or unsafe conditions, and
- "doubling up" by sharing a home between multiple adults or families to reduce costs.²

A person experiencing housing insecurity may struggle with one or many of these challenges.

This brief uses a mixed methods approach to identify challenges that renters experiencing housing insecurity face in Pima County. It is part of a series that examines the circumstances that affect housing access and identifies potential solutions to help people and communities overcome housing insecurity.

Housing Trends in Pima County

Pima County is the second-most populous county in Arizona and one of the oldest continuously inhabited areas in the U.S.³ The county is home to just over 1 million people.⁴ The county's population center, Tucson, is a large city with urban challenges. But more than a third of Pima County's households live in unincorporated communities and the towns of Sahuarita, Marana, and Oro Valley.⁵

Pima County also encompasses the reservation lands of the Tohono O'odham Nation and the Pascua Yaqui Tribe.⁶ Because the Tohono O'odham Nation and Pascua Yaqui Tribe are self-governing and housing needs are served by distinct housing services, tribal housing was not addressed in the focus group or policy data used to write this brief, although tribal housing characteristics may be reflected in the aggregate data sourced from the American Community Survey and the U.S. Census.

Pima County Rental Housing Trends

Pima County has experienced a moderate but steady rise in rental prices in the past decade, with median rents increasing approximately 18% from 2010 to 2019.⁷ Despite

this significant rise, rental costs in Pima County have increased more slowly than the national average.⁸ Tucson, in particular, has long had a reputation for housing affordability, at one time ranking as the third cheapest city for renters in the U.S.⁹ In 2019, the median rent was \$622 for a studio, \$725 for a one-bedroom unit, and \$947 for a two-bedroom unit.¹⁰ By some estimates, Tucson has been one of the most affordable cities for renters in the western half of the U.S.¹¹ From January 2021 to January 2022, however, rents in Tucson increased an average of 18.3% for one- and two-bedroom apartments — a larger increase than the national average of 14.1%.¹²

Renter Cost Burden in Pima County

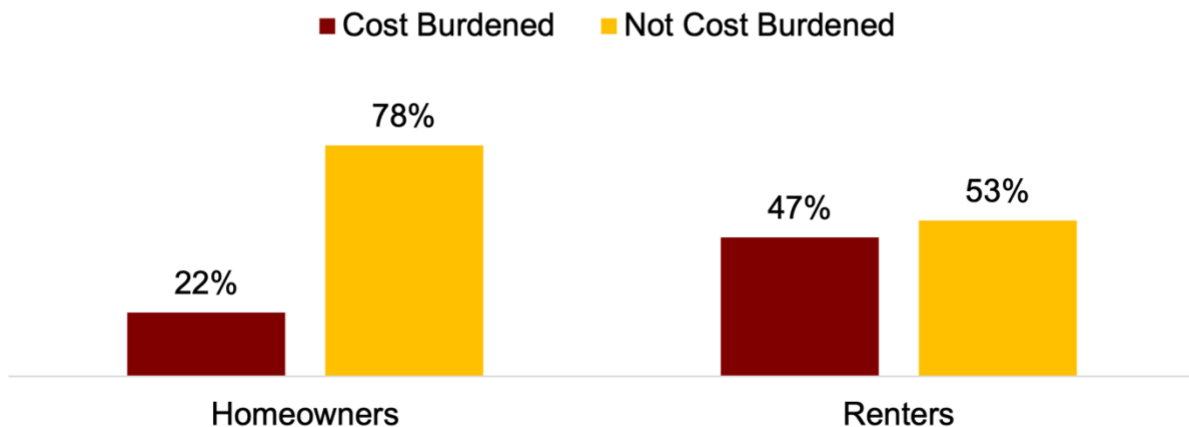
This brief focuses on renters, who are the most housing insecure group in Pima County. One way of conceptualizing housing insecurity is by looking at the cost burden of housing for residents based on their household income. Households that spend more than 30% of their income on housing are considered cost-burdened.¹³ Cost-burdened households may not only struggle to make rent or mortgage payments. They may also be forced to make tradeoffs among essentials such as utility bills, groceries, healthcare, transportation, and childcare.¹⁴ Cost-burdened residents are more likely to report physical and mental health issues,¹⁵ and children raised in cost-burdened households may demonstrate lower cognitive development scores.¹⁶



Source: U.S. Census Bureau, "Tenure by Housing Costs," 2019.

In Pima County, the distribution of cost-burdened households skews towards renters. Of Pima County's 400,000 households, 63% are homeowners, and 37% are renters.¹⁷ Only 22% of homeowners in the area spend more than 30% of their income on housing, while 47% of renters are cost-burdened.¹⁸ The larger proportion of cost-burden among renters indicates that, in general, homeowners are in a financially less precarious situation than renters and, therefore, less likely to experience housing insecurity.

Percent of Housing Cost-Burdened Households in Pima County



Source: U.S. Census Bureau, American Community Survey, 2015-2019 American Community Survey 5-Year Estimates.

