



THE UNIVERSITY OF ARIZONA
COLLEGE OF SOCIAL & BEHAVIORAL SCIENCES

Southwest Institute for Research on Women



HOUSING INSECURITY INDICATORS FOR ARIZONA & PIMA COUNTY

Updated with Week 63 Census Household Pulse Survey Data
– November 18th 2023

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Let's Measure Better

Addressing Homelessness & Housing
Insecurity Data Gaps In Pima County

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Introduction

This most recent survey wave contains multiple good signs and a continuing (and concerning) lack of improvement in particular areas. The positive macroeconomic situation has continued to hold steadily at both the national and state levels. The unemployment rate in Arizona, 4.0% in September, is a modest increase relative to a low of 3.4% this past May but remains well below historical averages. In the previous survey wave, collected September 20th-October 2nd 2023, the proportion of non-current renters in Arizona was 11.5%. In the most recent survey, conducted October 18th-30th 2023, this proportion fell modestly to 9.4%. While the proportion not current on rent payments decreased, the proportion of these non-current renters viewing eviction in the next two months as “very likely” increased to 19.9% (up from only 5% last survey wave). *Housing insecurity among Arizona renters remains stubbornly high despite historically low unemployment.* Rising rents and inflation are likely the central drivers of this disconnect, especially for households with limitations on their ability to benefit from the strong labor market. Lower-income and BIPOC Arizona households remain disproportionately likely to report being not current on their rent payments and finding it very difficult to meet usual expenses. 39% of Black Arizonan heads of households reported finding it very difficult to meet usual expenses in the past week in this most recent survey. This situation was also reported by 25% of Hispanic or Latino heads of household in Arizona, and over 40% of households earning less than \$25k a year (surveyed this wave).

Mortgage holders in Arizona continue to be in a strong financial position relative to renters. Only 6.3% reported being not current on mortgage payments (up modestly from a low of 3.5% in August of this year). However, among these non-current mortgage holders concern about the likelihood of foreclosure in the next two months is at the lowest levels observed in these surveys to date. Further good news is that since, roughly, February of 2023, counts of calls to 211 from Pima County indicate a *substantial decrease* in calls related to housing and shelter, utilities, and food requests between February and July. That said, calls related to shelters and utility assistance have increased in recent months. And among non-current Arizona renters, the depth of rental debt has decreased. This most recent survey indicates that, among Arizona renters who are behind on their rent, 59%, are only behind on their payments 1 month or less. 84% of non-current renters were 3 months behind on rent or less.

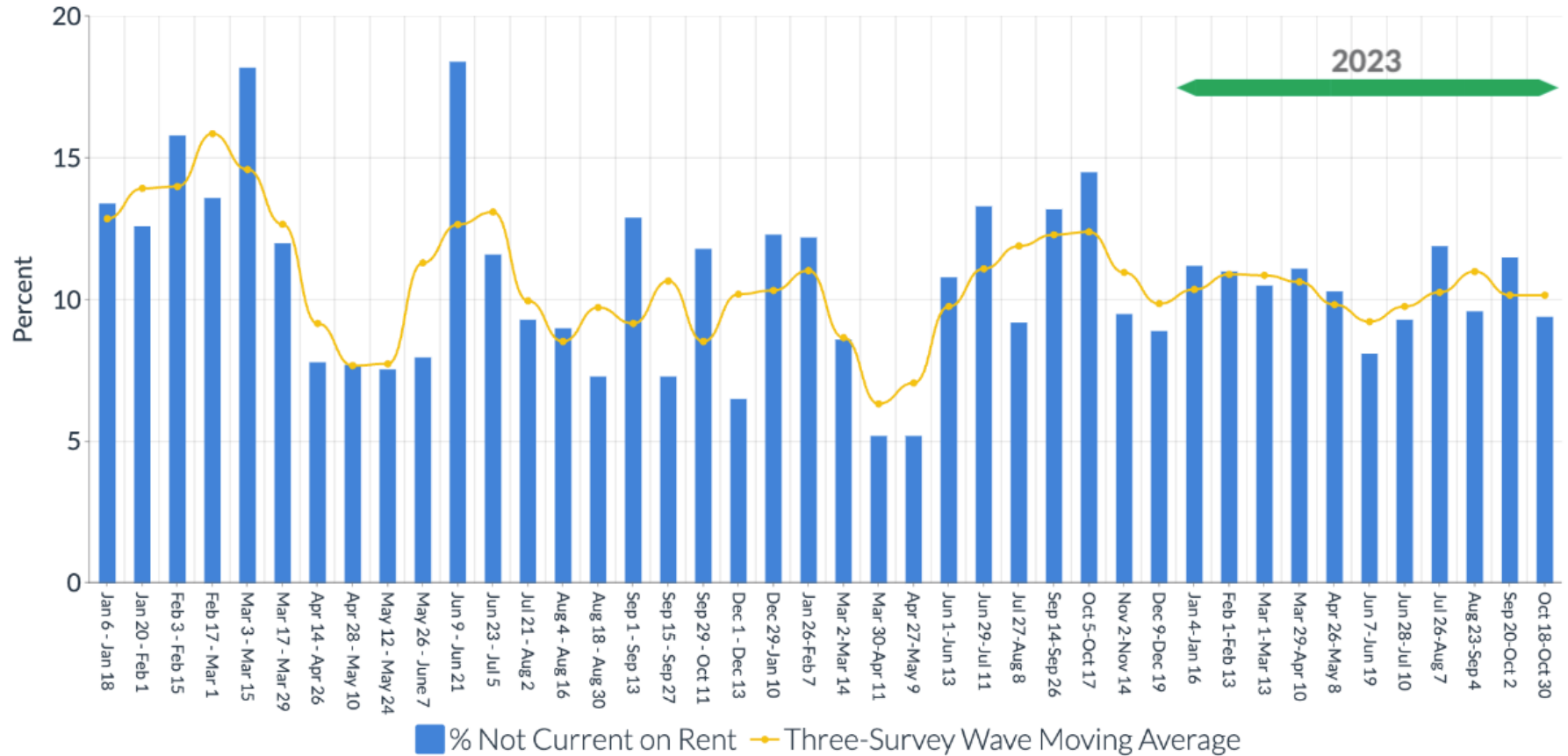
There is good news to report on rents. In the fall of 2022 Tucson rent prices began decreasing on average, albeit very modestly. In the Spring of 2023 of rent prices in Tucson registered modest upticks in median/average rent prices. Despite these increases, seasonally adjusted metrics of Tucson rent prices increased only 3.3% between September 2022 and September 2023. *This is a substantial slowdown in the rate of rental price increases we have seen in recent years.* In addition, there is unambiguous good news in the rental vacancy rate, which has been trending upwards since the end of 2021, and hit an 8-year high in the 2nd quarter of 2023. On the other hand, only 47% of all Arizona respondents reported they had not experienced pressure to move in the last 6 months. 10% of Arizona households reported reducing or not paying expenses for basic household necessities (such as medicine or food) “almost every month” in the last 12 months in order to pay an energy bill. Only 50% of households reported “never” being in this situation.

In October of 2023 we observed the largest monthly count of eviction filings in Pima County since the onset of the pandemic with 1307 eviction filings. *Eviction filings continue to increase despite the strong economy and the relative slowing of rent price increases over the past year.*



Indicators of the Scope of the Problem: Did Not Pay Rent Last Month

Percentage of Arizona Renters Not Current on Rent Payments
January 2021 - October 2023



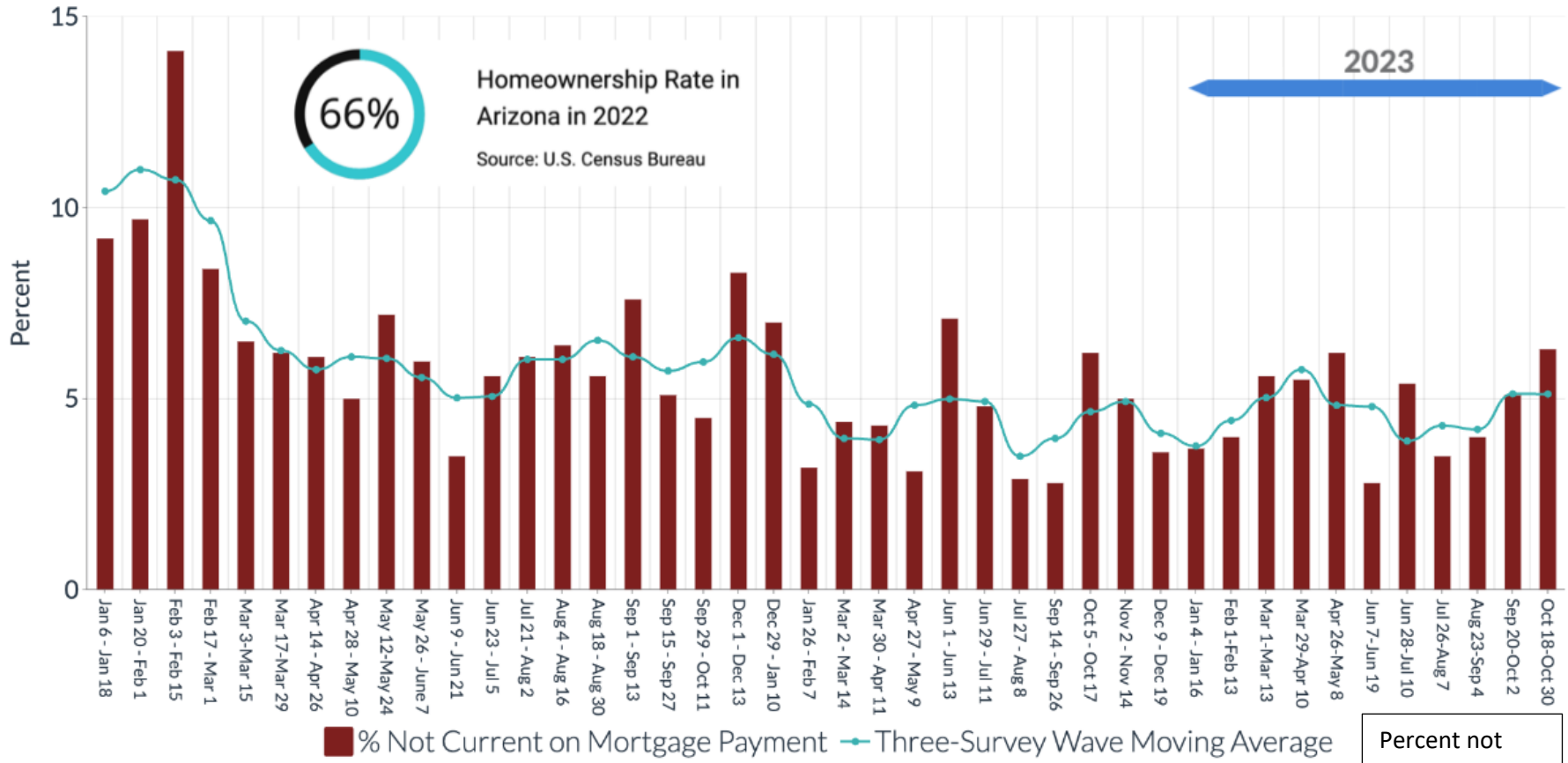
Source: Census Household Pulse Surveys Weeks 22-63

