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COLLEGE OF SOCIAL & BEHAVIORAL SCIENCES

Southwest Institute for Research on Women



HOUSING INSECURITY INDICATORS FOR ARIZONA & PIMA COUNTY

Updated with Phase 4.0 Cycle 03 of Census Household Pulse
Survey Data – May 13th 2024

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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 positive developments. The positive macroeconomic situation has continued to hold steadily at both the national and state levels. The unemployment rate in Arizona, 3.8% in March 2024, is a modest decrease relative to 4.1% in February and remains below historical averages. In the previous survey wave, collected February 6th-March 4th 2024, the proportion of non-current renters in Arizona was 6.3%. In the most recent survey, conducted March 5th-April 1st 2024, this proportion rose very slightly to 6.7%. The proportion of these non-current renters viewing eviction in the next two months as “very likely” remained very low at 8.5% (9.9% last survey wave). Throughout all of 2023 housing insecurity among Arizona renters remained stubbornly high despite historically low unemployment. *These last two survey waves contain the first clear signals that the breadth of housing insecurity in Arizona is easing substantially.* That said, 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. The National Equity Atlas estimated that 79% of non-current renters in Arizona are POC and 75% are low-income (based on the Census HPS data wave collected Jan 9th-Feb 5th 2024).

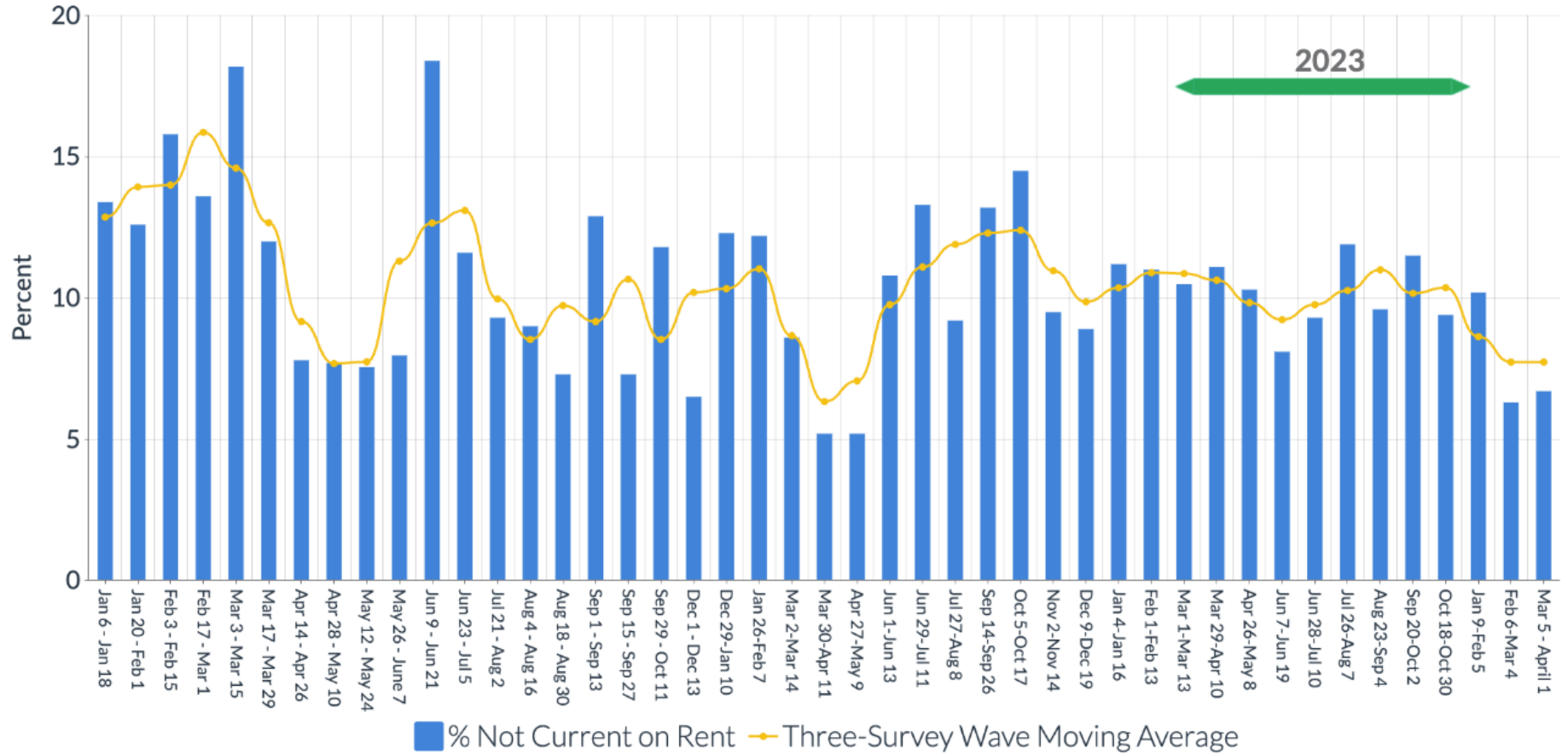
Mortgage holders in Arizona continue to be in a strong financial position relative to renters. Only 4.2% reported being not current on mortgage payments (down slightly from 5.3% last wave). Although among this small share of non-current mortgage holders concern about the likelihood of foreclosure in the next two months increased this wave to 16% from only 1% last wave. 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, 66%, are only behind on their payments 1 month or less. And 71% of non-current Arizona renters were only 2 months behind on rent or less. There is continuing 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 rent prices in Tucson registered modest upticks in median/average rent prices. Despite these increases, seasonally adjusted metrics of Tucson rent prices increased only 3.5% between April 2023 and April 2024. *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 1st quarter of 2024. However, countervailing signals worth attention include: only 51% of all Arizona respondents reported they had not experienced pressure to move in the last 6 months, down from 62% of respondents reporting no pressure last wave. 67% of Arizona renters reported an increase in their monthly rent in the last year (up from 57% last survey wave) and 50% reported an increase of \$100 or more (up from 43% last wave). *The most significant development in this report is that eviction filings have fallen substantially since January and suggest a substantial easing of housing insecurity among Pima County renters.* Relative to a peak of 1307 eviction filings in January of 2024, the count of eviction filings fell **41%** to 771 in April. We have not seen the monthly count of eviction filings this low since November of 2021.

Other metrics suggest continuing reason for concern: 12% 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 to pay an energy bill (66% of households reported “never” being in this situation). Credit card debt balances nationwide and in Arizona have increased 33% between Q4 2022-Q4 2023. And since November of 2023, counts of calls to 211 from Pima County indicate a very substantial increase in calls related to housing and shelter and utilities in recent months.

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

Percentage of Arizona Renters Not Current on Rent Payments

January 2021 - April 2024



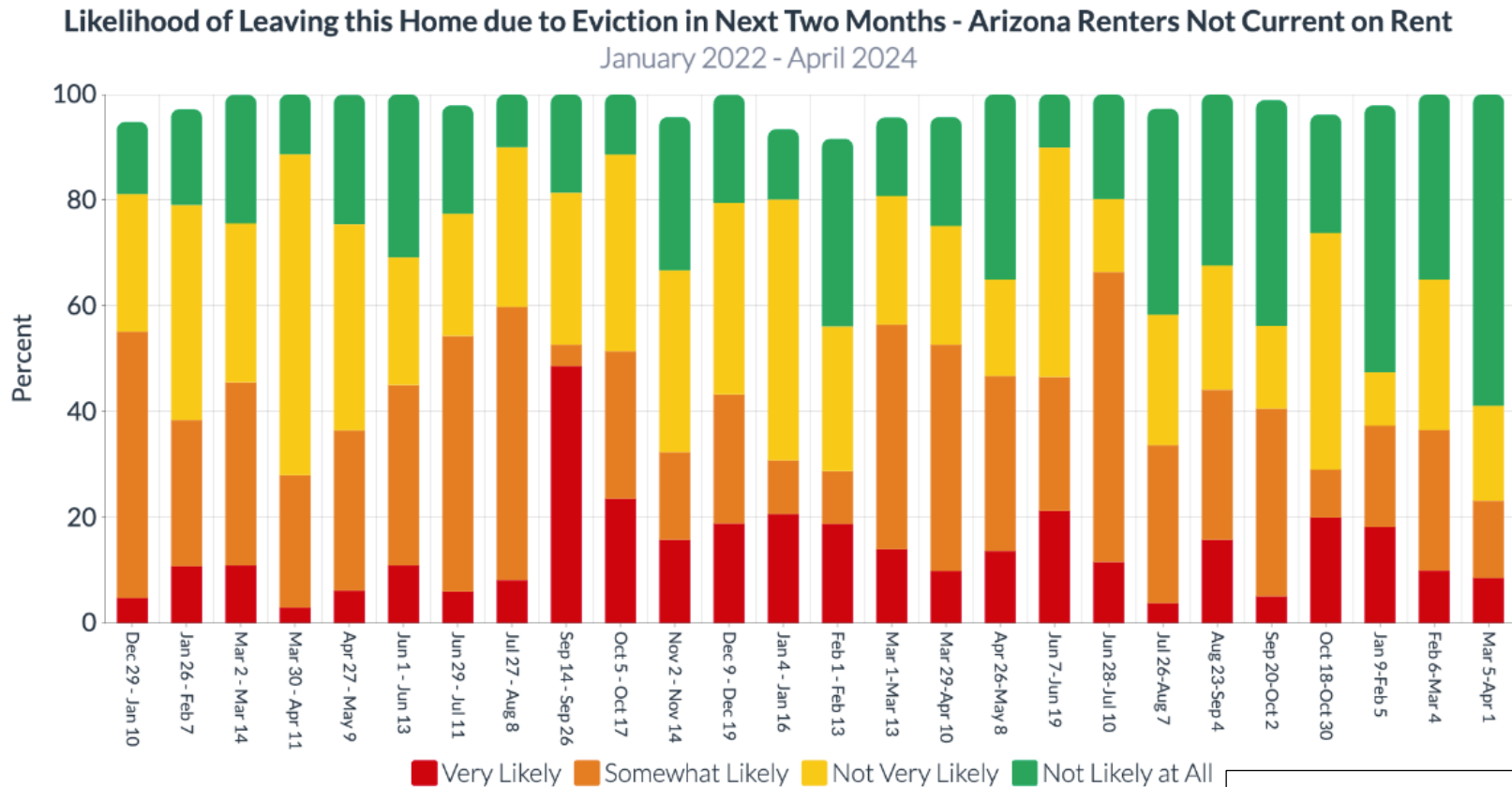
Source: Census Household Pulse Surveys Weeks 22-66