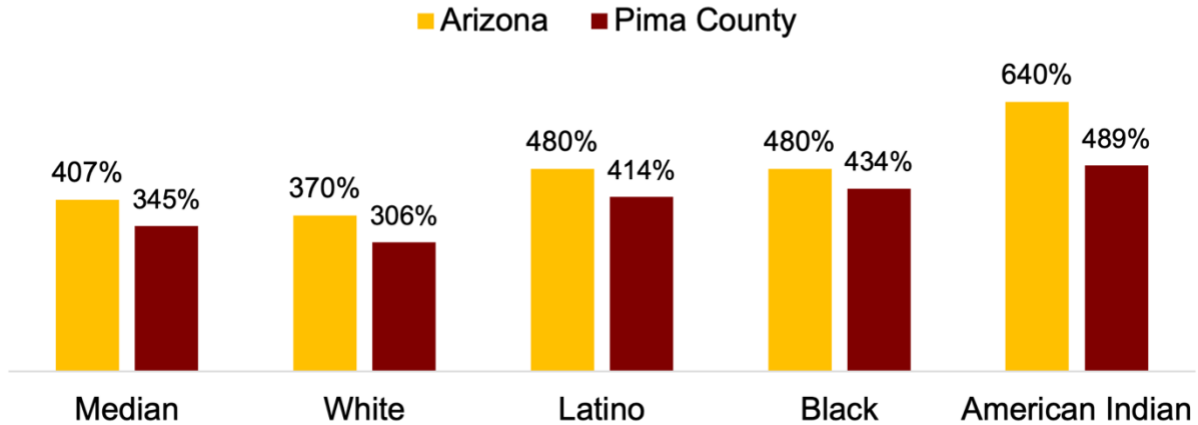
Barriers to Homeownership

U.S. culture prioritizes a household owning its own home as a symbol of status and a way to build intergenerational wealth.¹⁹ Many already-burdened renters in Pima County, however, may be excluded from pursuing homeownership because of rising costs. At the end of 2020, the median home price in the Tucson area was 12.6% higher than the median home price at the end of 2019.²⁰

The median price for a single-family home was \$280,100 in the fourth quarter of 2020, and the median price for a condo was \$179,500.²¹ Being able to afford a home requires the ability to save for a down payment, which can be a significant barrier to homebuying even at the median price. It would take a Pima County resident making 80% of Area Median Income (AMI), and saving at the national average rate, more than 15 years to put aside enough money for a 10% down payment with 3% closing costs.²² That average length of time, however, varies depending on a person's race. This disparity

can be seen in the home affordability measure, which compares median home price to median household income.

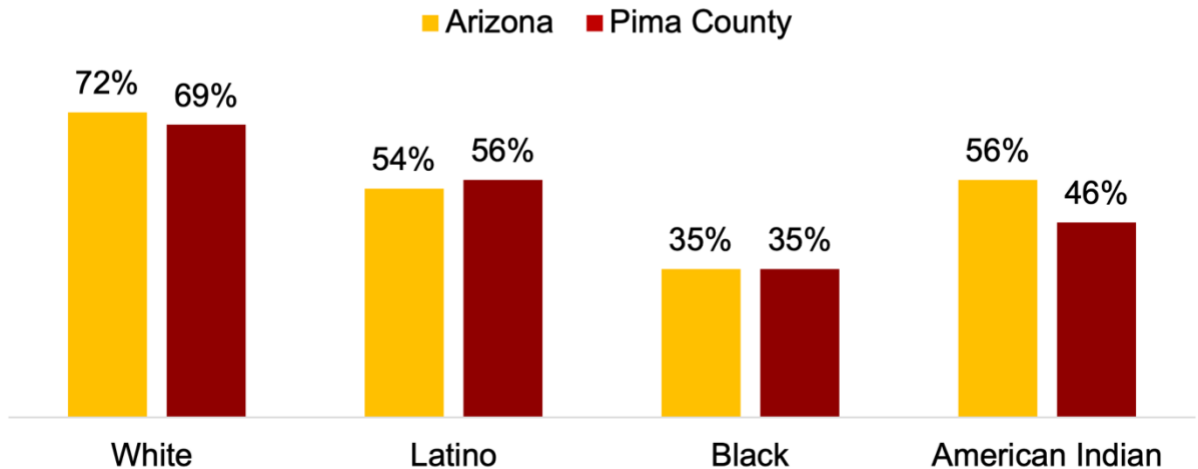
Home Affordability (Average Home Price as Percentage of Household Income) by Race



Source: U.S. Census Bureau, American Community Survey, 2015-2019 American Community Survey 5-Year Estimates.

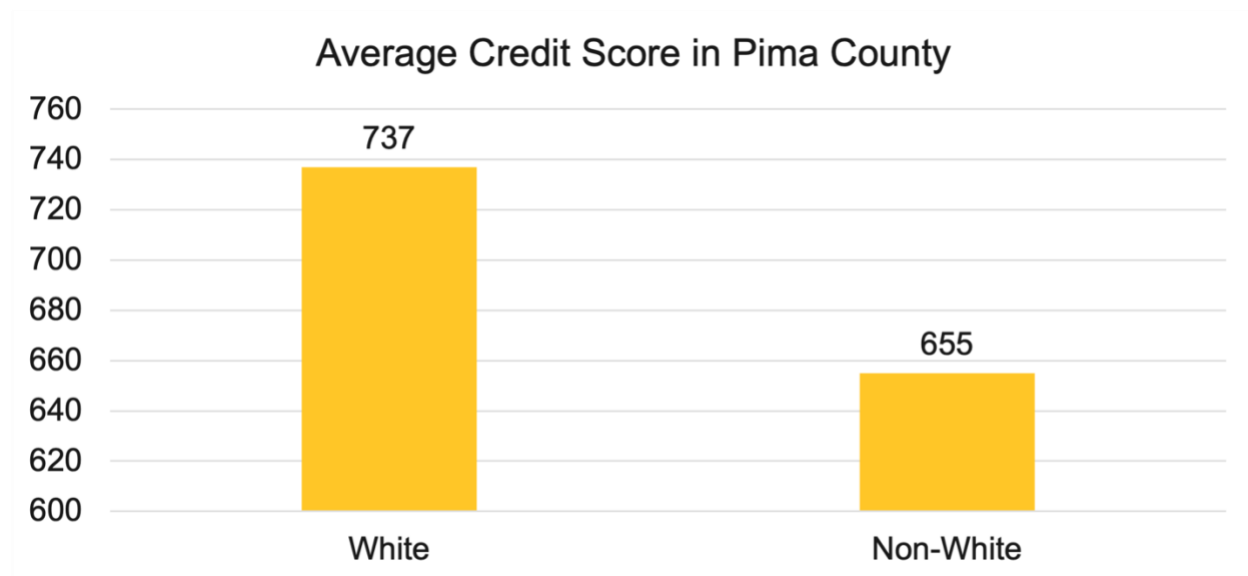
Racial and ethnic disparities in access to housing are also reflected in homeownership statistics in Pima County and Arizona.²³