The % not current on rent fell to 9.4% (11.5% last wave). **This is more elevated than one might expect given low unemployment.**



Indicators of the Scope of the Problem: Not Caught Up On Mortgage Payments

Percentage of Arizona Mortgage Holders Not Current on Payments
January 2021 - October 2023



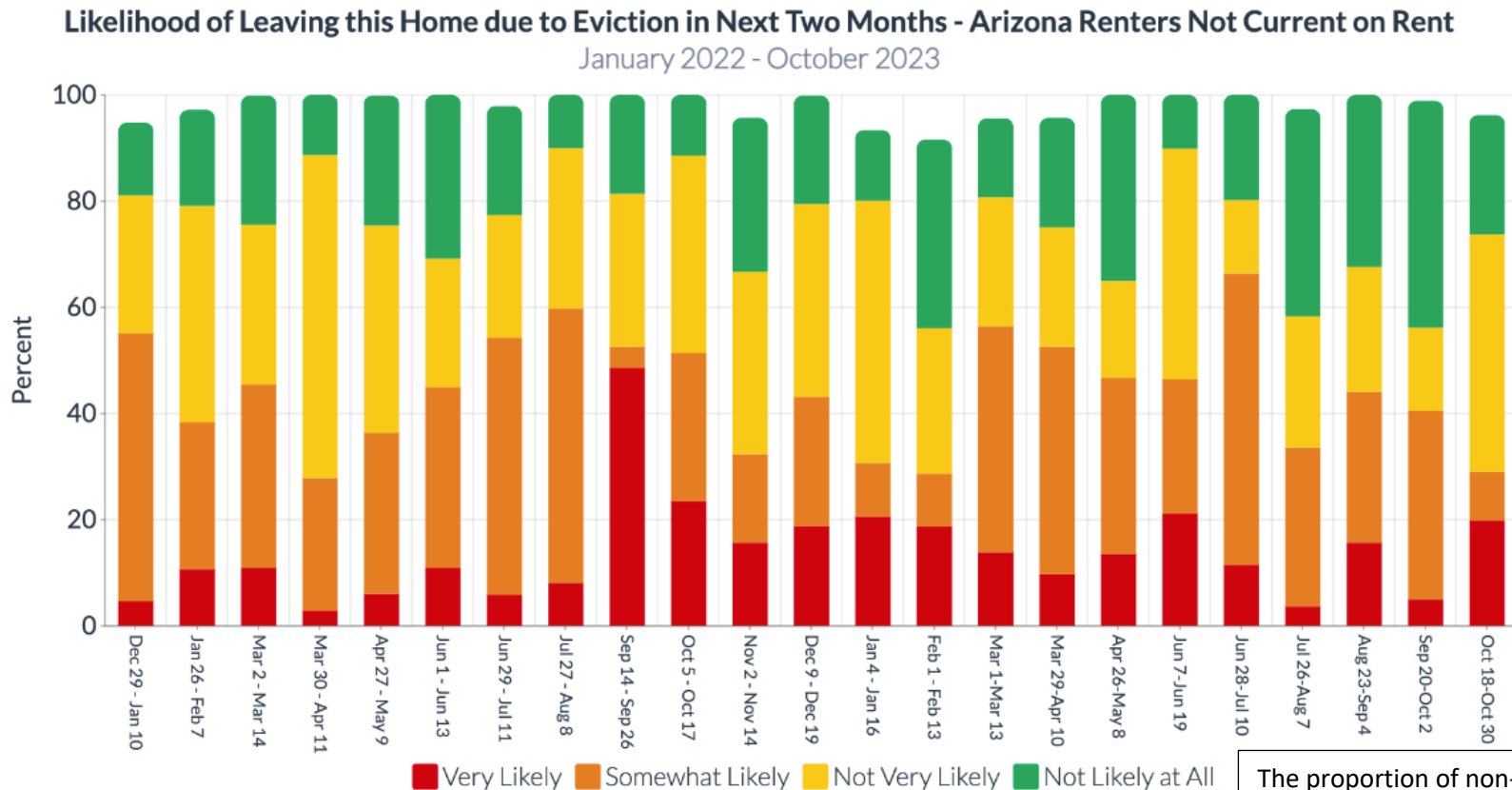
Source: Census Household Pulse Surveys Weeks 22-63

Percent not current rose modestly to 6.3%.



Indicators of the Scope of the Problem: Likelihood of Leaving Due to Eviction Among Arizona Renters Not Caught Up on Rent

The proportions in the graph below are based on questions only asked of Arizona renters not caught up on their rent: **9.4% of all AZ renter households – October 18th- 30th 2023**. Totals do not sum to 100% in every survey wave as there is often a proportion of respondents who do not answer this question. The proportions who “did not report” constitute the gap between the top of each bar and the 100% line on the graph.



Source: Census Household Pulse Surveys Weeks 41-63

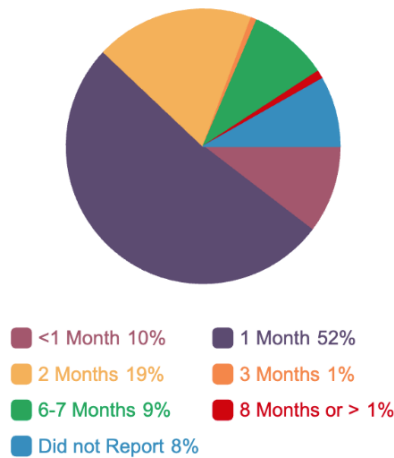
The proportion of non-current AZ renters seeing eviction as “Very Likely” increased substantially from 5.0% to 19.9% in this most recent wave.



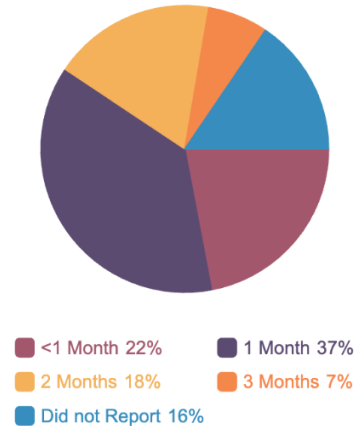
Indicators of the Scope of the Problem: Months Behind on Rent and Rental Assistance

The following graph display responses to questions only asked of Arizona renters not caught up on their rent: **9.4% of all AZ renter households – October 18th- 30th 2023.**

Months Behind on Rental Payments
Arizona Renters Not Current on Rent - Sept 20 - Oct 2 2023



Months Behind on Rental Payments
Arizona Renters Not Current on Rent - Oct 18-30 2023

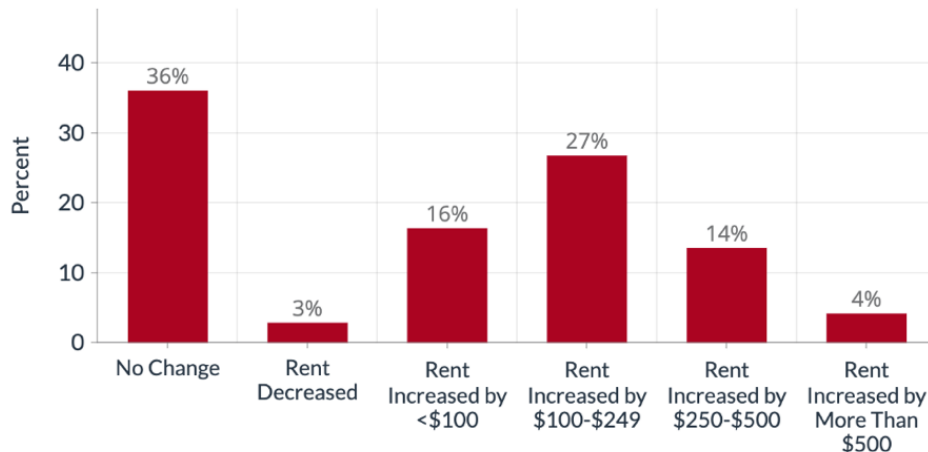


This survey indicates that, among Arizona renters who are behind on their rent, 59%, are only behind on their payments 1 month or less. 84% of non-current renters were 3 months behind on rent or less.

Indicators of the Scope of the Problem: Increasing Rents

The Census Household Pulse survey asks renter-occupied households whether their monthly rent has changed in the past 12 months. 61% of Arizona renters reported an increase in their monthly rent in the last year and 48% reported an increase of \$100 or more. This indicates that most renters are being directly impacted by rising rent prices in Arizona.