The % not current on rent remained low at 6.7% (relative to 6.3% last wave). **This is one of the lowest levels on this measure since May 2022.**



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: **6.7% of all AZ renter households – March 5th- April 1st 2024**. 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 41-66

The proportion of non-current AZ renters seeing eviction as “Not Likely at All” increased to 59% in this most recent wave. **This is the largest share of non-current renters expressing this confidence to date.**

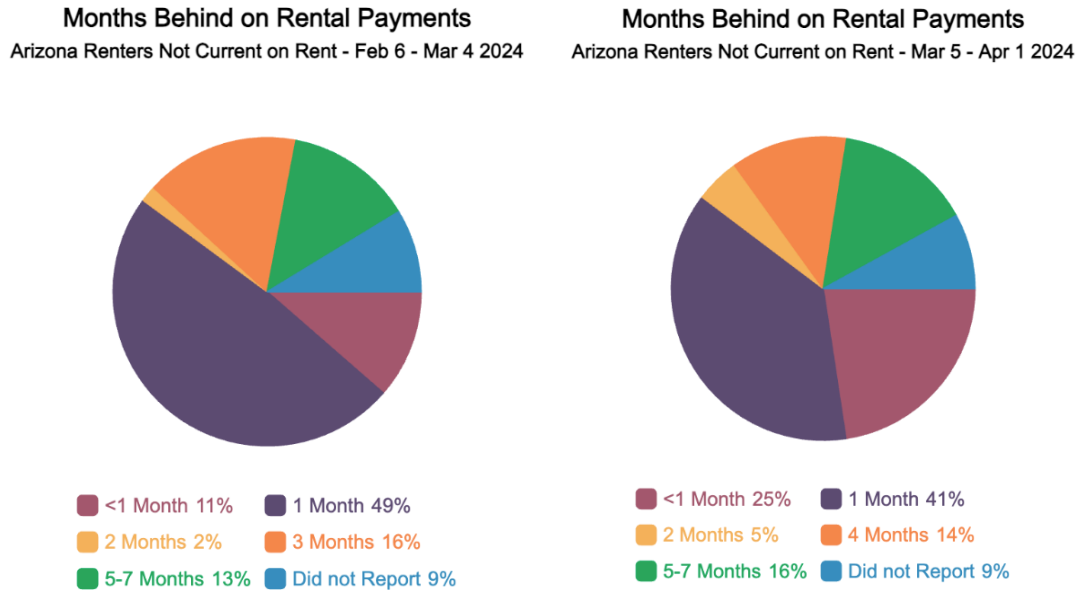


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Indicators of the Scope of the Problem: Months Behind on Rent and Rental Assistance

The following graph display responses to questions only asked of Arizona renters not caught up on their rent: **6.7% of all AZ renter households – March 5th- April 1th 2024.**

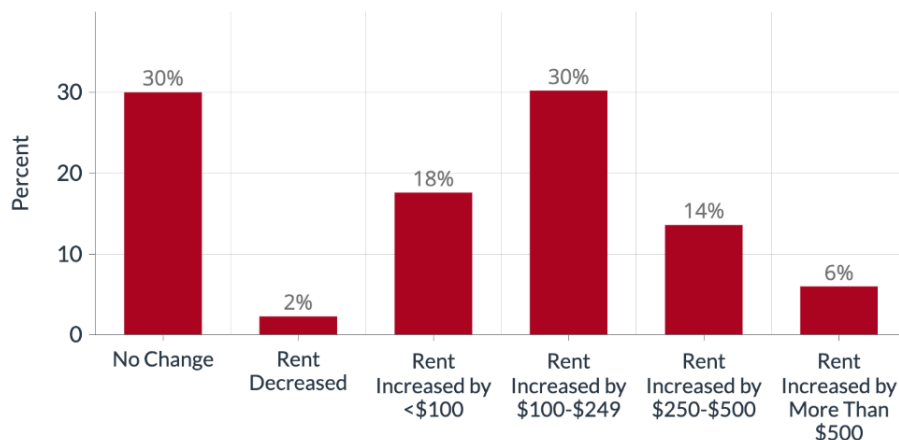


This survey indicates that, among Arizona renters who are behind on their rent, 66%, are only behind on their payments 1 month or less. 71% of non-current renters were 2 months behind on rent or less. This is substantial improvement relative to prior survey waves.

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. 67% of Arizona renters reported an increase in their monthly rent in the last year (up from 57% last survey wave) and 50% reported an increase of \$100 or more (up from 43% last wave). This indicates that most renters are being directly impacted by rising rent prices in Arizona.

Monthly Rent Change During Last 12 Months
Arizona Renters - Mar 5 - Apr 1 2024

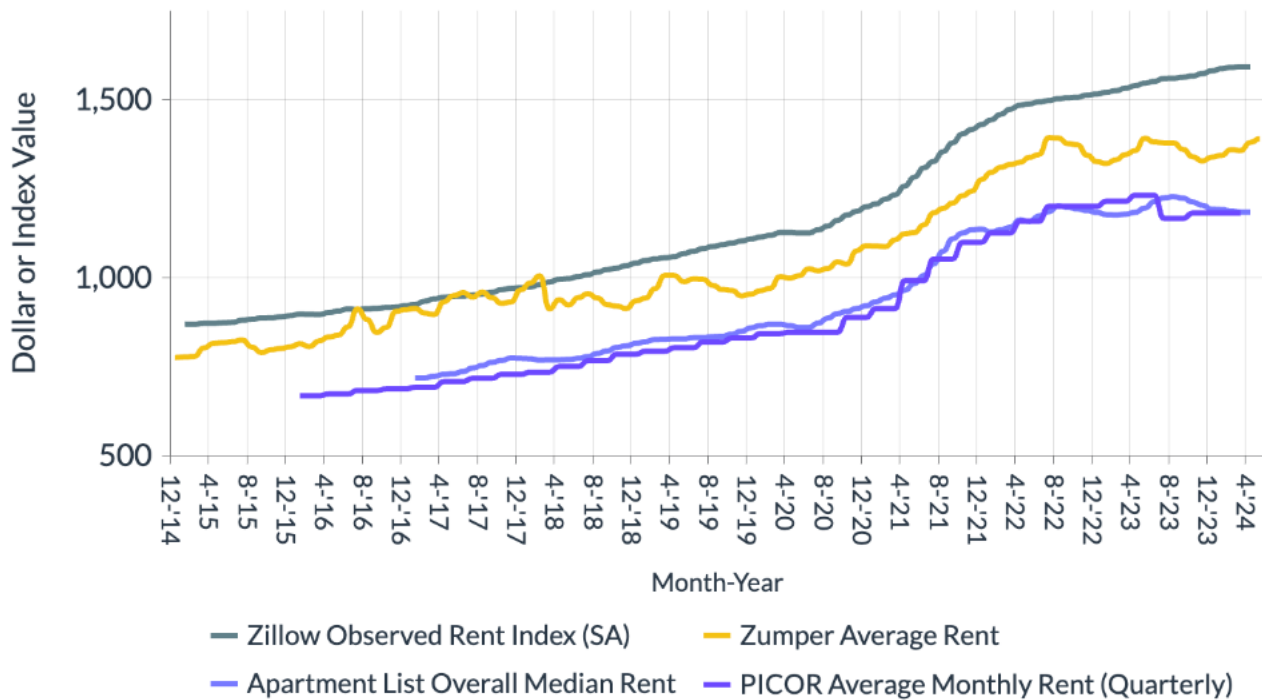


Measures of rent process continue to provide welcome news. The chart below displays recent trends in average or median rents as measured by various real-estate marketplace companies. Our various indicators of rent prices suggest that rents prices have been largely flat (meaning no increase) since last 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 3.5% between April 2023 and April 2024. **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.