Percent Homeownership By Race



Source: Prosperity Now Scorecard, <https://scorecard.prosperitynow.org/reports#report-data-table>. Accessed April 20, 2022.

One of the reasons for these racial disparities may be differences in credit scores.²⁴ As of October 2020, majority-white communities in Pima County had an average credit score of 737, while communities of color had an average score of 655. Lower credit scores can lead to a denial of a mortgage or a higher-cost mortgage. While only 7.2% of white households have a high-cost mortgage, 11.8% of Black households and 19.5% of Latino households have a high-cost mortgage.²⁵



Source: Laura Swanson et al., "Credit Health during the COVID-19 Pandemic," Urban Institute, February 25, 2021.

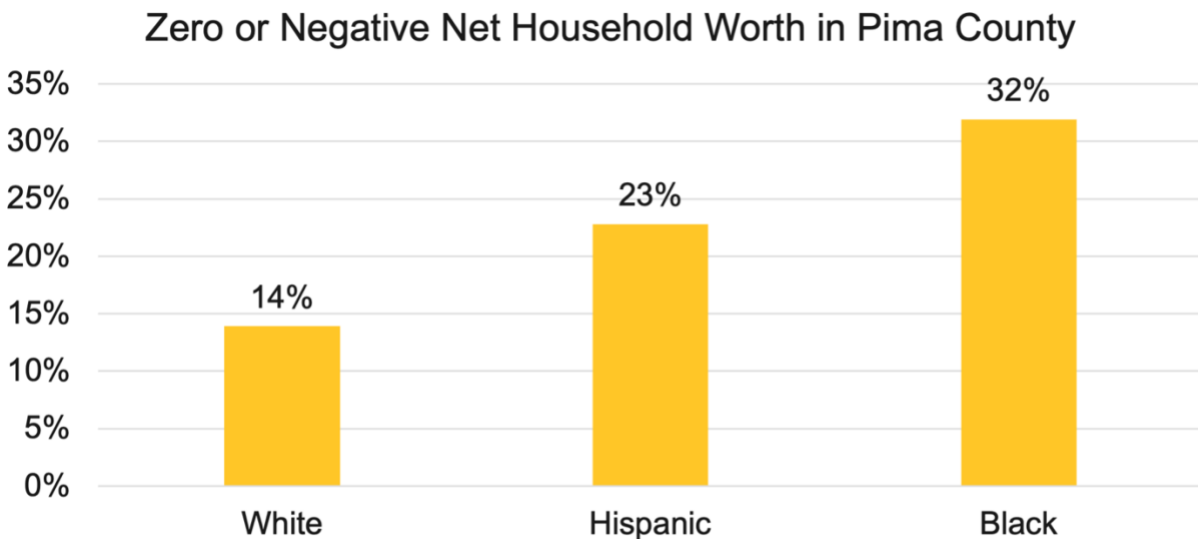
Because households of color are more likely to be renters and cost-burdened, inequity in homeownership rates is perpetuated. Cost-burdened renter households are unable to save for down payments or are barred from entering the housing market due to rising home prices, perpetuating a cycle of racial disparity in homeownership.

Net Worth and Debt Burdens

High rental costs can impact a household's overall financial health. The cycle of cost burden leads to having zero net worth or negative net worth (debts greater than assets). While 12.3% of white households fall into this category in Pima County, 18.7% of Latino households and 32.5% of Black households have nothing to fall back on when a financial crisis occurs.²⁶

“You’re robbing Peter to pay Paul. You’re trying to weigh which is more important to pay first. ... I pay what I can here and there, just to keep everything going.”

—Focus group participant



Source: "Prosperity Now Scorecard," *Prosperity Now*, 2018, no. Feb 27, (2018): 2017–19.

Barriers to Housing Security

The quantitative data above provides a broad overview of housing trends and economic challenges in Pima County. Participants in the focus groups also shared specific barriers to housing security based on their own experiences.

Housing Stock Shortages

Focus group participants said that in Pima County, there is a lack of available apartments in any price range. Tucson has a 4% vacancy rate and an average vacancy of 31 days, lower than the national average of 39 days.²⁷ For every vacancy, there are 14 prospective renters.²⁸ One focus group participant described the rental market in Pima County this way:

The availability of rentals, specifically in the particular area that I'm in, they're very hard to come by. It's pretty cutthroat once the places go up

for rent. You literally have to be there the second it goes on rent and fill out the application even before you can look at it.

—Focus group participant

With approximately 36,000 extremely low-income renter households (those with incomes at or below 30% AMI) and just 10,600 affordable and available rental homes, the Tucson area has only 2.9 affordable and available rental units for every ten households that need them.²⁹



The Tucson area has only 2.9 affordable and available rental units for every ten households that need them.

Source: Aurand, A., Emmanuel, D., Threet, D., Rafi, I., & Yentel, D. "The Gap: A Shortage of Affordable Homes." National Low Income Housing Coalition, March 2021, <https://nlihc.org/gap>.