Monthly Rent Change During Last 12 Months
Arizona Renters - Oct 18 - 30 2023

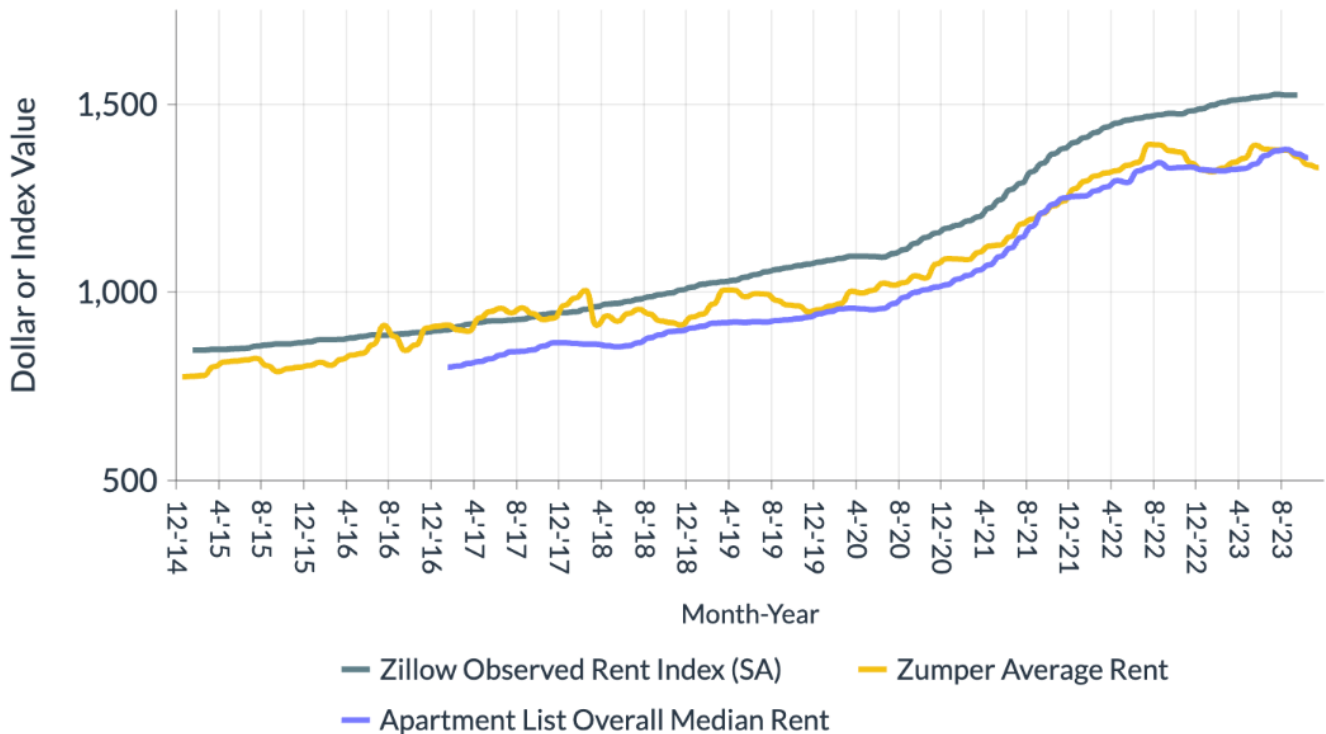


Good news is evident in the rent data. The chart below displays recent trends in average or median rents as measured by various real-estate marketplace companies. Our various indicators of rent prices suggest that rents prices have been largely flat (meaning no increase) since last Fall. This is likely a direct, but downstream, impact of the increases in interest rates pursued by the Federal Reserve to combat inflation. The Apartment List median rent and Zumper average rent capture seasonal variation in rents, while the Zillow rent index is adjusted for these seasonal fluctuations. The Zillow index only increased 3.3% between September 2022 and September 2023. **This is a substantial slowdown in the rate of rental price increases we have seen in recent years.**

Average or median rents rose 30-37% in Tucson between September of 2020 and September 2023. And while these summary measures are informative, they don't provide a grounded real dollar sense of that is happening with rents (as people don't rent an average or median apartment). In a graph on the next page, data from Zumper provides average rents in Tucson by unit size in current dollars (not adjusted for inflation). The cost of rent in Tucson between November 2020 and November 2023 (in current nominal dollars) rose: 30% for studios, 18% for 1-bedroom units, 22% for 2-bedroom units, 20% for 3-bedroom units, and 28% for 4-bedroom units.