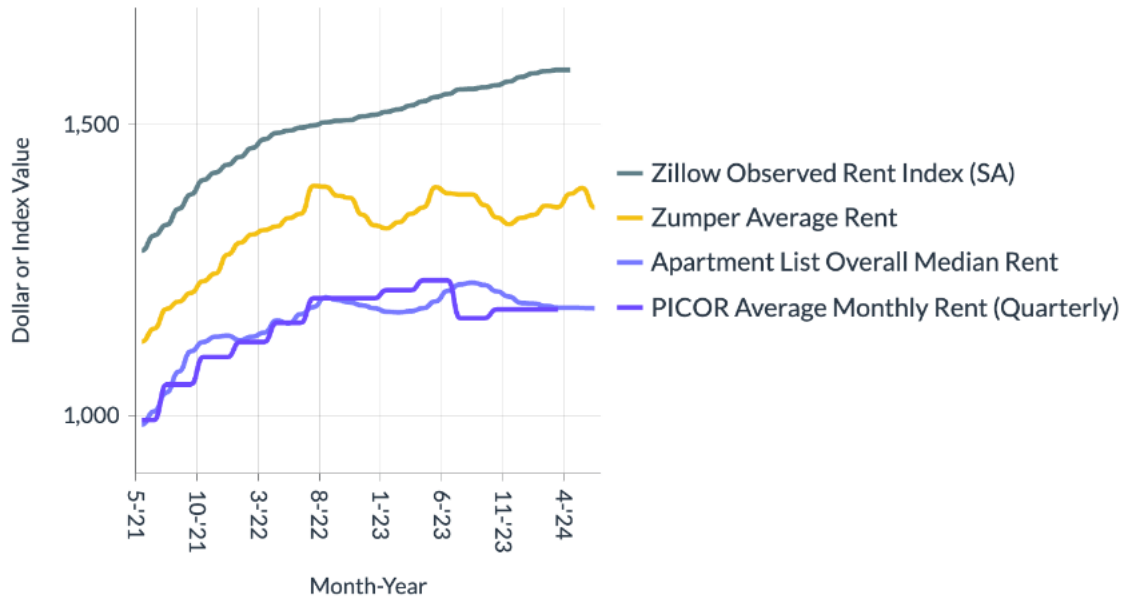
Tucson Rent Prices

Average/Median Rent Price Indicators: Dec-2014 - May-2024



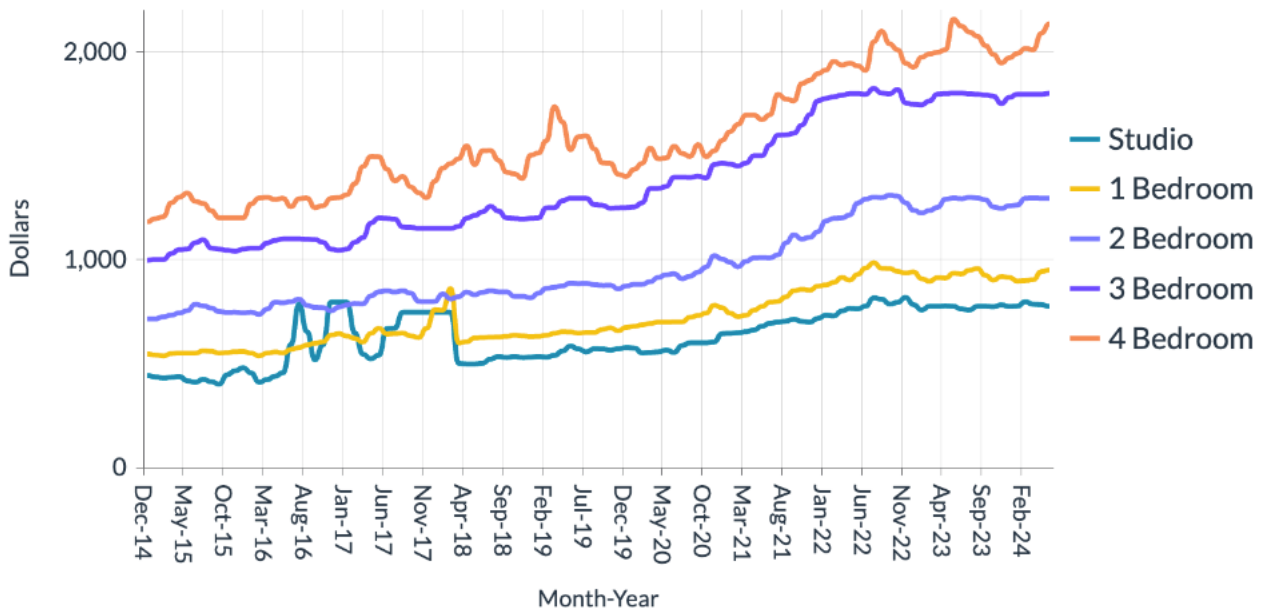
Tucson Rent Prices

Average/Median Rent Price Indicators: May 2021 - May 2024



Tucson Median Rent by Unit Size

Zumper Data - Dec 2014 - May 2024



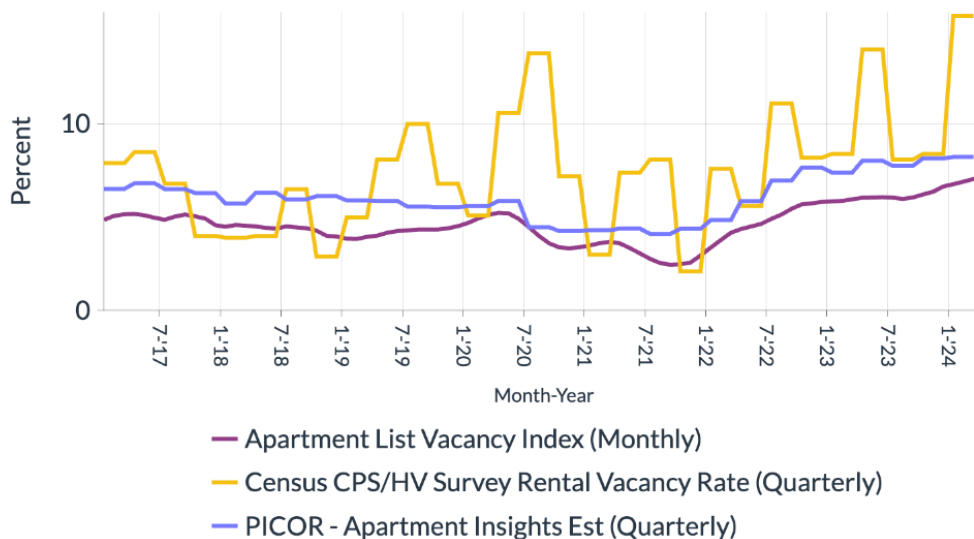
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Indicators of the Scope of the Problem: Tucson Rental Vacancy Rate

Tucson Rental Vacancy Rate

Vacancy Index Jan 2017 - Apr 2024



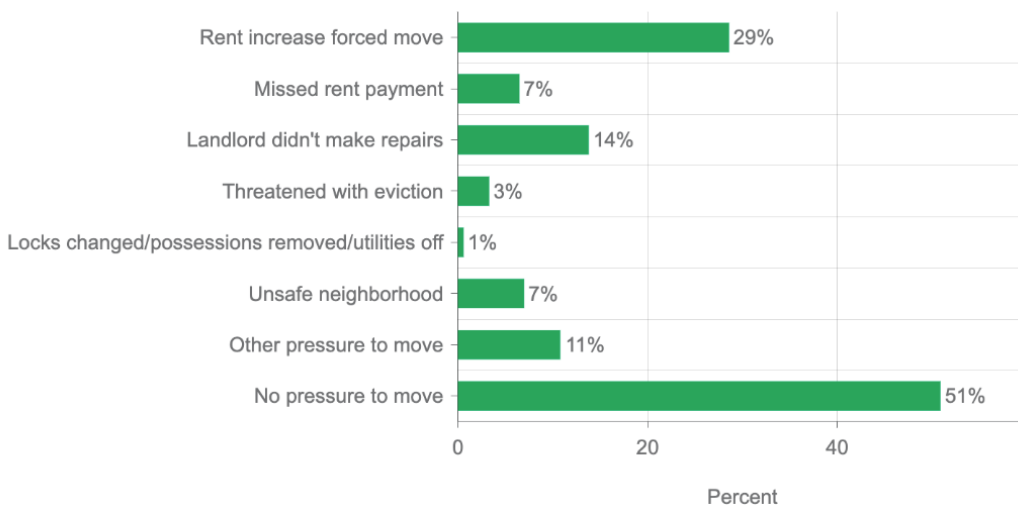
Source: Apartment List, U.S. Census (<https://www.census.gov/housing/hvs/data/rates.htm>), & PICOR

The rental vacancy rate continues to rise, albeit slowly. This is unambiguously good news.