Although there is a larger share of affordable rental units in Tucson and the surrounding area than the Arizona average, many of these units are occupied by middle- or high-income households, leaving low-income households either cost-burdened or forced to choose between affordability and safety.³⁰ One focus group participant said they were forced to choose between "a nicer place in a bad neighborhood or a bad place in a good neighborhood." Some focus group participants said some Pima County neighborhoods could be unsafe because of crime and gun violence. One participant said that they sleep with their couch up to their door every night because they fear for their safety. While violent crime in Tucson was below the Arizona average in 2019,³¹ some areas in the Tucson metro area, such as the City of South Tucson, have a crime rate more than twice as high as the City of Tucson.³²

"I'm almost banking on the fact that housing insecurity is what I'm just going to feel forever now."

—Focus group participant

The lack of housing supply in Pima County is exacerbated by the slow pace of new housing construction. From 2010 to 2019, only 18,568 units were built in Pima County, which did not resolve the lack of available and affordable housing or keep up with population growth.³³ Of the units being built, 76.8% were single-family homes, which are often not as affordable as other dwellings for low-income renters.³⁴ With such limited construction, costs rose significantly.

In 2019, 19,052 homes in the Tucson metro area were vacant except for occasional use.

Source: U.S. Census, American Community Survey, "Vacancy Status," 1-Year Estimates 2019.

Additionally, second homes, investors, and short-term rentals limit the supply of available long-term rental housing. Sales to absentee owners — homes purchased by investors or as second homes — have been increasing. From 2010 to 2017, approximately 7% of home sales in Tucson were to absentee owners.³⁵ However, from March 2018 to March 2019, these sales increased to 14%.³⁶ In addition, short-term rentals have increased in Pima County by 458%.³⁷ In 2015, there was an average of 652 short-term listings per month (including entire units, private rooms, and shared rooms). In 2019, there was an average of 3,640 short-term listings per month.³⁸

Wages

Wages that are not high enough to support the cost of housing are a significant contributor to housing insecurity. In early 2021, the wage needed to afford a two-bedroom unit in Tucson while working 40 hours per week was \$18.44.³⁹ However, the mean renter wage in both Tucson and Pima County is only \$15.22. Therefore, a renter would have to work 48 hours per week to afford a two-bedroom apartment and avoid spending more than 30% of their income on rent.⁴⁰

“You’re not guaranteed 40 hours. There’s a possibility you could work 20 hours. I worked at one job where they give me eight hours in one week.”

—Focus group participant

In addition to low wages, other employment factors were cited by focus group participants as contributors to housing insecurity. Participants discussed the inconsistency of hours from week to week, which made it difficult to guarantee enough

income to afford rent, and the difficulty of balancing multiple jobs to bring in enough income to meet needs. Along with low wages and unpredictable schedules, finding and keeping employment was also a barrier, especially during the first year of the COVID-19 pandemic when unemployment increased.⁴¹

Qualification Requirements

Qualification requirements for securing a home loan or renting an apartment also contribute to housing insecurity. These qualification requirements include formal employment, good credit, no history of eviction or foreclosure, no criminal history, and an acceptable breed of pet.

Employment and Source of Income

Many apartment complexes require an income of at least 2.5 times rent to enter into a rental agreement, and often it is legal for landlords to weigh the source of that income in making leasing decisions.⁴² Examples of income discrimination include refusing to rent to applicants who have housing vouchers, are on unemployment, or are using other forms of non-wage income to pay for housing.⁴³ While Tucson recently passed an ordinance preventing landlords from discriminating against housing voucher holders, other areas of the county lack similar protections.⁴⁴ Focus group participants acknowledged that applications are becoming stricter, landlords are looking more closely at employment, and landlords are less likely to allow co-signers if an applicant doesn't meet income requirements. All of these trends make it more difficult to enter into a new lease if unemployed or underemployed.

Credit

Credit is a major barrier to getting approved for an apartment. One focus group participant said, "Having bad credit stops a lot of places from wanting to move me in." Often landlords use credit scores as a screening tool for applications. Although landlords have to tell potential tenants the reasons for denying a lease, they are allowed to deny for low credit scores.⁴⁵ Even if a landlord accepts an applicant with a low credit score, the landlord can require a co-signer, higher rent, or a higher deposit.⁴⁶

Housing Loss

Housing insecurity can be caused by housing loss. Between evictions and foreclosures, the housing loss rate in Pima County from 2014 to 2016 was 3.79%, about two times the national average.⁴⁷ In the case of rentals, landlords are legally allowed to review

seven years of tenant history for past evictions when a prospective tenant applies.⁴⁸ Between 2014 and 2016, the eviction rate in Pima County was 4.75%, with more than 41,000 evictions filed over three fiscal years.⁴⁹ From fiscal years 2014 to 2020, there were 90,717 evictions filed.⁵⁰ As such, it is not surprising that several of the focus group participants have an eviction as part of their housing history. On the homeownership side, the foreclosure rate was 2.82%, which was almost twice the national average between 2014 and 2016.⁵¹ Both eviction and foreclosure can make securing future rental agreements or home mortgages significantly more difficult.

Criminal History

For renters, having any criminal history makes it difficult to rent an apartment. There are few legal protections for renters with a criminal history. Therefore, landlords may choose not to rent to an individual with a criminal background.⁵² Informal, unstructured conversations with community leaders during this research emphasized this issue, with interviewees stating it is one of the more challenging barriers to overcome.

Pets

Pets were also identified as a housing security challenge. Some complexes limit the number of pets they allow or the type of pets allowed, including dog breeds. Pet allowances by landlords often differ based on the racial and ethnic composition of neighborhoods,⁵³ with certain breed restrictions in apartment housing acting as a discriminatory filter against people of color.⁵⁴

“I have a Pitbull Bully Mix. ... He wouldn't harm a fly unless he had to kind of thing. He's the most-softest, docile type dog you could ever find, but I was having issues trying to find a place with him.”