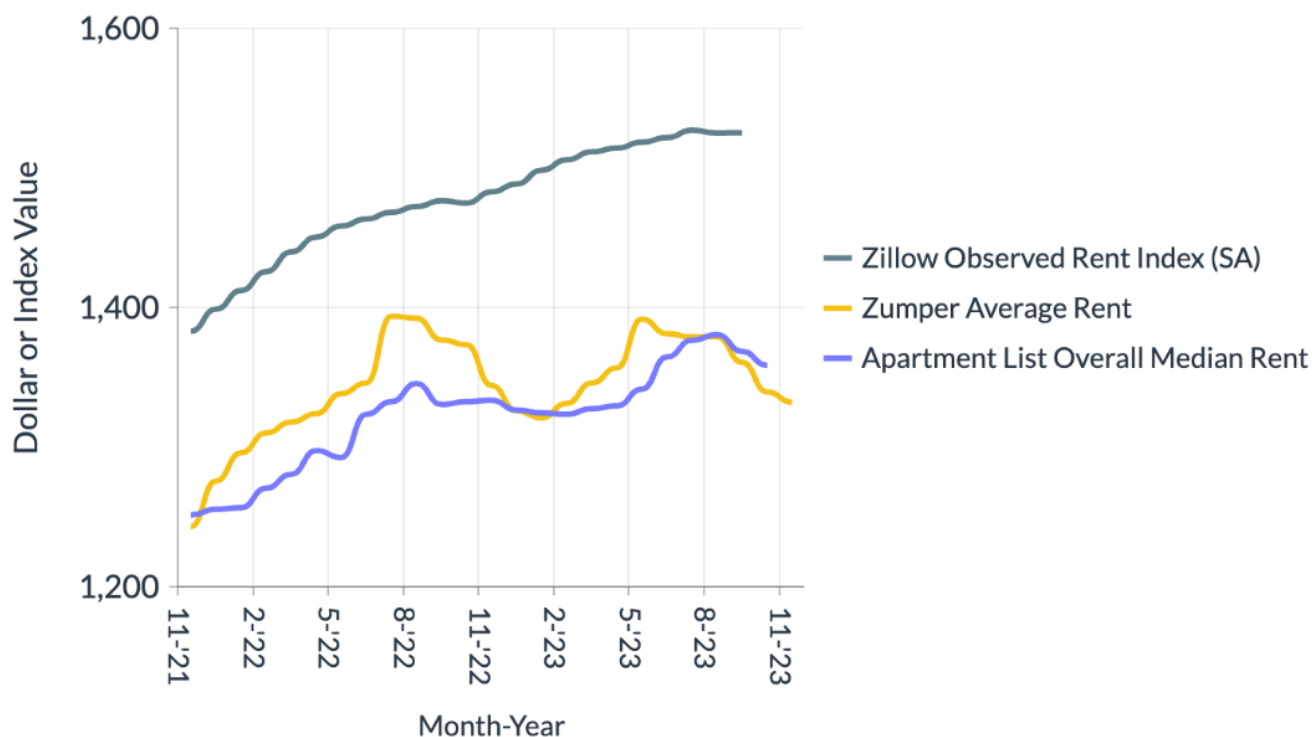
Tucson Rent Prices

Average/Median Rent Price Indicators: Dec-2014 - Nov-2023



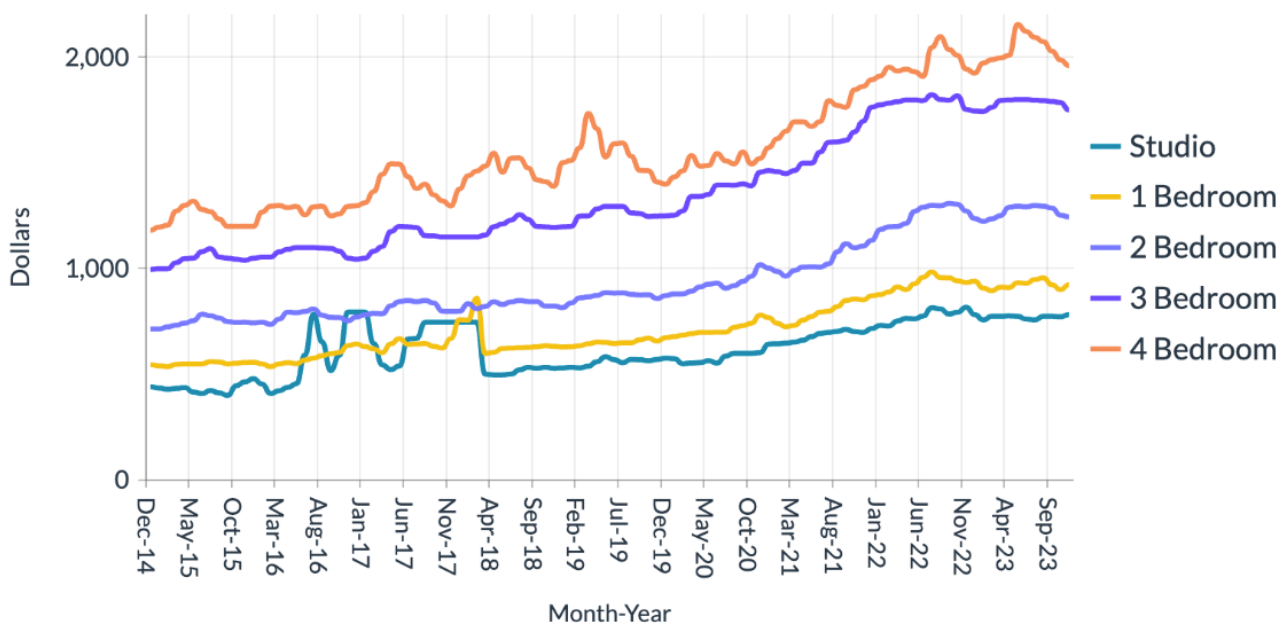
Tucson Rent Prices

Average/Median Rent Price Indicators: Nov 2021 - Nov 2023

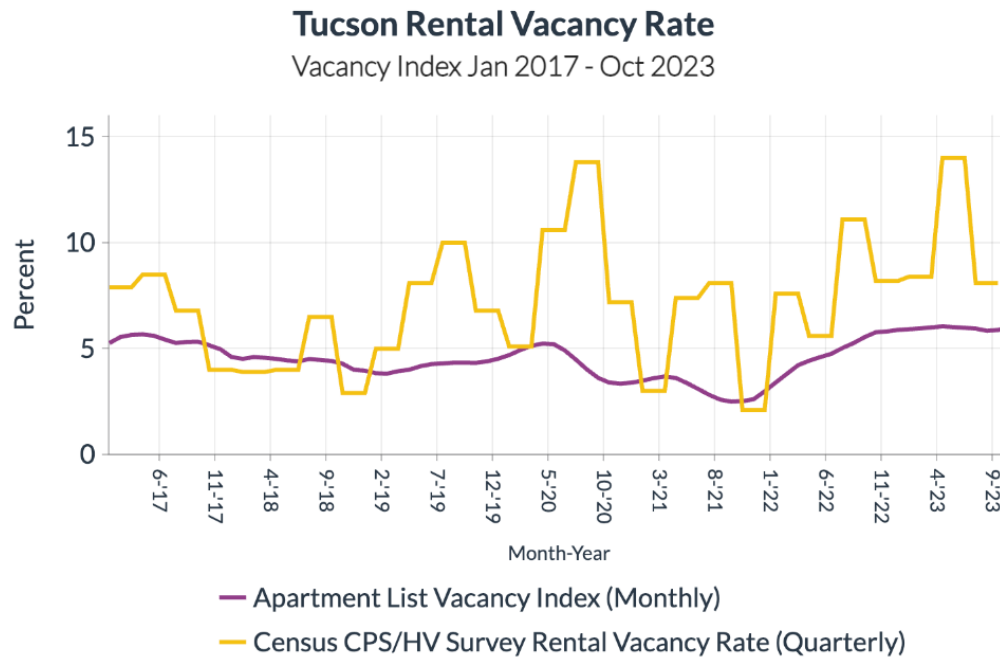


Tucson Median Rent by Unit Size

Zumper Data - Dec 2014 - Nov 2023



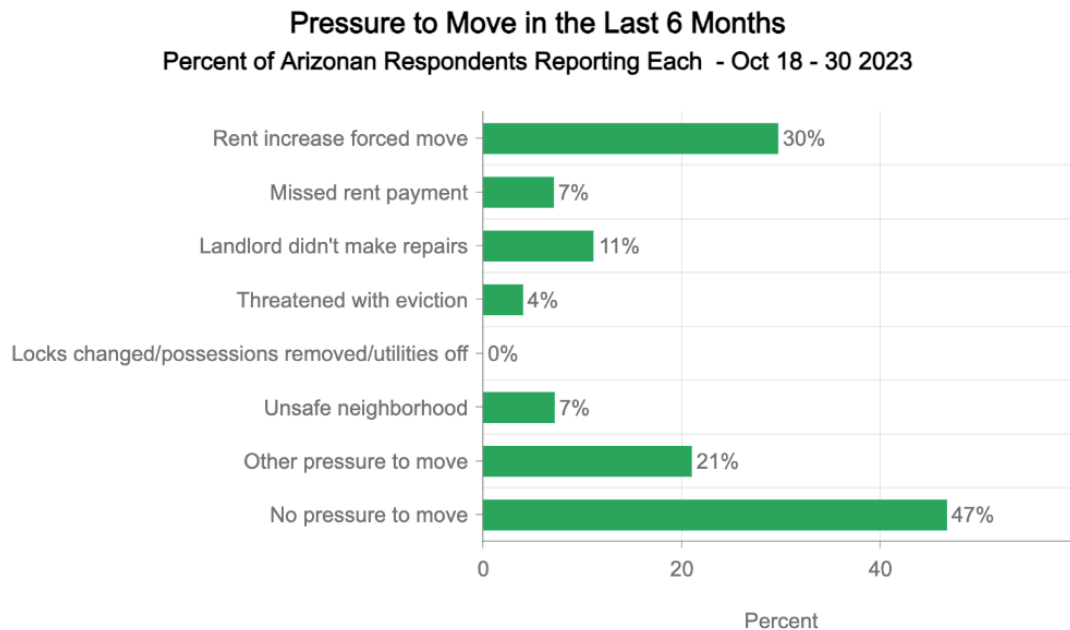
Indicators of the Scope of the Problem: Tucson Rental Vacancy Rate



Source: Apartment List & U.S. Census <https://www.census.gov/housing/hvs/data/rates.htm>

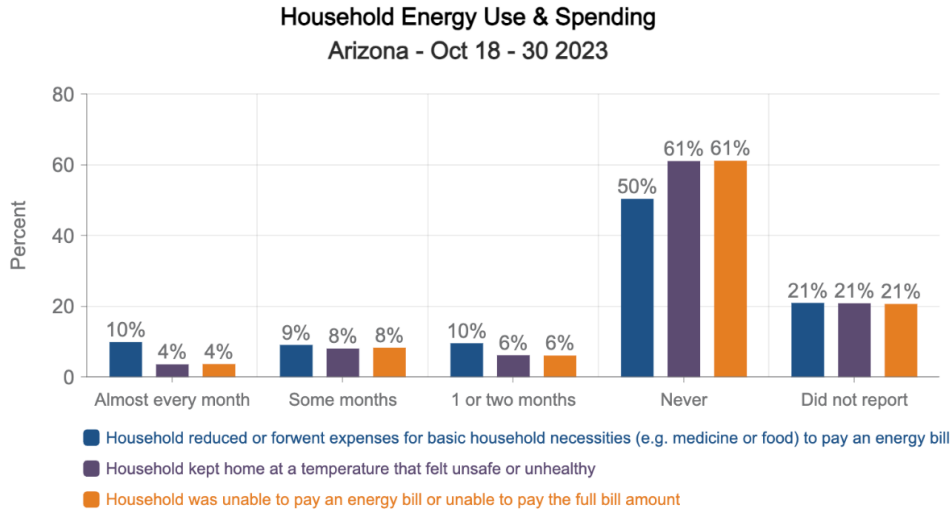
Indicators of the Scope of the Problem: Pressure to Move

Respondents to the Census Household Pulse Survey were asked if they have experienced pressure to move in the last 6 months. Respondents were allowed to select multiple responses, so the total of these percentages does not sum to 100%. Only 47% of Arizona respondents reported they had not experienced pressure to move in the last 6 months.



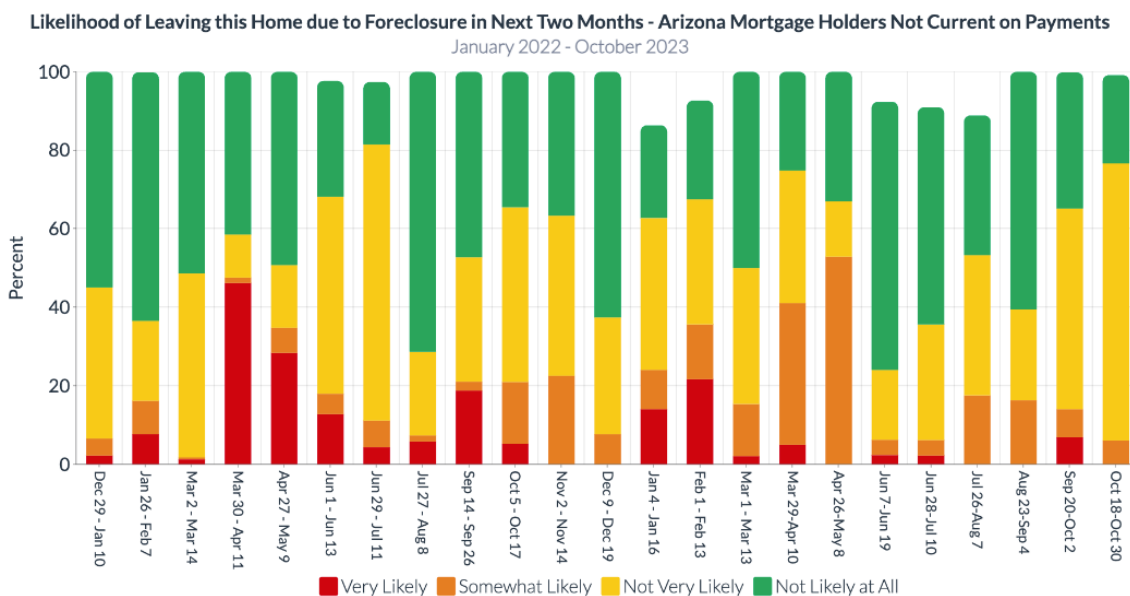
Indicators of the Scope of the Problem: Energy Use

Respondents were also asked about their energy use in the past 12 months. 10% of Arizona households reported reducing or not paying expenses for basic household necessities (such as medicine or food) “almost every month” in order to pay an energy bill. Only 50% of households reported “never” being in this situation.

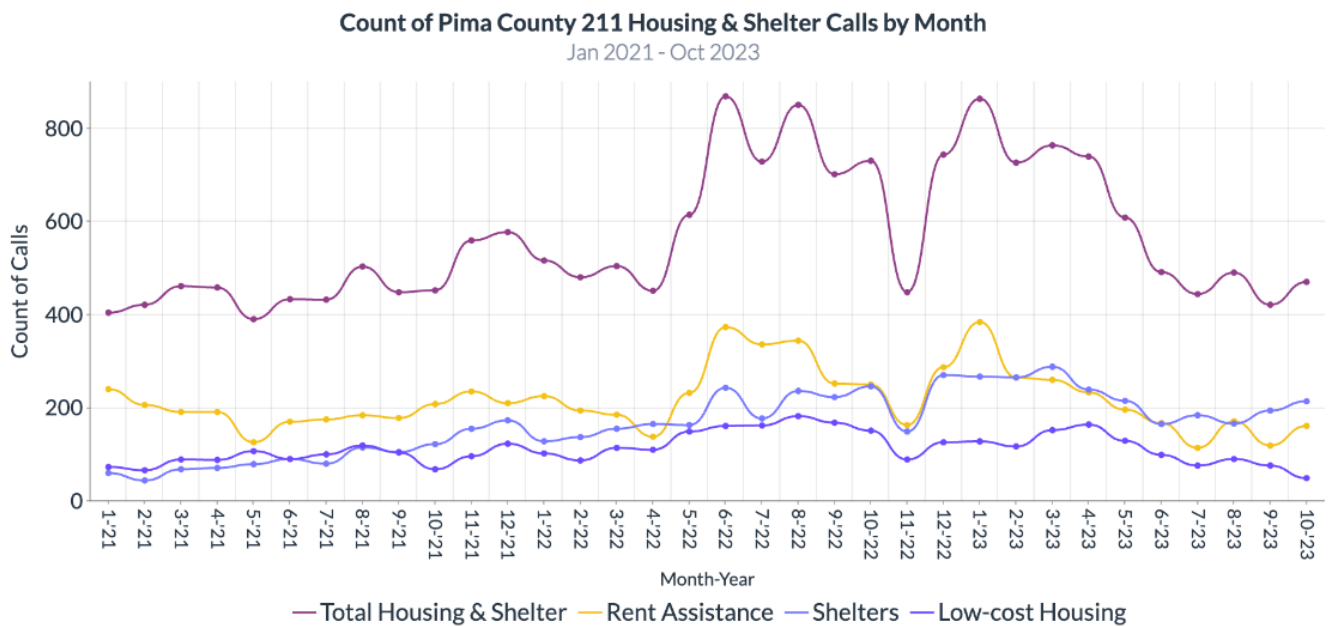
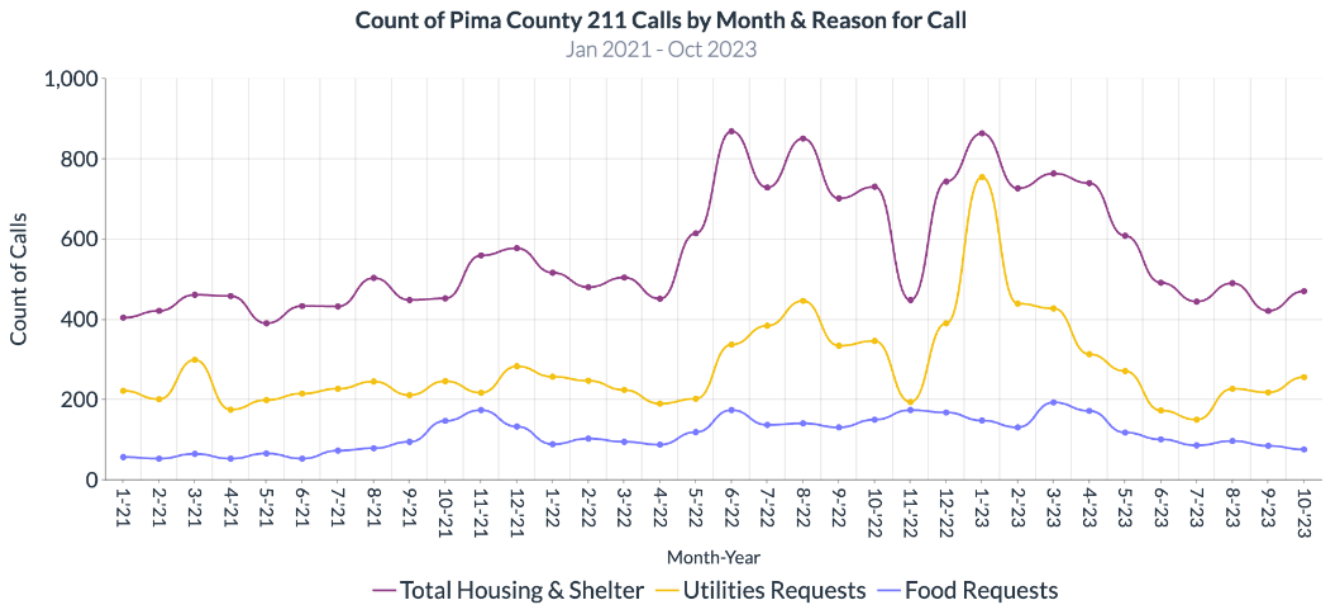