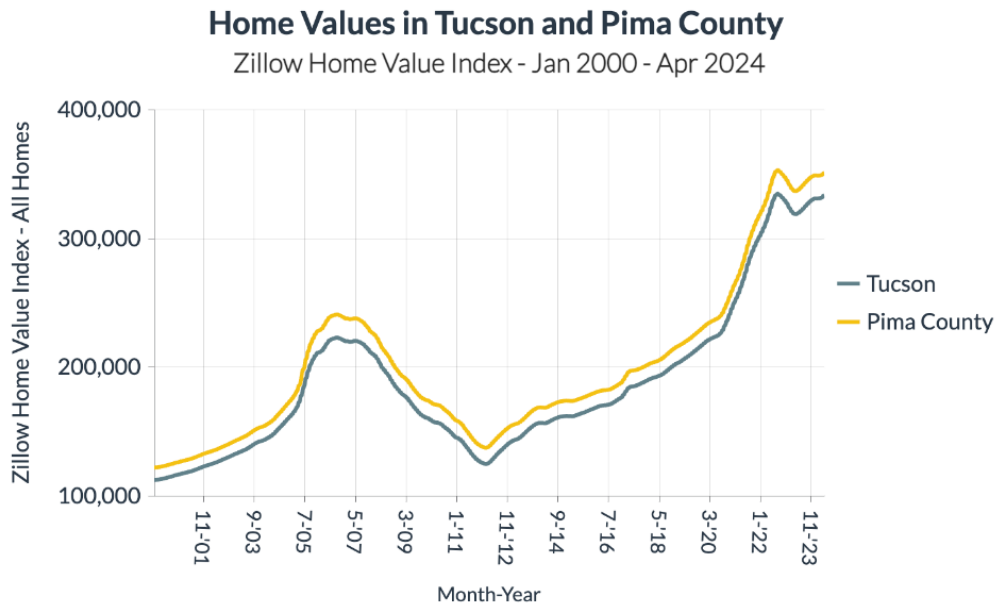
Indicators of the Scope of the Problem: Pressure to Move

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%. 51% of Arizona respondents reported they had not experienced pressure to move in the last 6 months, a negative development relative to the 62% reporting no pressure last survey wave.

Pressure to Move in the Last 6 Months
Percent of Arizonan Respondents Reporting Each - Mar 5 - Apr 1 2024



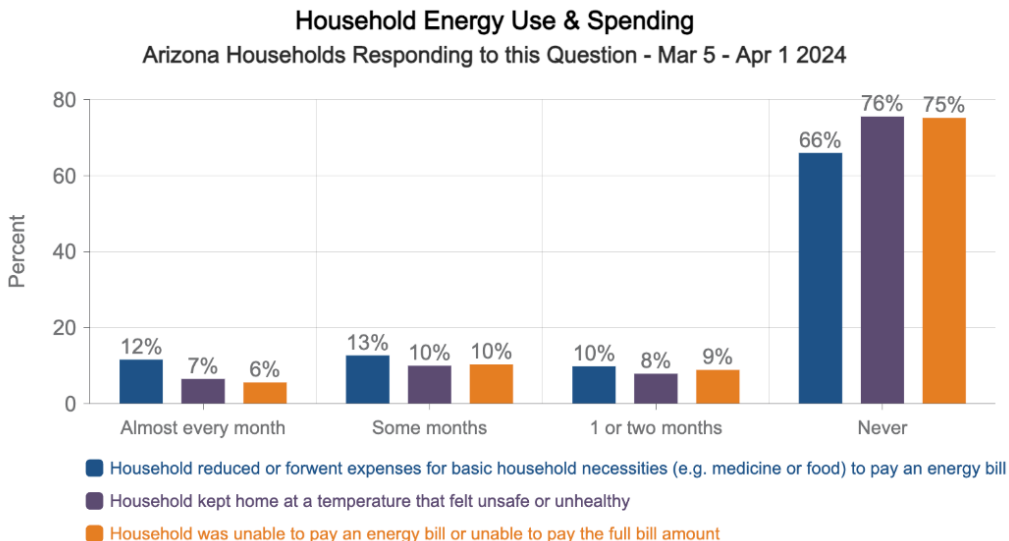
Indicators of the Scope of the Problem: Home Values



Growth in home values in Tucson and Pima County has leveled-off since mid-2022. This is good for rent prices because a major driver of increased rents has been demand pressure on rental units from households priced out of homeownership (by the dramatic recent increases in home values). That said, this leveling off has occurred at substantially higher price levels, prices that will remain out of reach from many households who in the recent past would have purchased a home.

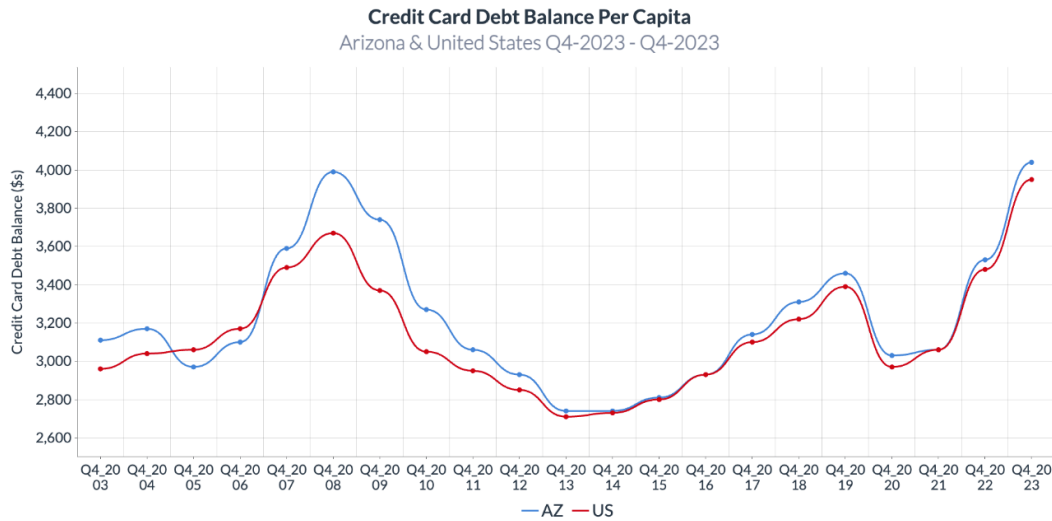
Indicators of the Scope of the Problem: Energy Use

Respondents were also asked about their energy use in the past 12 months. 12% 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. 66% of households reported “never” being in this situation in the past year.



Indicators of the Scope of the Problem: Credit Card Debt

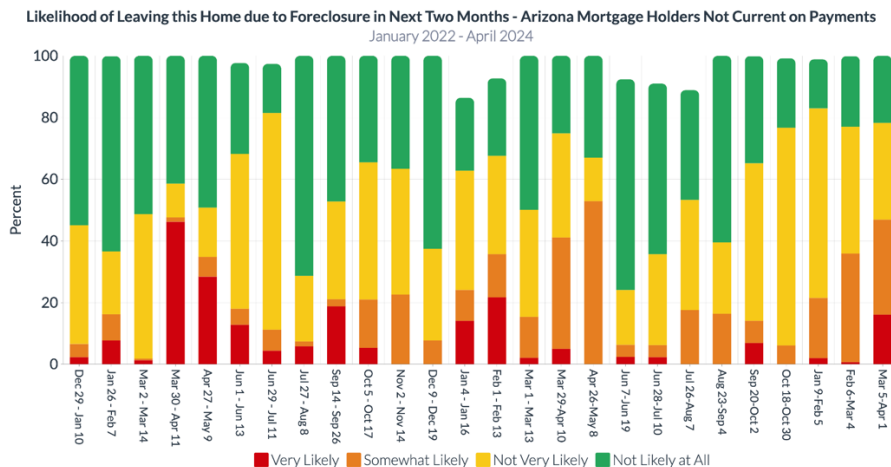
After modest reduction in the size of credit card debt balances in 2020 & 2021, credit card debt has increased dramatically in recent years. The per capita credit card debt balance of Arizonans increased 33.3% between Q4 of 2020 to Q4 of 2023. This is potentially an indication of ongoing financial precarity among many Arizona households.