—Focus group participant

Moving Costs

Even if a person is lucky enough to overcome other challenges and sign a lease, the fees upon move-in can quickly add up. Some of these fees include first and last month's rent, a security deposit, a pet deposit, a key deposit, and cleaning fees. Some of these fees may be non-refundable. Even if these fees are refundable, it doesn't guarantee that they are returned.

Some rental properties are moving away from requiring large security deposits to help address the barrier to housing. Instead, they are allowing potential renters to work with companies that provide security deposit insurance. Tenants pay a one-time fee to purchase security deposit insurance from the company, which then pays the security deposit directly to the rental property. Even though that fee is not refundable, it is a much smaller one-time payment than the security deposit of one month's rent. One focus group participant said, "They had some sort of insurance set up to where I paid, I think, \$179 was my security deposit for this place."

"I usually leave a place pretty well, except for wear and tear. I would say the last 10 years, I have rarely gotten anything back."

—Focus group participant

Renters must also pay utility deposits. Even though these deposits are lower than security deposits, they can add up. Renters with low credit scores or who have missed a utility payment may be required to pay a deposit each time they connect utilities at a new address.⁵⁵ A study by the Terwilliger Center found that it takes 29 months for households making \$32,000 to save up enough money to cover move-in costs.⁵⁶

The physical act of moving can also be costly, as it may require renting a moving truck, buying supplies to move, such as boxes and bubble wrap, and purchasing storage space if needed. Once moving is completed, many renters are also required by their leases to purchase renters insurance. Costs for renters insurance can range from \$12 to \$16 per month, totaling \$144 to \$192 per year, depending on coverage.⁵⁷

Transportation Costs

Transportation is the second-highest expense in an individual's budget.⁵⁸ Experts suggest individuals should not spend more than 15% of their income on transportation.⁵⁹ But in Pima County, the average household spends 27% of their income on transportation.⁶⁰ With only 4% of commuters in the county using public transit, the reliance on cars is evident. Car ownership is expensive, with the average cost for car ownership at \$9,077 per year.⁶¹ Focus group participants echoed this sentiment, acknowledging that public transit was inaccessible and, when available, led to long commutes.

In Pima County, zero census tracts spend less than the recommended 15% of household income on transportation.

Source: Center for Neighborhood Technology. "H + T Fact Sheet, Pima County, AZ," 2015.

Household Composition

Household composition, defined as "the people who live in the home and their relationship to one another," can play a role in housing insecurity.⁶² Focus group participants said that being a single parent or losing a household contributor, such as a spouse, intensified financial pressures. Some household compositions, including households with children or with additional dependent adults, are more likely to experience residential instability, including having to relocate more frequently, difficulty paying rent, and conflict within the household.⁶³

Focus group participants who are parents said finding and affording childcare was a major financial burden. Childcare costs in Pima County can range from \$125 to \$217 per week, depending on the age of the child and the type of care.⁶⁴ Even on the low end, that adds up to about \$540 per month (\$6,500 per year).⁶⁵ On the high end, it can be as much as \$11,258 per year.⁶⁶ But getting financial assistance to help with childcare is also complicated. As one focus group participant said:

To even qualify for DES Childcare Assistance, you have to have employment. ... I would have to get employment in order to get childcare, but I can't get employment unless I have guaranteed childcare. It's kind of like a back-and-forth situation.

—Focus group participant

Even the ability to afford childcare did not guarantee that childcare would be available, especially during the COVID-19 pandemic when childcare centers restricted the number of children served.

Inadequate Support

Many participants described themselves as being self-reliant for most of their life, either because their family is also housing insecure or because they did not have a reliable support system:

Being so independent for so long, and then you have to rely on government assistance or, in my case, family, which is not very supportive at all because they're all in the same situations.

—Focus group participant

For participants unable to leverage family resources, government programs can offer another opportunity to secure assistance. Many participants sought assistance when unable to make ends meet, with varying levels of success. Although some found the process helpful, many said that it is extremely difficult to get assistance, and there was no one to help with navigating the complex process of applying for assistance. Participants discussed getting passed from person to person without answers or being denied access to the safety net system:

I'm not the smartest person in the world. But I'm pretty smart. I have a college degree. Are all these people who have fewer resources than I do and less education than I do — how do they get in this system? And I think they don't. And I think sometimes the state wants it that way.

—Focus group participant.