Indicators of the Scope of the Problem: Leaving Due to Foreclosure Among Arizona Mortgage Holders Not Caught Up on Payments

The trends in the graph below are based on questions only asked of Arizona mortgage holders not caught up on their payments: **6.3% of all AZ mortgage holding households – October 18th- 30th 2023.** Among these non-current mortgage holders concern about the likelihood of foreclosure in the next two months is at the lowest levels observed in these surveys to date. Totals do not sum to 100% in every survey wave as there is often a proportion of respondents who do not answer this question. The proportions who “did not report” constitute the gap between the top of each bar and the 100% on the graph.

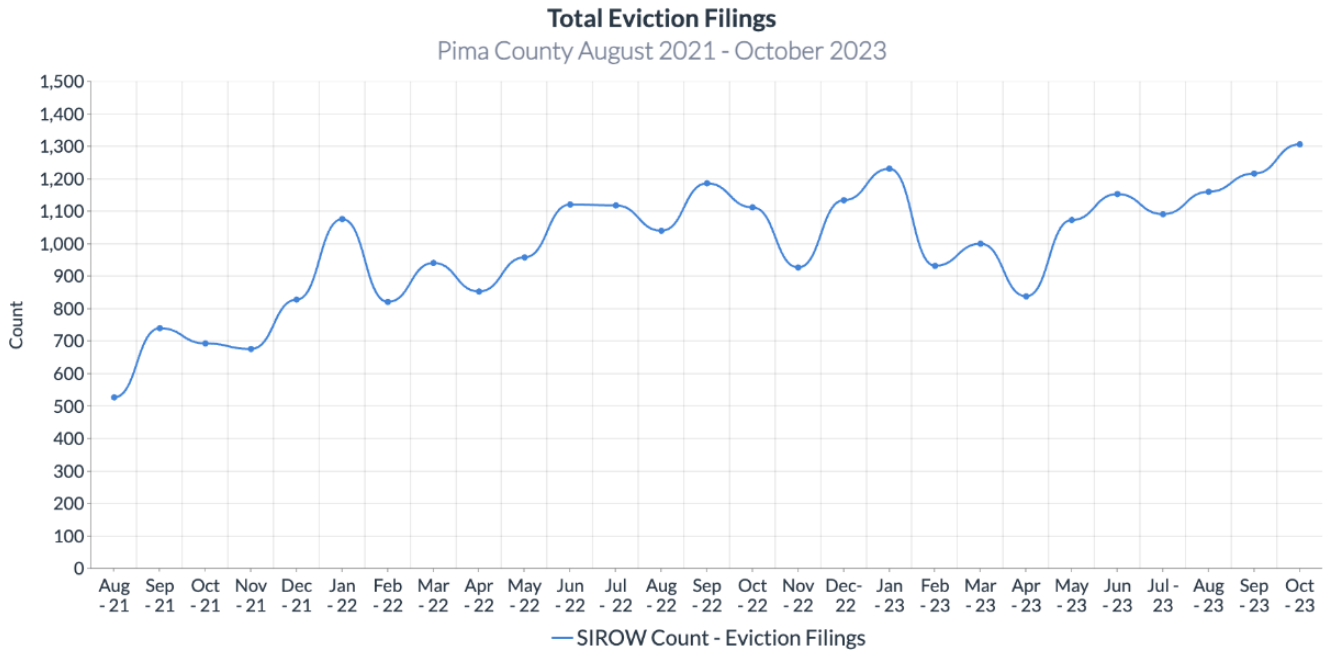


Indicators of the Scope of the Problem: Volume of Calls to 211 in Pima County



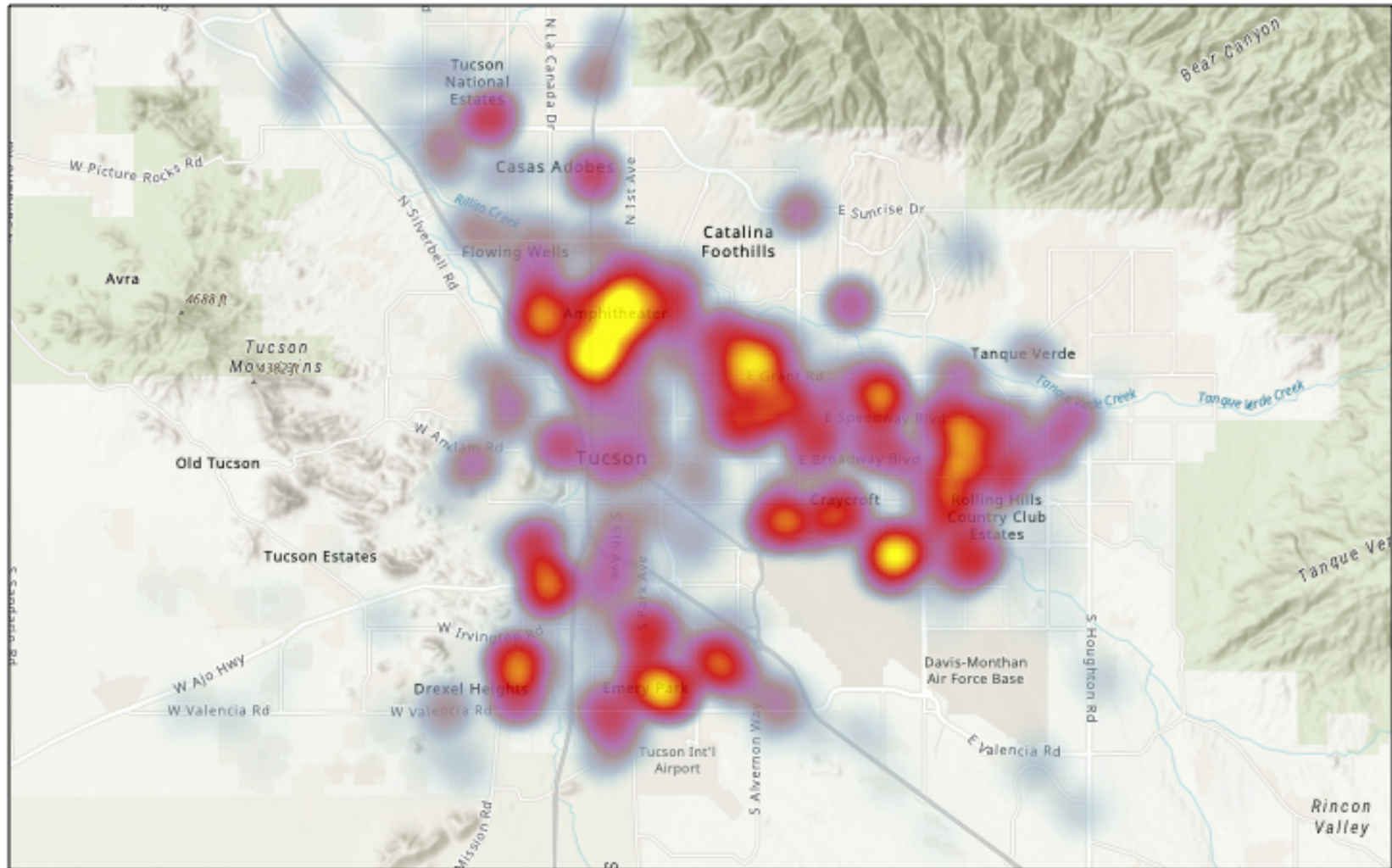
Eviction Filings

The Supreme Court allowed a lower court decision to end the CDC’s extension of the eviction moratorium on the evening of August 26th 2021. Below the total count of eviction filings and writs issued in Pima County is provided for August 2021 to October 2023, by month. **Since April of this year eviction filings have risen, and the count in October of this year, 1307, was the highest we have seen post-moratorium in Pima County. Eviction filings continue to increase despite the strong economy and the slowing of rent price increases over the past year.**



Source: Pima County Consolidated Justice Court

October 2022 - September 2023 Eviction Heat Map (n=12879)