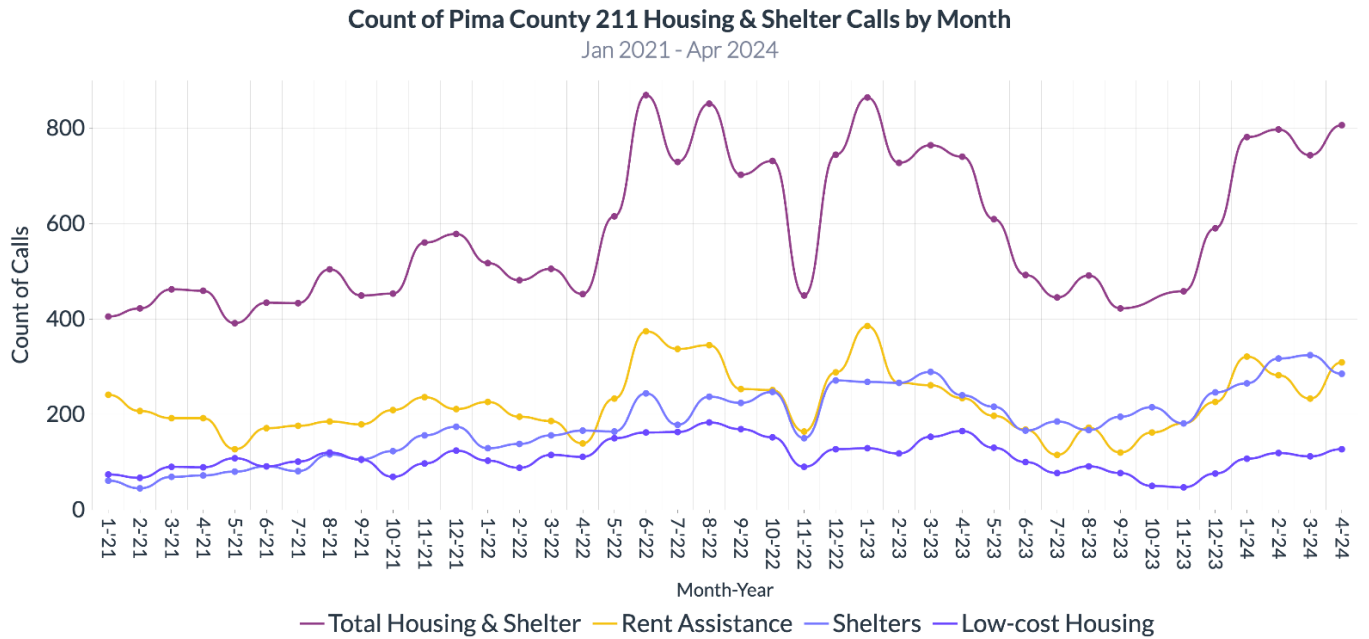
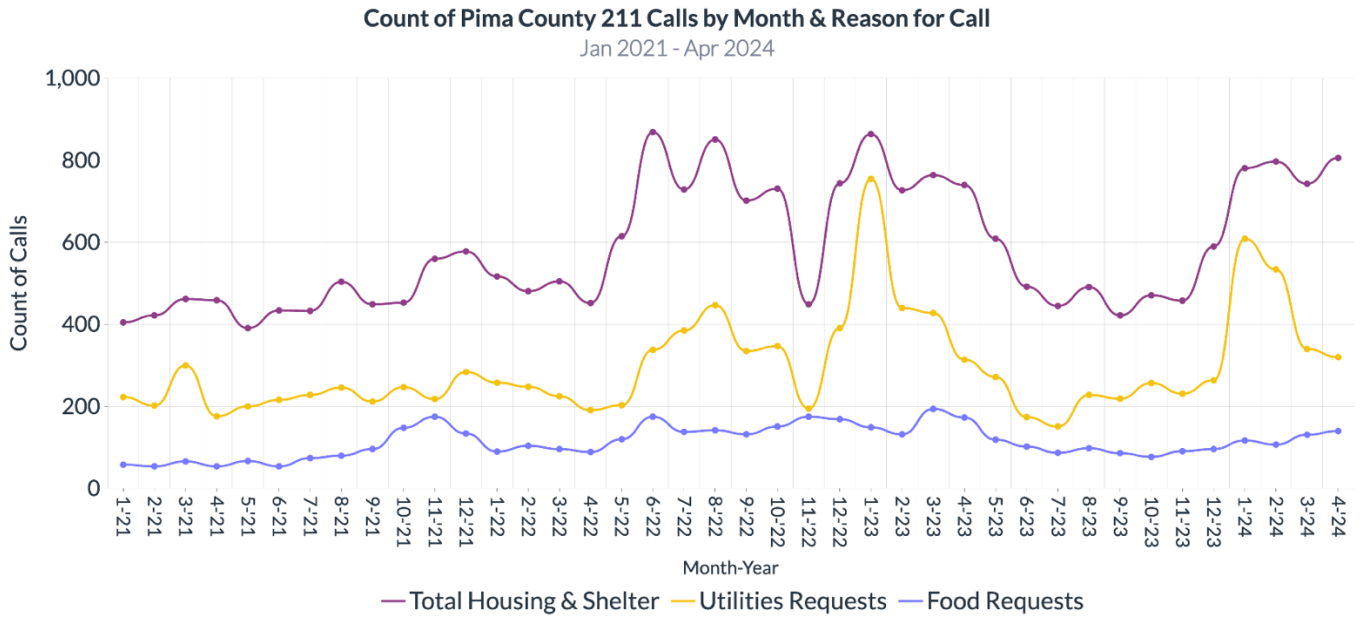
Source: Federal Reserve Bank of New York (<https://www.newyorkfed.org/microeconomics/databank.html>)

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: **4.2% of all AZ mortgage holding households – March 5th- April 1st 2024.** Among this small share of non-current mortgage holders concern about the likelihood of foreclosure in the next two months increased this wave to 16% from only 1% last wave. 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

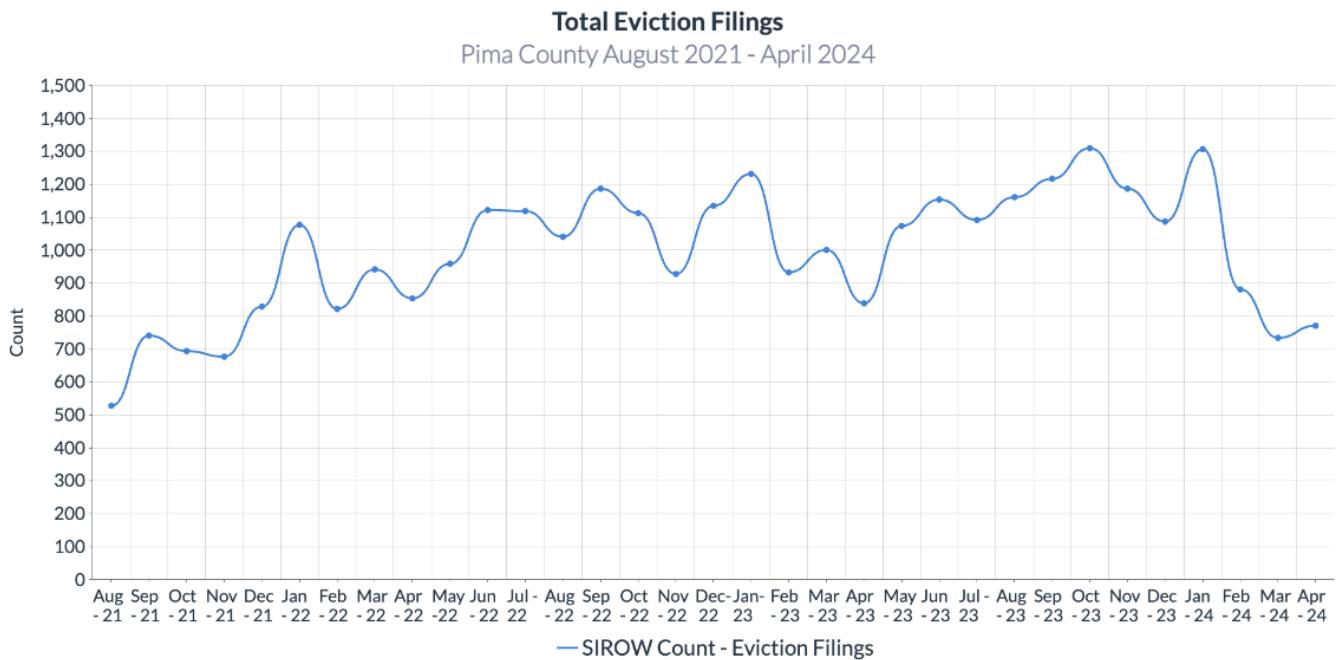


Source: 211 Counts AZ (<https://az.211counts.org/>)