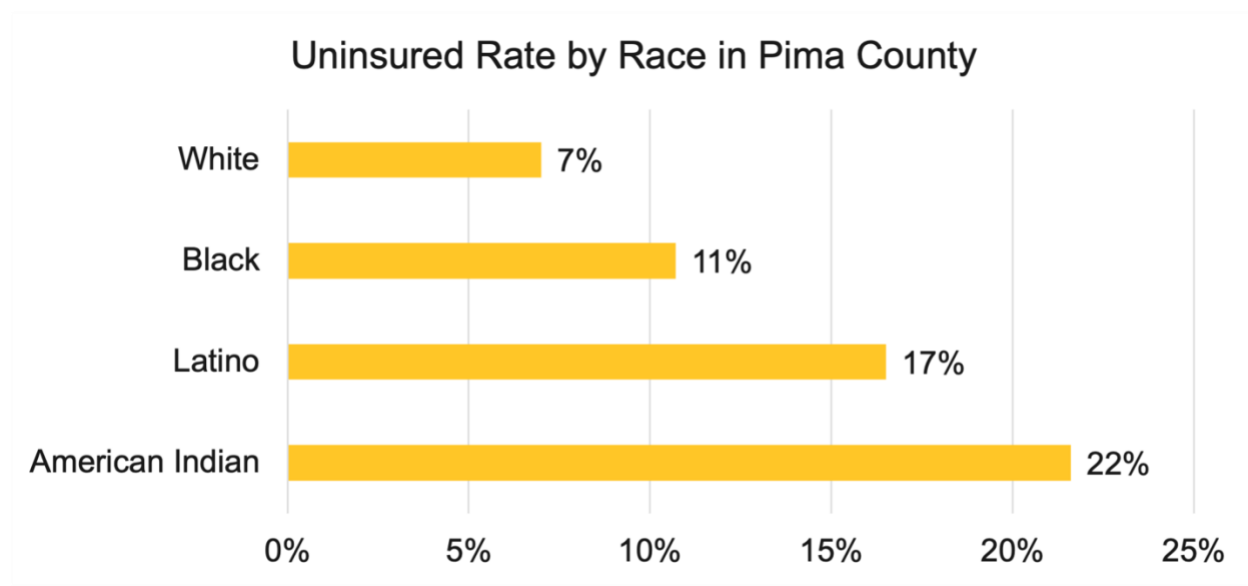
In interviews, housing experts acknowledged the complexity of the assistance process, equating it to a full-time job. The time that it takes to access resources adds up. For example, multiple focus group participants said they had to leave home and go somewhere like a library because they didn't have home access to the internet. Yet, without assistance, the inability to pay rent causes housing insecure tenants to incur additional costs in the form of late fees. The cost of being poor is incredibly high, making it difficult to break out of the cycle of poverty and housing insecurity.

“If you don't pay on time, the next day, you're going to get charged 10% of your rent as a penalty fee, so that would be your actual rent plus 10%.”

—Focus group participant

Healthcare

Finally, healthcare, which includes health insurance and out-of-pocket costs, adds up quickly. In Pima County, only 53.2% of residents under 65 receive health insurance through their employer.⁶⁷ If an individual makes less than \$17,136 for a one-person household, then they may qualify for the state Medicaid program, which is called the Arizona Health Care Cost Containment System (AHCCCS).⁶⁸ As of October 2021, AHCCCS served approximately 343,000 Pima County residents.⁶⁹ But individuals who do not receive insurance through their employer and make too much money to qualify for AHCCCS are forced to buy on the market. The cost of plans on the insurance market range dramatically depending on age, deductible, and out-of-pocket costs. For one person, these costs can range from \$200 per month to more than \$700.⁷⁰ The uninsured rate in Pima County is 11.3%.⁷¹ However, the uninsured rate varies by race — 7.0% of white residents, 10.7% of Black residents, 16.5% of Latino residents, and 21.6% of American Indian residents are uninsured.⁷²



Source: U.S. Census Bureau, American Community Survey, 2019 American Community Survey 1-Year Estimates.

Whether or not an individual has insurance, the cost of obtaining healthcare can be a barrier to housing security. Focus group participants said that they did not have regular health appointments and even had to cancel appointments because of cost. When it came to deciding between paying rent or insurance and medication, most participants chose rent. One focus group participant said, "I've had to make a decision between medicine and trying to pay rent and all that. Sometimes I skip on the medicine and try to stretch it, and that's not good."

“I’ve been canceling appointments because I can’t even afford the co-pay.”

—Focus group participant

Housing Insecurity and Health

Due to the competing needs of healthcare and housing costs, health challenges are often linked with housing insecurity. Whether a health challenge led to housing insecurity or housing insecurity led to a health challenge, many focus group participants said their health had been affected by housing insecurity.

The mental health effects of housing insecurity were a major topic of discussion in every focus group. Participants discussed how housing insecurity causes or contributes to added stress, constant worry, depression, and anxiety. One focus group participant said, "I've already suffered with anxiety and depression. And it's like that stuff all just increased pretty exponentially." This participant went on to describe how this has affected her work and physical health:

Besides the actual just being unhoused, fear and the panic about finding a quality place to live. ... So, there's that. Then, you make a living as a writer; you have to use your brain. It's pretty hard when you're this stressed out, just [to] string together thoughts. And as I said, I sought out therapy, but also other things started to unravel in my physical health.

—Focus group participant

A physical health challenge can also lead to short- or long-term housing insecurity. One focus group participant said that they were quarantined because of COVID-19 exposure, which led to lost work and, as a result, lost income. The participant was thankful for having a financial support network to lean on. The participant said, "I have a little bit of support that I was able to get through it. It's scary to know that you were a shoestring away from nothing."

Another focus group participant explained that a health challenge stopped them from working, yet the process of applying for disability and getting approved took 166 days. During the approval process, there was no financial support available. This focus group participant became housing insecure after spending all of their savings. About 35% of

households in Pima County do not have savings to cover three months of household expenses. On average, it takes nine months to receive a Social Security Income hearing at the Office of Disability Adjudication and Review in Tucson.⁷³

Potential Solutions

Solutions that help people overcome barriers to housing will help break the cycle of housing insecurity. While some of the proposed solutions are unique to Pima County, others could be applied in many regions of Arizona. Some fixes are easier to implement than others. No one solution can address all the challenges of housing insecurity in Pima County. Some of these potential solutions were identified by focus group participants and were evaluated by researchers to ensure sustainability and effectiveness.