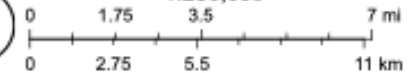
10/31/2023

Evictions, 10/2022 Through 9/2023

World Hillshade

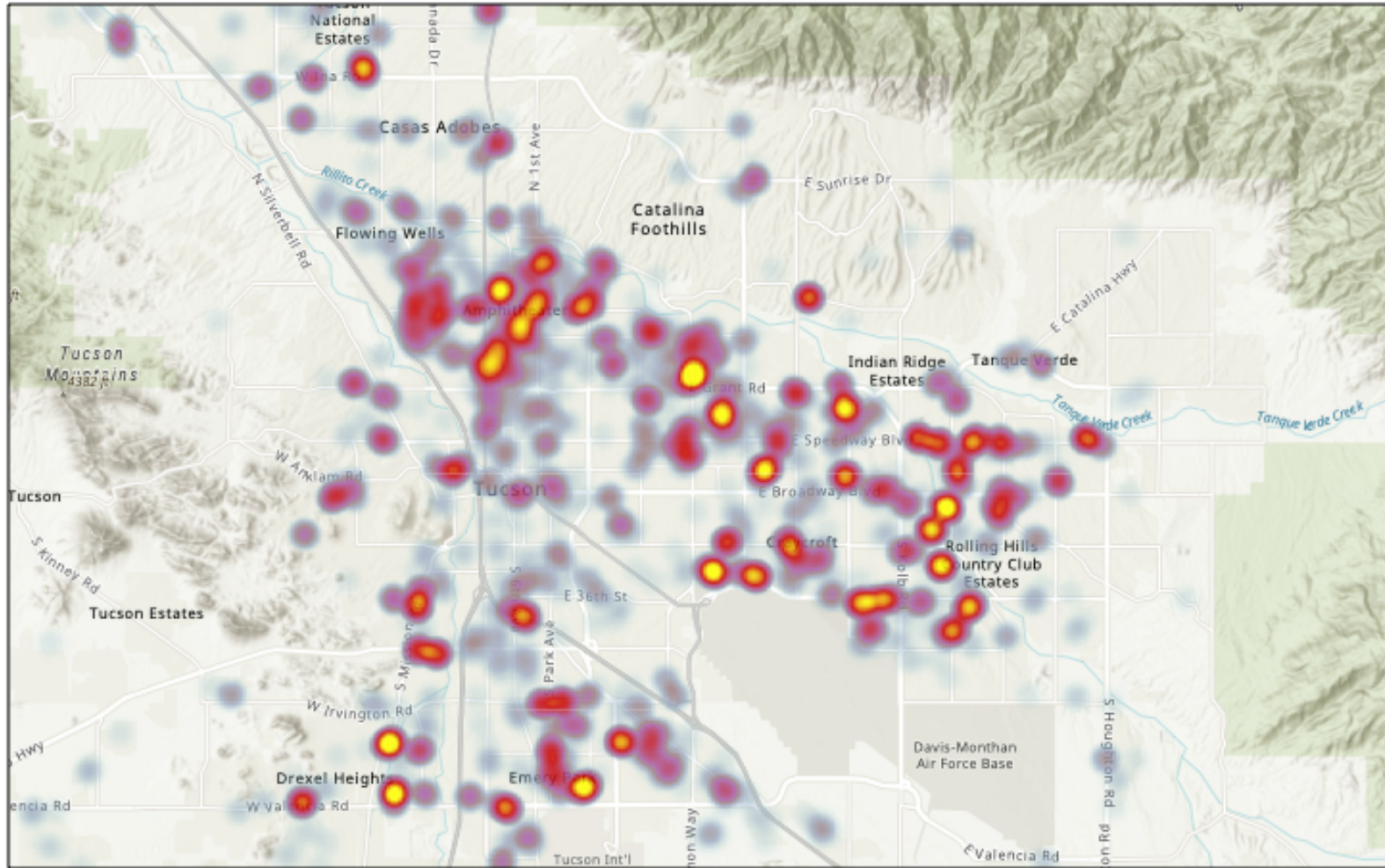


1:250,000



Esri, NASA, NGA, USGS, CONANP, Esri, HERE, Garmin, Foursquare, SafeGraph, METINASA, USGS, Bureau of Land Management, EPA, NPS.

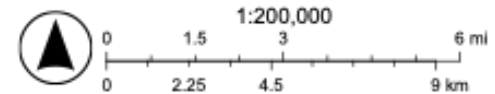
July 2023 - September 2023 Eviction Heat Map (n=3470)



10/31/2023

Evictions, 7/2023 Through 9/2023

World Hillshade



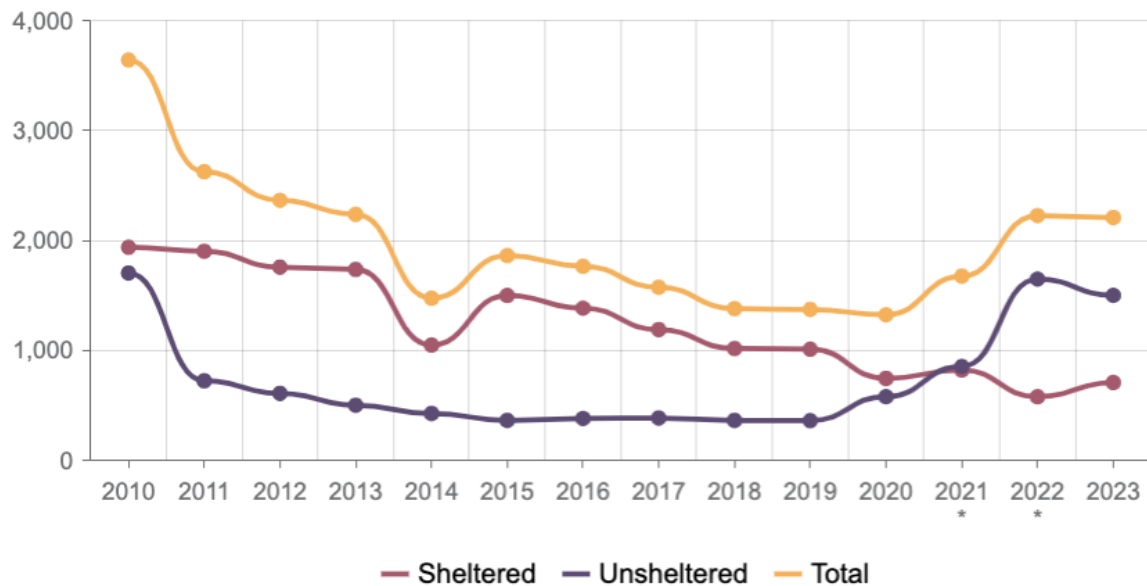
Esri, NASA, NGA, USGS, CONANP, Esri, HERE, Garmin, Foursquare, SafeGraph, METINASA, USGS, Bureau of Land Management, EPA, NPS.



Homelessness

The chart below displays trends in sheltered, unsheltered, and total homelessness for Pima County as captured in the annual Point in Time (PIT) counts for the years 2010-2023. The number of people experiencing homelessness in Pima County has increased substantially since 2020. The usual “street count” portion of the PIT, which surveys individuals experiencing unsheltered homelessness, was cancelled in both 2021 and 2022 due to the pandemic. We now have the 2023 PIT results which can be compared to the last “normal” pre-pandemic PIT count in 2020. Between January 2020 and January 2023 the total count of people experiencing homelessness, as captured by the PIT count, increased 67%. There is one important caveat to mention which is that the methodology of the 2023 PIT count allowed interviewers to count folks who they observed experiencing homelessness but did not actually interview. The inclusion of these observed-but-not-interviewed folks allows the count to be higher than would be the case with previous PIT methodology. That said, this methodology change likely accounts for only a small proportion of the overall observed increase.

Total Count of Individuals Experiencing Homelessness
January PIT Counts for Tucson/Pima County CoC 2010-2023

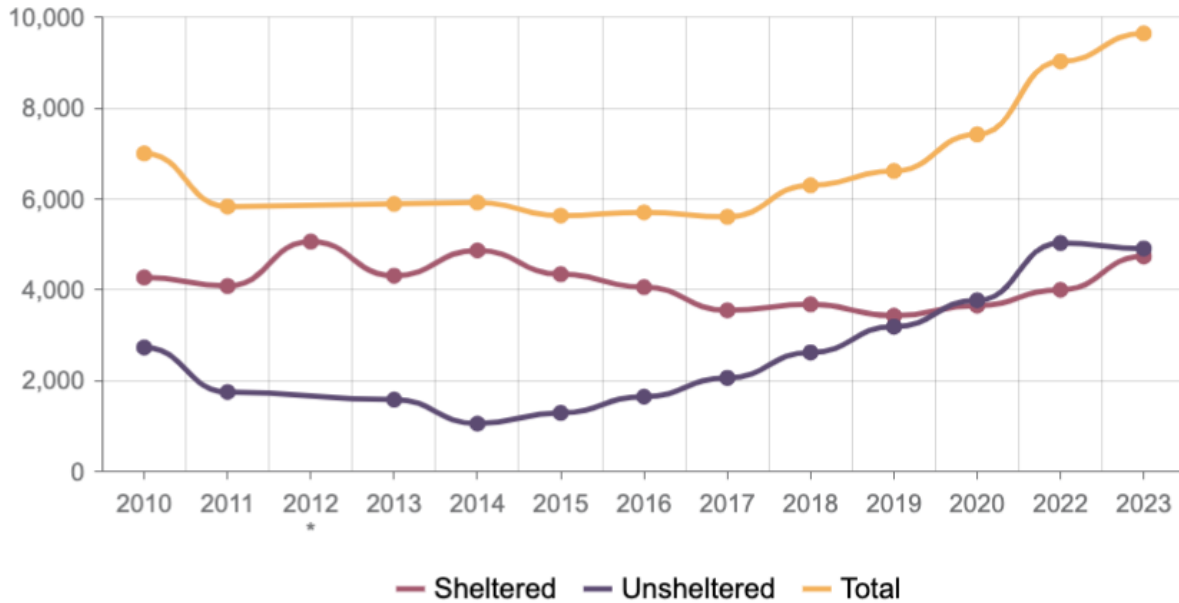


*Unsheltered counts were estimated in 2021-2022 (using different techniques) due to the ongoing pandemic. Since the methodology used to generate these counts changed considerably between 2020, 2021, and 2022, an unknown portion of increases in these years are likely a result of changes in methodology.

Compared to 2020, the number of people experiencing sheltered homelessness decrease by 5% (from 745 to 708), while the count of folks experiencing unsheltered homelessness grew 159% (from 579 to 1501).

Maricopa County has experienced similar increases. The graph below displays trends in the counts of people experiencing homelessness in Maricopa County, which experienced a 30% increase in the total number of people experiencing homelessness between 2020 and 2023. However, in Maricopa the increase in the number of people experiencing sheltered and unsheltered homelessness both increased by 30% between 2020 and 2023.