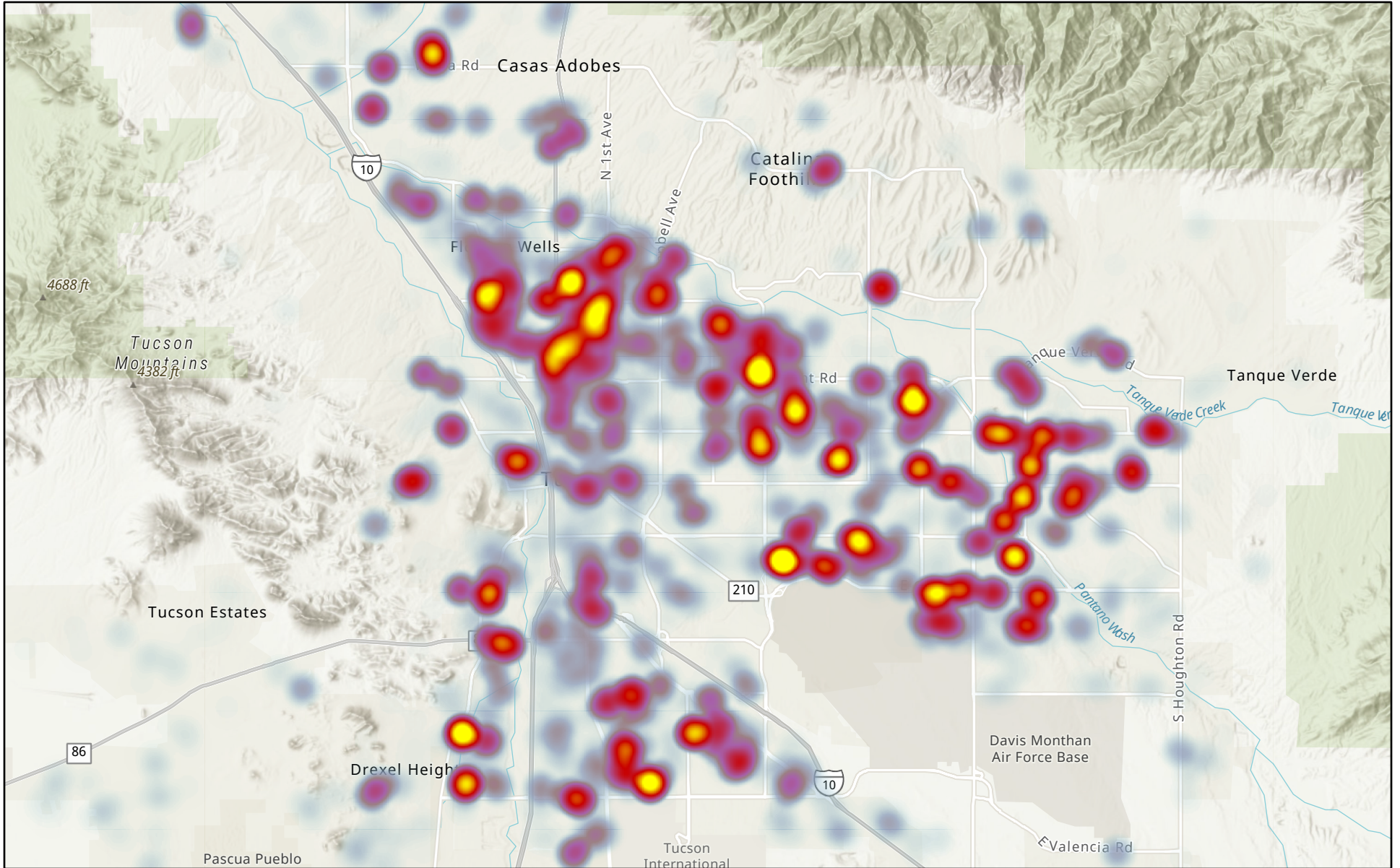
Eviction Filings

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 March 2024, by month. Relative to a peak of 1307 eviction filings in January of 2024, the count of eviction filings fell 41% to 771 in April. We have not seen the count of eviction filings this low since November of 2021. **Eviction filings have fallen substantially since January, down 41%, and suggest a substantial easing of housing insecurity among Pima County renters.**



Source: Pima County Consolidated Justice Court

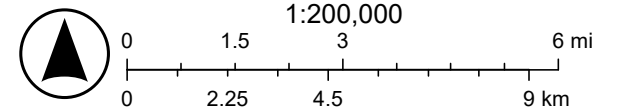
May 2023-April 2024



5/16/2024

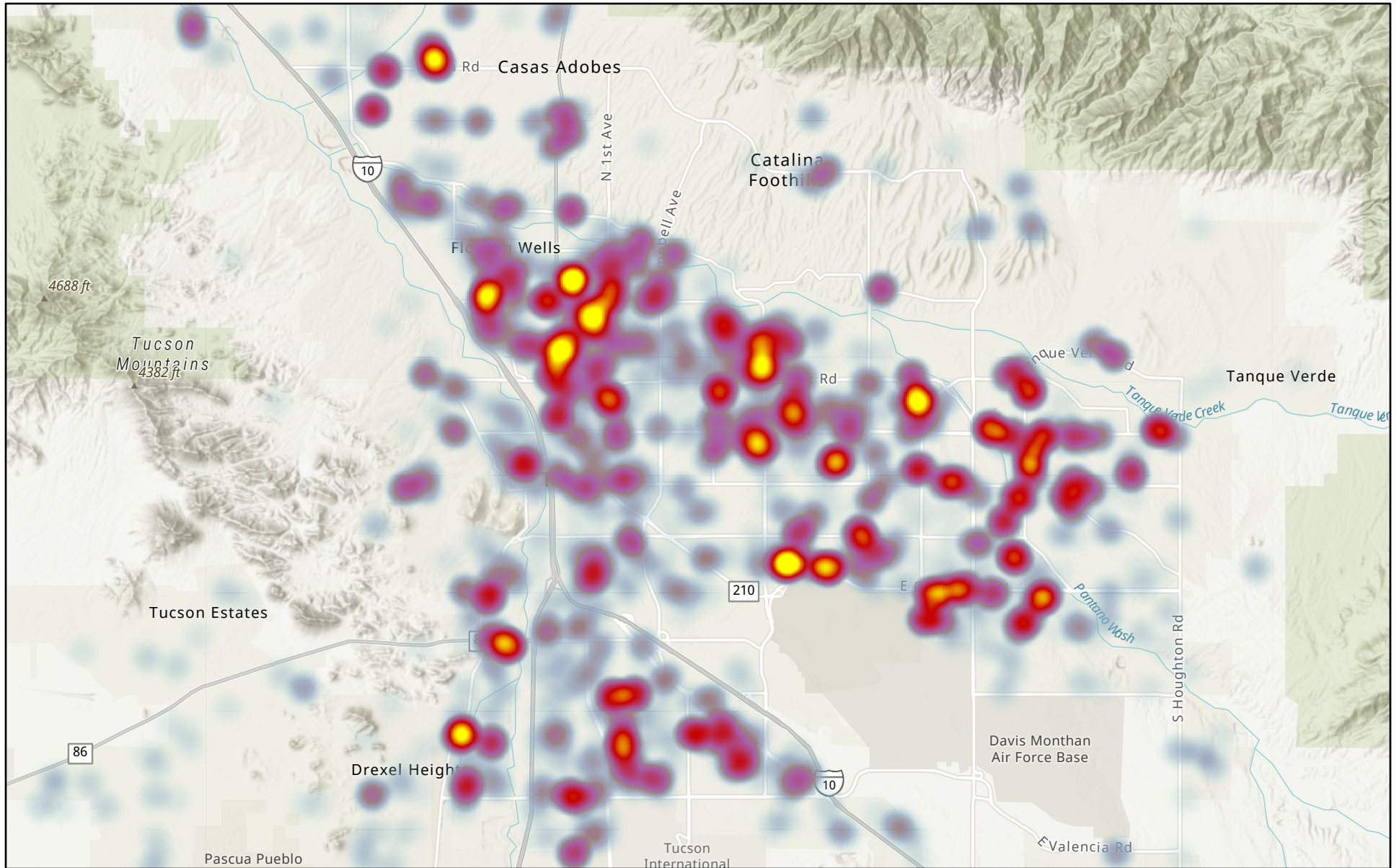
Evictions, May 2023 Through April 2024

World Hillshade



Esri, CGIAR, USGS, CONANP, Esri, TomTom, Garmin, Foursquare, SafeGraph, METI/NASA, USGS, Bureau of Land Management, EPA, NPS,

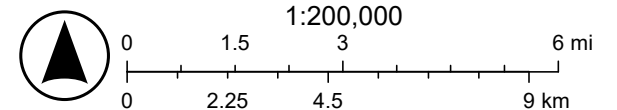
Eviction Heat Map, February 2024 - April 2024 (n=4317)