Reduce Barriers to Entry

Although the barriers to entry generally fall on the tenant, there are strategies available to landlords to assist tenants in overcoming housing insecurity. For example, landlords can look at a fuller picture of the applicants rather than relying on credit scores and background checks. Considering other factors gives individuals an opportunity to explain the context of rental red flags such as evictions and why they would be an appropriate renter. The other major barrier to entry is move-in costs. To overcome this challenge, landlords could split up the deposits over a series of months, so there are fewer upfront expenses. For example, a \$600 security deposit could be charged \$100 per month for the first six months. Even if spreading out the cost is not possible, landlords can be transparent about what these costs will be prior to signing the rental agreement. This information will help tenants know what to expect so they can assess whether or not they can afford to enter into the rental agreement.

Change Lease Structure

Turnover in occupancy is expensive for both landlords and tenants. In addition to the move-in costs for tenants, landlords are responsible for cleaning, repairing, and advertising the unit, and finding a new tenant. Between occupants, the unit is vacant and not generating rental income. While one-year leases are standard for rental agreements, longer leases of two-to-five years save money and offer stability for both tenants and landlords.⁷⁴ Additionally, focus group participants said there are opportunities for rent concessions based on work a tenant puts into the property, including preventative maintenance. For example, a tenant could receive a rental credit

for changing air filters, which is beneficial for the tenant and easier for the landlord than arranging for consistent replacements by the landlord or a third party.

Tenant Support

Individuals experiencing housing insecurity said there is a lack of support for tenants throughout the rental process and within the tenant-landlord relationship. Tenants felt they need tenant-landlord laws that prioritize tenant protection and equitable treatment, as well as greater access to tenant advocacy groups that can help tenants better understand their rights. Possible approaches to tenant support that have been successful in other states include diversion programs that connect tenants at risk of eviction with assistance from community-based organizations, alternative means of resolving housing conflict, including arbitration, and direct financial relief from state and local governments.⁷⁵

Evictions

In addition to tenant-landlord relationship support, the process for evictions is often unclear to tenants, who may not know their legal rights or options to avoid eviction. Pima County is combatting frequent evictions by setting up a court solely for evictions and having legal support available to guide tenants through the process.⁷⁶ The court will allow for consistency in judgments, develop settlements for landlords and tenants, and assist tenants in figuring out their next steps. Focus group participants agreed that having a public defender for an eviction case would be helpful. Recently, Pima County created a program to provide attorneys at no cost to tenants who make 80% or below AMI.⁷⁷ Pima County determined that paying for legal support is "substantially less expensive than rehousing a person."⁷⁸ Evictions can also be costly for landlords. While landlords are technically entitled to recover court costs from tenants, they are often unable to do so.⁷⁹

Navigation

In addition to the court process, many focus group participants said it is difficult to navigate government and private assistance. They said they experienced getting passed from one person to the next without ever getting a clear answer or the help needed. Similar to a navigator within the homelessness support system — someone who connects unhoused people to multiple government and community-based assistance programs — social service navigators at the county level could be used to help individuals experiencing housing insecurity understand what services are available and how to apply.⁸⁰ Not only would these navigators make the process less frustrating,

but also, they would be able to help individuals get approval for appropriate resources. One possible model is Pima County's eviction court assistance navigators, who help all eligible participants in the eviction court system locate, apply for, and expedite payment of rental assistance.⁸¹

Gap Assistance

When an unexpected financial difficulty arises, households without financial support such as family resources or government assistance are particularly vulnerable to housing loss. One recommendation for the focus groups was to create a gap program for individuals who don't qualify for existing aid. "I make too little to really care about and too much to get anything," said one participant. When individuals experience a crisis that could push them into poverty, such as a job loss, they may not qualify for existing support. A program that provides gap funding during a crisis would allow more people to get through a crisis without falling into homelessness or becoming housing insecure.

Offset Rental Costs

Another recommendation proposed by focus group participants is to offset costs by installing solar panels on the property. An affordable housing development in New York installed solar panels and provided free broadband for residents through funding from NY Green Bank, a state-sponsored financing entity for renewable energy projects.⁸² Depending on the size of the solar installation, solar electricity production could be used to offset additional rental costs.

Build More Housing

With just 29 available and affordable units per 100 households in need, more affordable rental housing must be constructed.⁸³

Pima County recently created an Affordable Housing Task Force to address this crisis as a first step toward increasing collaboration between community-based organizations, developers, and other stakeholders like the Pima County Community Land Trust.⁸⁴ This collaboration will allow for cross-learning in the development space for affordable, workforce, and market-rate housing to increase overall development.

Furthermore, creating more mixed-use space, especially in the urban core, would allow for more housing to be constructed in areas that have traditionally privileged lower density developments. Mixed-use developments, however, must often contend with zoning requirements that prohibit or limit high-density, multifamily dwellings.⁸⁵ Municipal

officials must be willing to revisit zoning codes and reconsider regulatory barriers to mixed-use development to encourage density in urban cores. Although density in itself is not a sufficient condition for lower prices, higher density developments increase housing stock overall and can be paired with development incentives to ensure affordability.⁸⁶

Common Housing Policy Terms

Affordable Housing:

Housing that costs 30% or less of household income.

Area Median Income (AMI):

The midpoint of income across all households within a region, often the metropolitan statistical area (MSA) or county, defined by the U.S. Department of Housing and Urban Development (HUD).

Cost Burden:

Households that spend more than 30% of their income on housing costs are considered cost-burdened.

Multifamily Dwelling:

A dwelling designed to have separate housing units in one building, such as a duplex, triplex, condominium, or apartment complex.

Housing Insecurity:

Housing insecurity can mean being behind on rent or having difficulty paying rent, frequently moving, living in crowded or unsafe conditions, or sharing a home among multiple families to reduce costs.

Short-Term Rental:

Rental housing used by tenants for less than 30 consecutive days, like the properties listed on Airbnb, VRBO, and other vacation rental platforms.