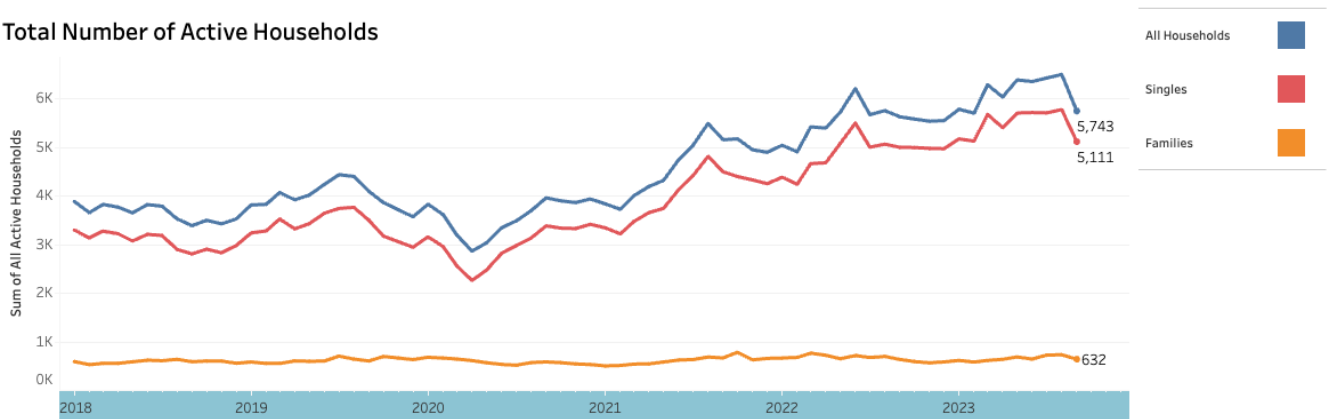
Total Count of Individuals Experiencing Homelessness January PIT Counts for Maricopa County CoC 2010-2023



*The PIT count was not conducted in 2021 due to the pandemic, and the unsheltered count was not reported in 2012.

These trends are based on data collection efforts that were most recently conducted in January of 2023. What has unfolded in regards to homelessness since then? While data is not currently available on a sub-annual basis to track changes in the count of people experiencing homelessness in Pima County, figures from Maricopa’s HMIS data indicate a 15% increase in the total number of persons experiencing homelessness in Maricopa County between January 2023 and August of this year. However, between August and September the count fell 12% erasing much of the increase over this calendar year.

Total Number of Active Households

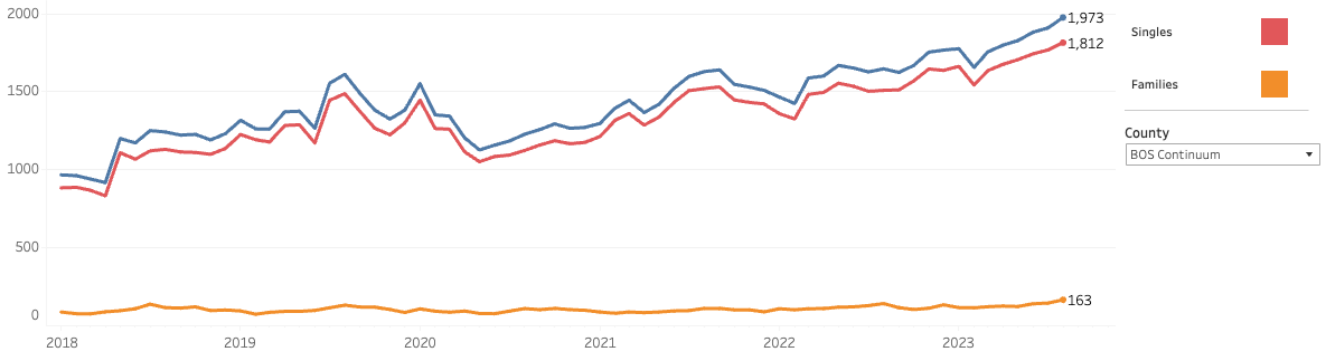


Source: Maricopa System Flow Dashboard by HMIS AZ – Solari Crisis and Human Services
<https://public.tableau.com/app/profile/hmisaz/viz/MaricopaSystemFlowDashboard/Information>



Information from the “balance of state” (“BOS” which is all of Arizona less Pima and Maricopa counties) indicates an 19% increase in households experiencing homelessness between January and August 2023.