5/16/2024

Evictions, February 2024 Through April 2024

World Hillshade

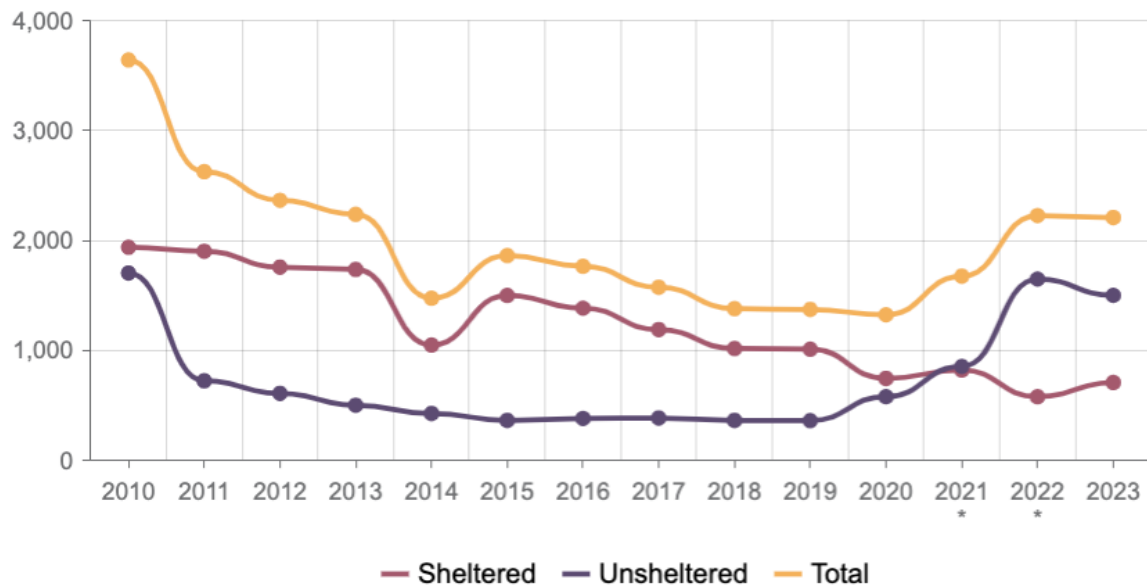


Esri, CGIAR, USGS, CONANP, Esri, TomTom, Garmin, Foursquare, SafeGraph, METI/NASA, USGS, Bureau of Land Management, EPA, NPS

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

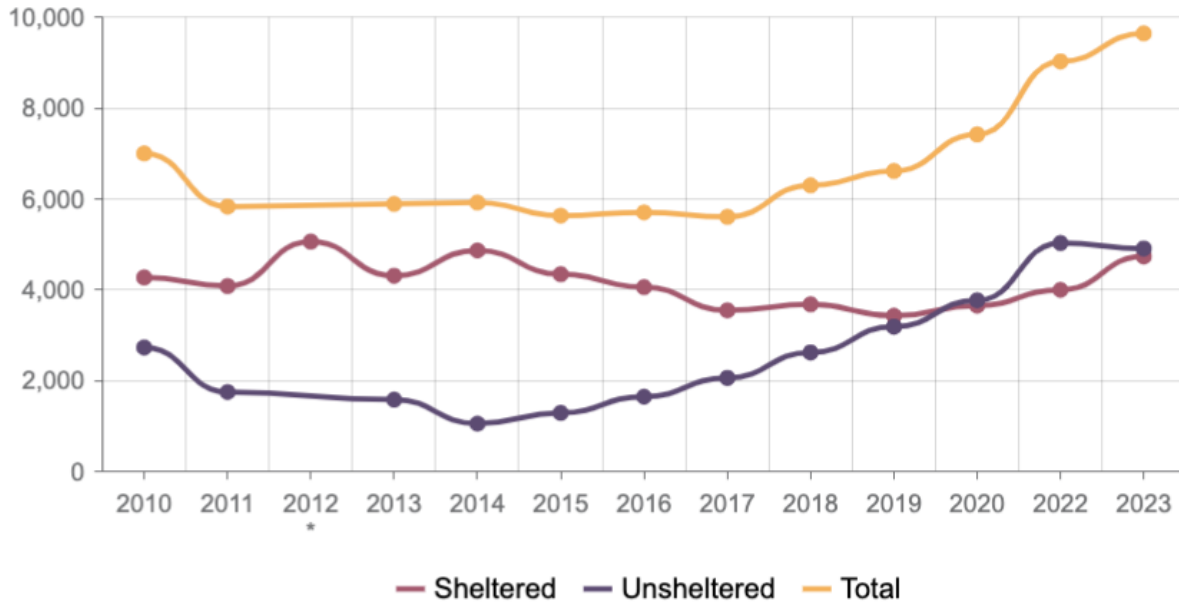


*Unsheltered counts were estimated in 2021-2022 (using different techniques) due to the ongoing pandemic. Since the methodology used to generate these counts changed considerably between 2020, 2021, and 2022, an unknown portion of increases in these years are likely a result of changes in methodology.

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.

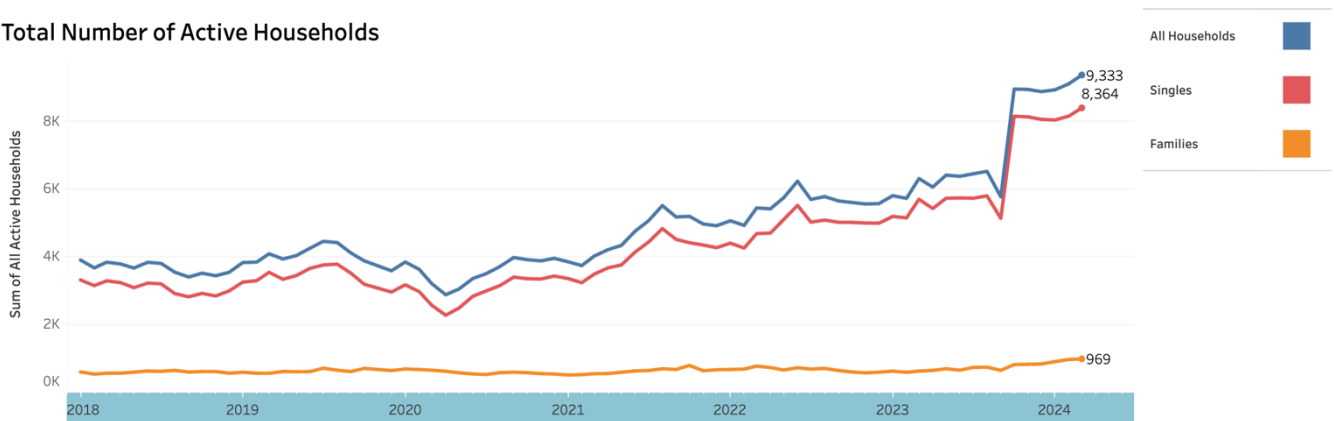
Total Count of Individuals Experiencing Homelessness January PIT Counts for Maricopa County CoC 2010-2023



*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 and August of 2023. *The roughly 3,000 household increase in Fall of 2023 in one month is a data artifact due to 3,000 inactive households having their status changed to active in a batch.*

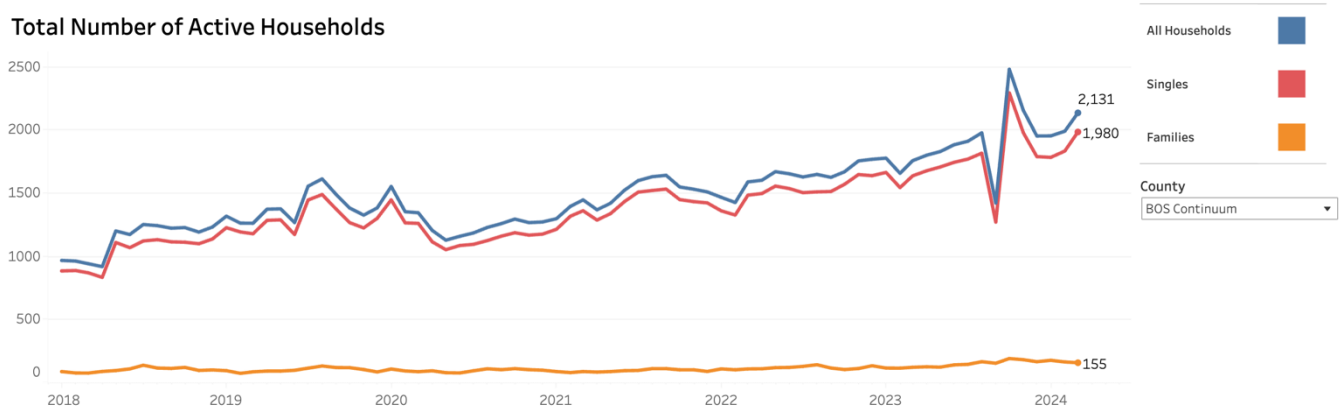
Total Number of Active Households



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.