Research Approach

This study used multiple data sources: existing research and statistics to understand housing costs and challenges; key informants working in housing and related fields; and residents of Pima County who shared their experiences with housing challenges.

Researchers spoke with more than a dozen non-profit leaders and government staff working on housing in Pima County and the state of Arizona to better understand factors that impact housing insecurity. These key informants contextualized housing policies and practices in Pima County and provided broad perspectives on housing security within the county.

In order to identify the main challenges and potential solutions to overcoming housing insecurity in Pima County, researchers at Morrison Institute conducted three focus groups with a total of nine individuals experiencing housing insecurity. Researchers ensured a diversity of rental experiences were represented by soliciting the participation of individuals who applied for the Emergency Rental Assistance Program. This program provides financial assistance for rent and utility costs to eligible households that experienced COVID-19-related financial hardships.⁸⁷ Potential participants completed a screening questionnaire, and a subsample of individuals was then recruited for focus groups. The focus groups were conducted in person and online via Zoom in June 2021 and lasted approximately 75 minutes. Participants were asked to think about themselves, and individuals close to them, when answering questions about the causes and effects of housing insecurity and potential solutions to overcoming housing insecurity.

With permission from participants, all focus groups were audio-recorded and transcribed. The transcriptions and interview notes were analyzed by two researchers using NVIVO qualitative data analysis software.⁸⁸ The researchers open coded the semi-structured focus groups using a grounded approach, in which themes could emerge from the data. After individual codebooks were formed, the analysts met to discuss each codebook and theme structure and compared the codes to identify coding similarities and differences. Analysts then created a joint codebook with descriptions and examples for the codes using a collaborative process. Upon reaching an agreement on this joint codebook, the analysts recoded the focus group transcripts individually using the joint codebook and then compared the results to reach a consensus.

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Endnotes

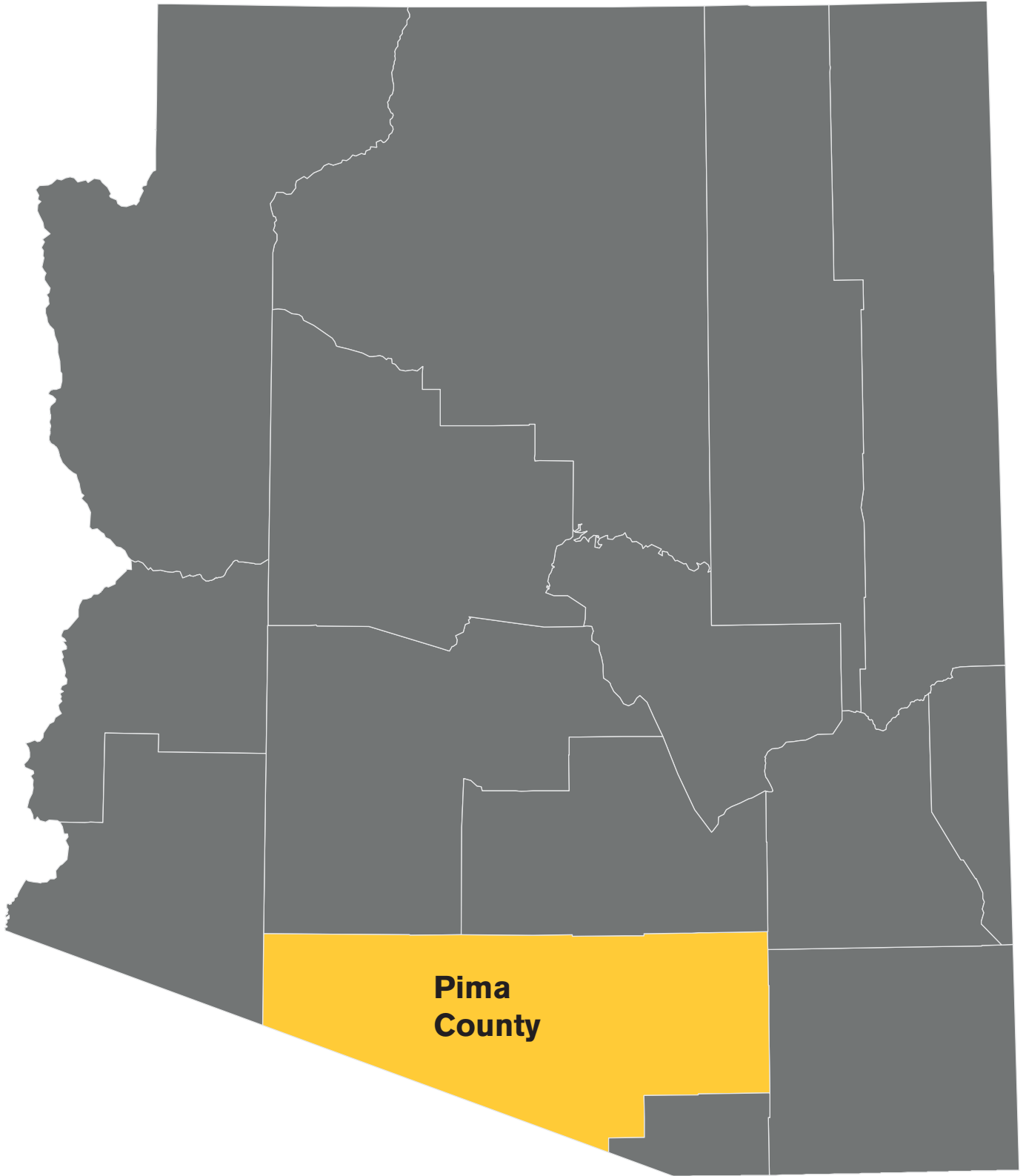
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