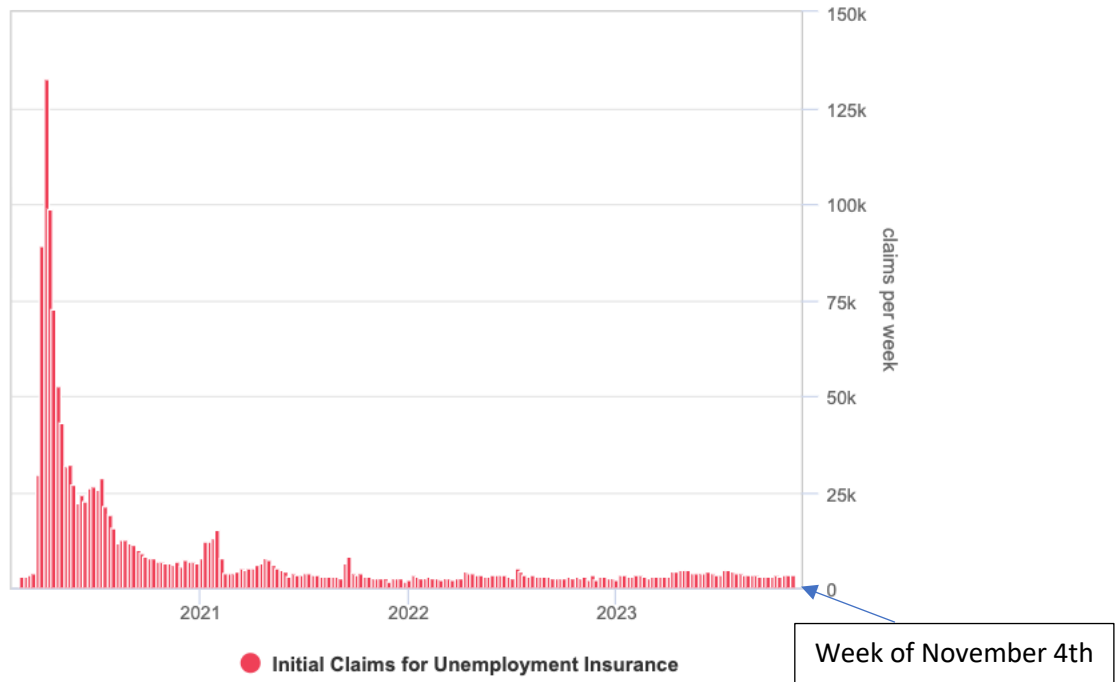
Total Number of Active Households



Source: BOS System Flow Dashboard by HMIS AZ – Solari Crisis and Human Services

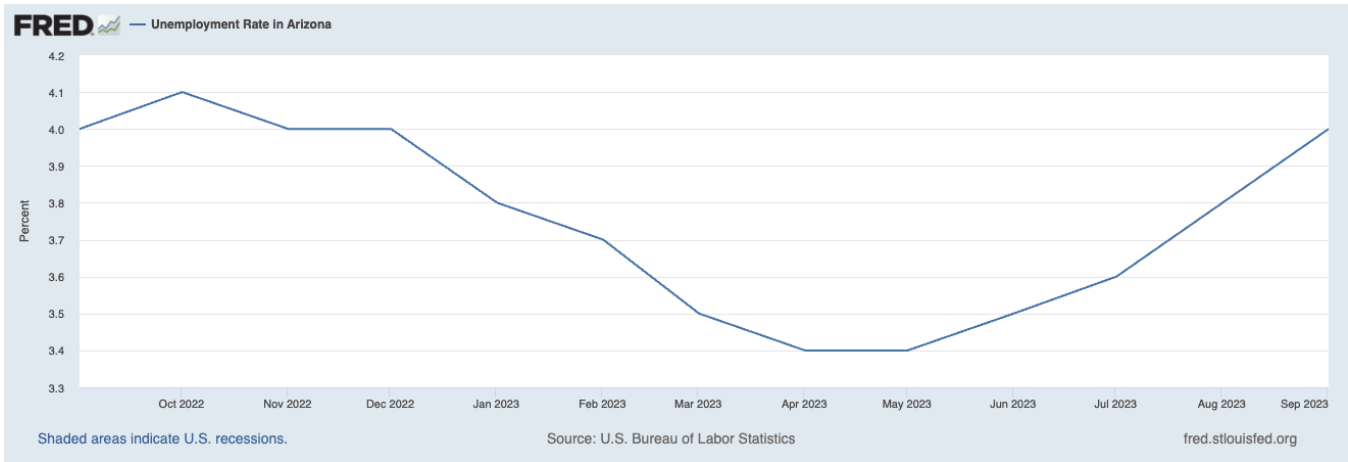
Macroeconomic Indicators

Arizona Initial Claims for Unemployment Insurance

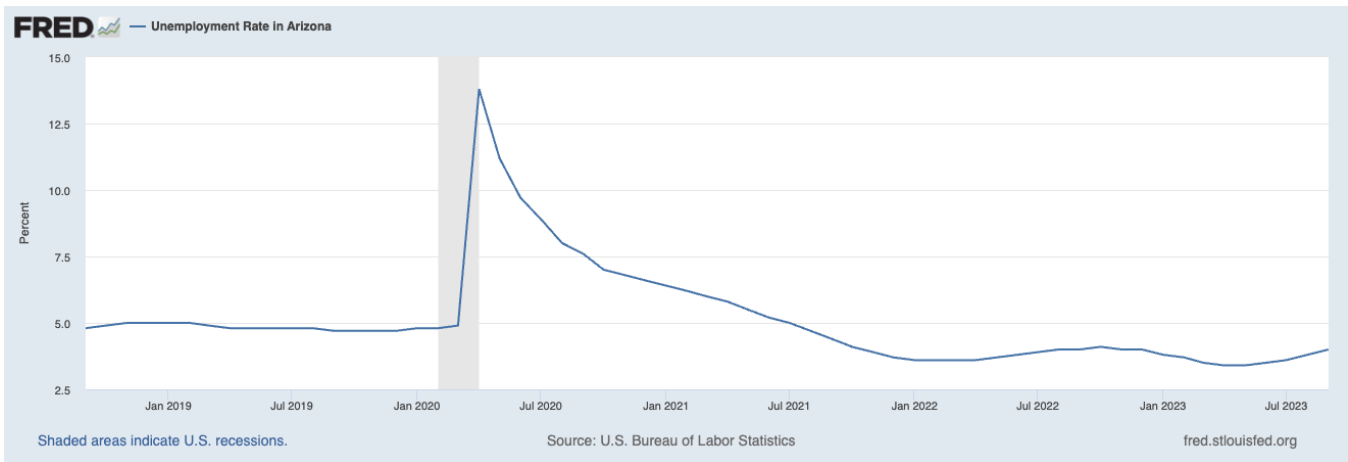


Source: UA Economic and Business Resource Center

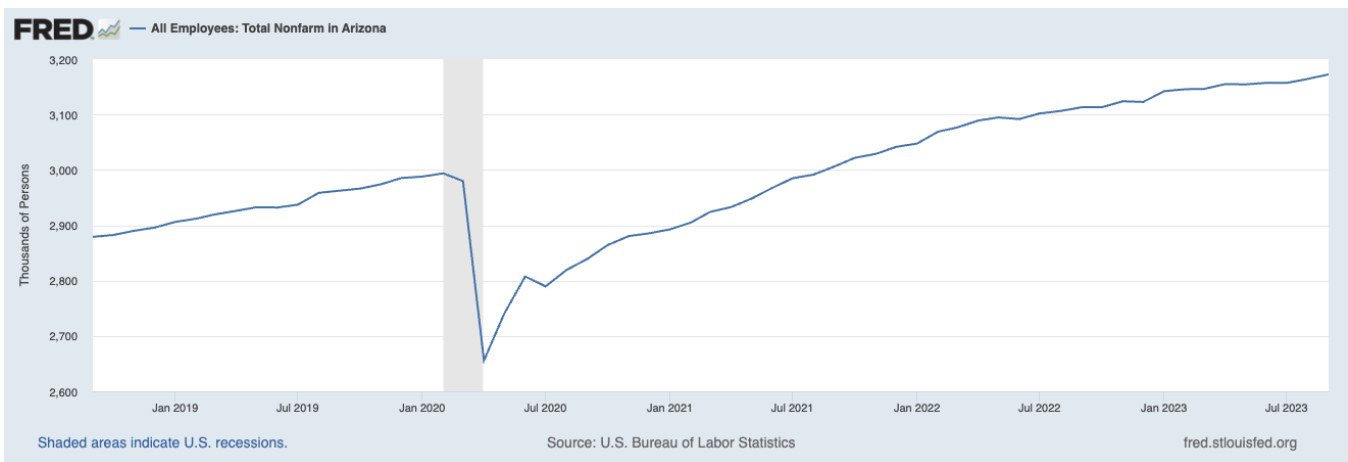
Arizona Unemployment Rate September 2022 – September 2023 (Seasonally Adjusted)



Arizona Unemployment Rate September 2018 - September 2023 (Seasonally Adjusted)

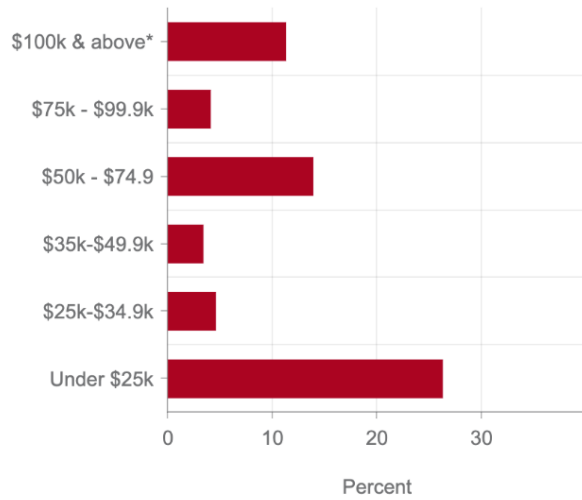


Total Nonfarm Employment Arizona September 2018 - September 2023

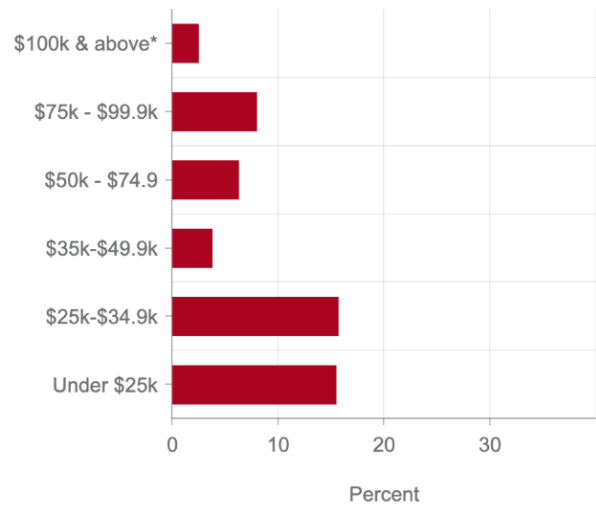


Income Disparities

Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Sep 20 - Oct 2th 2023



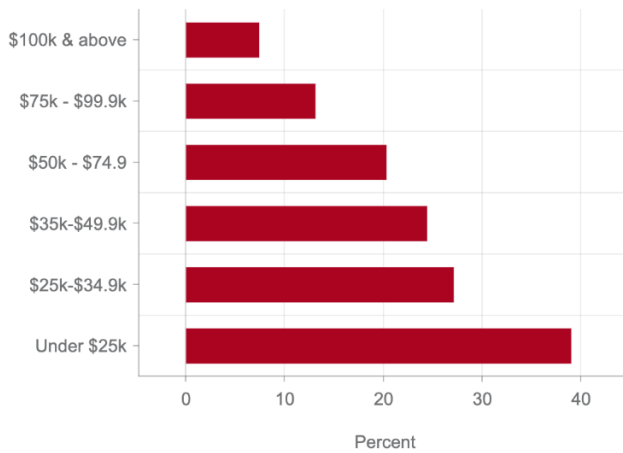
Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Oct 18 - 30 2023



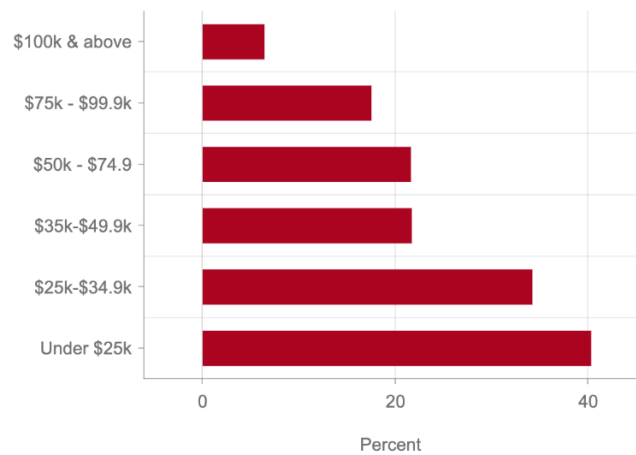
Source: Census Household Pulse Survey –Week 62

Census Household Pulse Survey –Week 63

Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Sept 20 - Oct 2 2023



Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Oct 18 - 30 2023



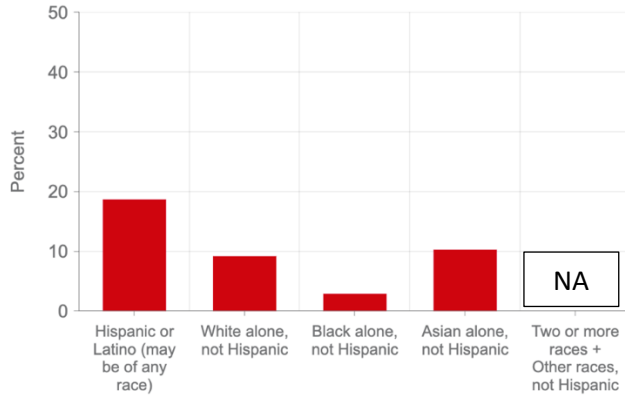
Source: Census Household Pulse Survey –Week 62

Census Household Pulse Survey –Week 63



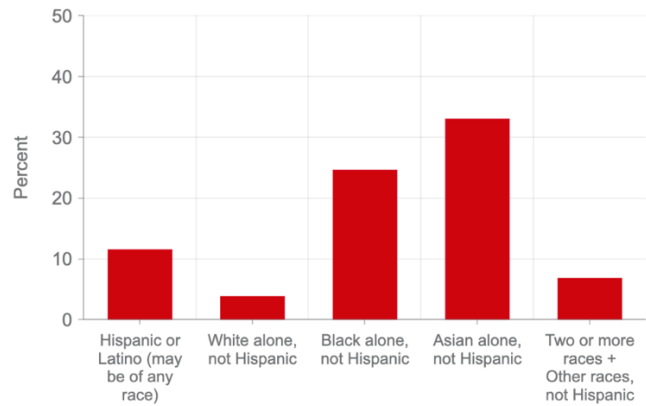
Racial/Ethnic Disparities

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Sept 20 - Oct 2 2023



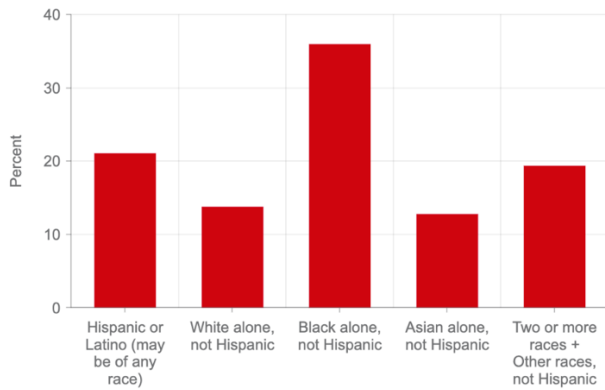
Source: Census Household Pulse Survey –Week 62

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Oct 18 - 30 2023



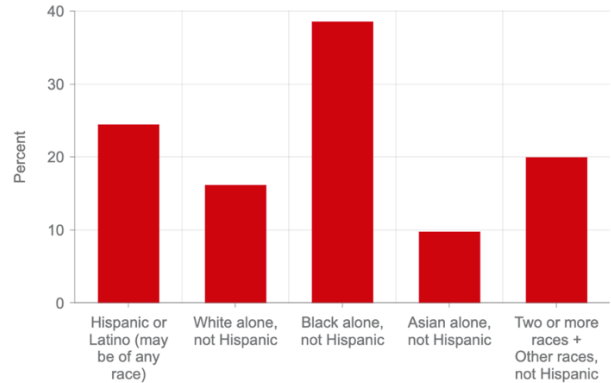
Census Household Pulse Survey –Week 63

"Very Difficult" to Pay Usual Expenses in Last Week
ARIZONA Households - Sept 20 - Oct 2 2023



Source: Census Household Pulse Survey –Week 62

"Very Difficult" to Pay Usual Expenses in Last Week
ARIZONA Households - Oct 18 - 30 2023



Census Household Pulse Survey –Week 63



Those behind on rent are overwhelmingly low-income households who experienced job and income losses during the pandemic.

Characteristics of Renters Behind on Rent, Arizona

People of Color



Low Income



Unemployed



Households with Children



Source: National Equity Atlas – Estimates based on Wave 61 of the Census HPS (Aug 23 – Sept 4th 2023)