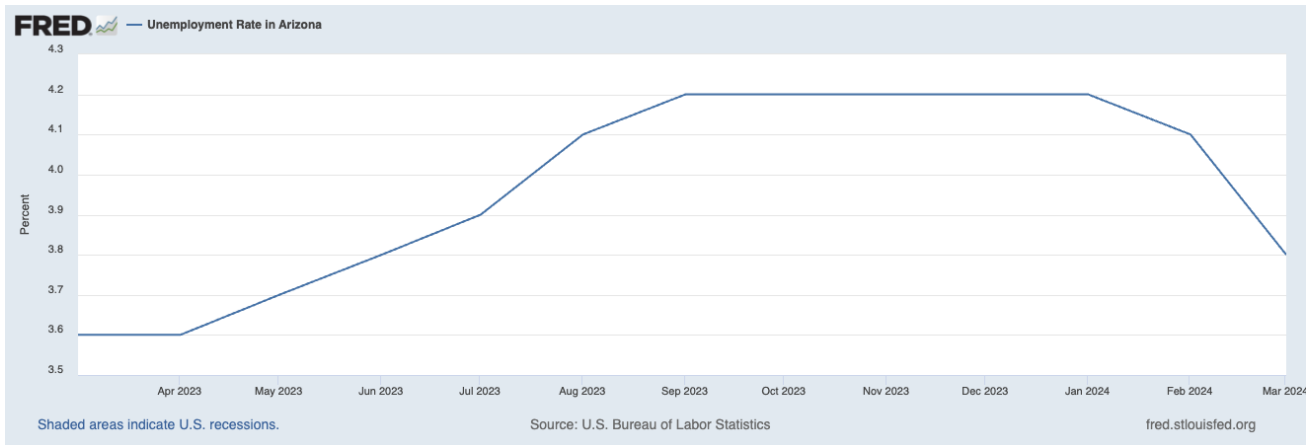


Source: BOS System Flow Dashboard by HMIS AZ – Solari Crisis and Human Services

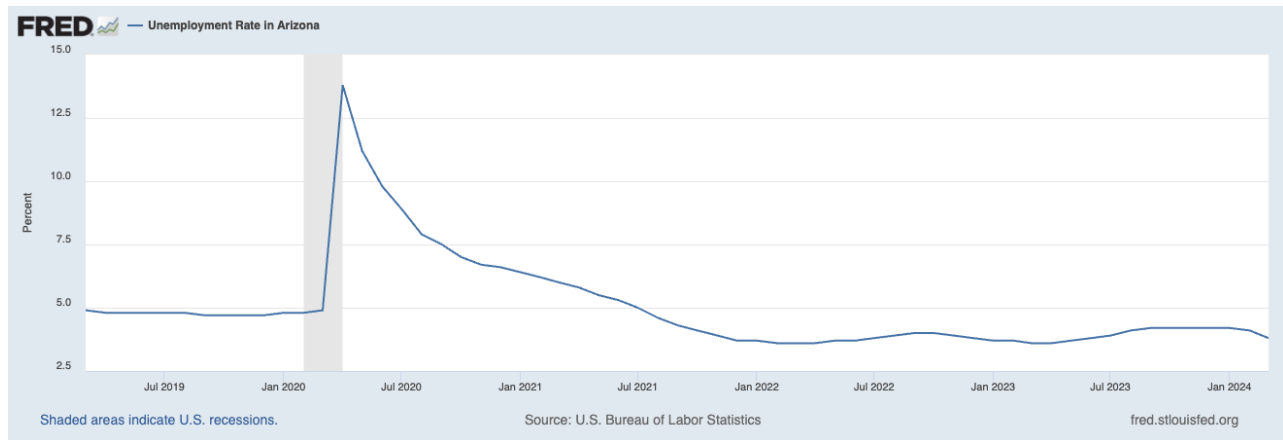


Macroeconomic Indicators

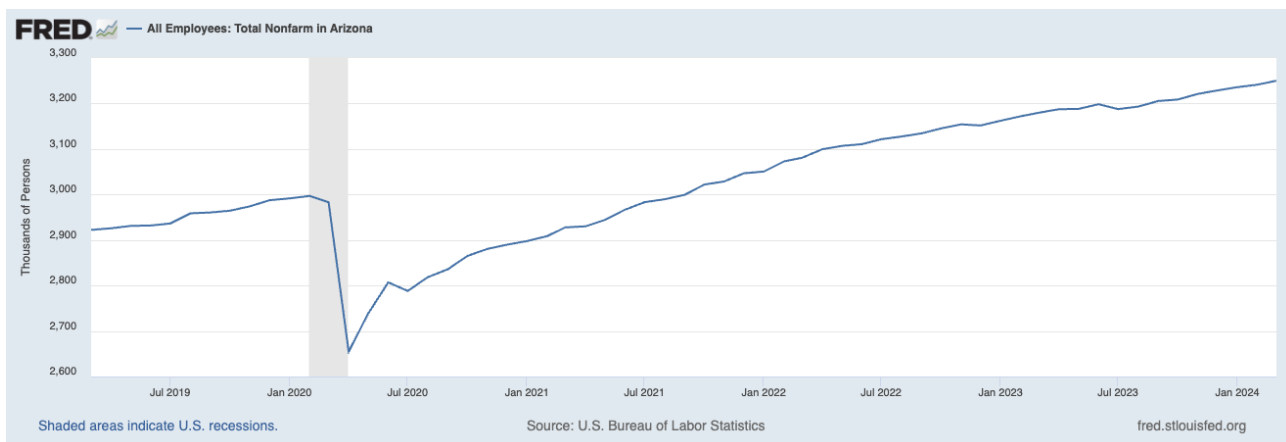
Arizona Unemployment Rate March 2023 – March 2024 (Seasonally Adjusted)



Arizona Unemployment Rate March 2019 - March 2024 (Seasonally Adjusted)

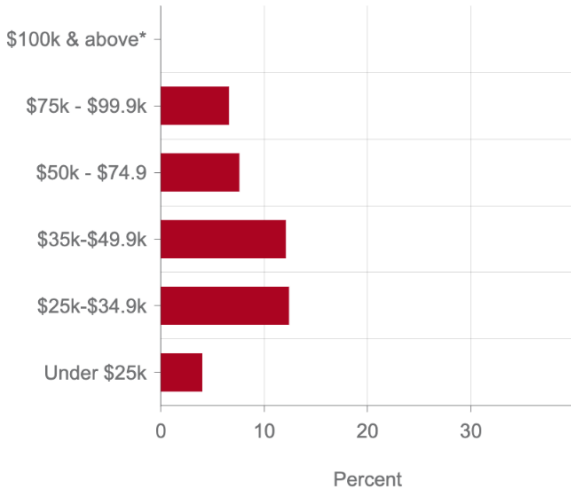


Total Nonfarm Employment Arizona March 2019 – March 2024

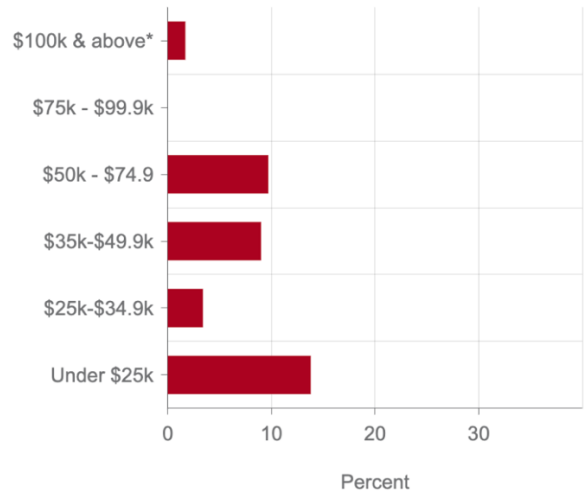


Income Disparities

Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Feb 6 - Mar 4 2024



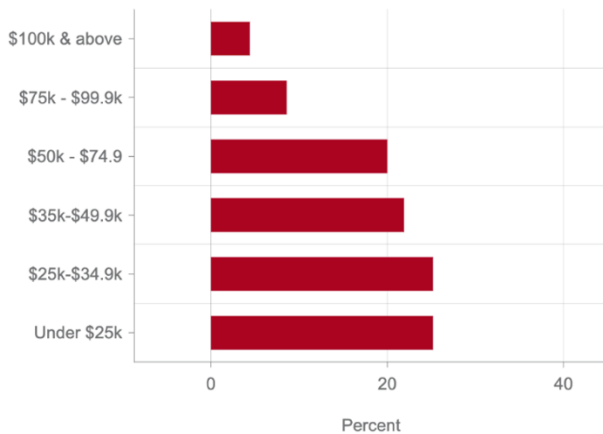
Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Mar 5 - Apr 1 2024



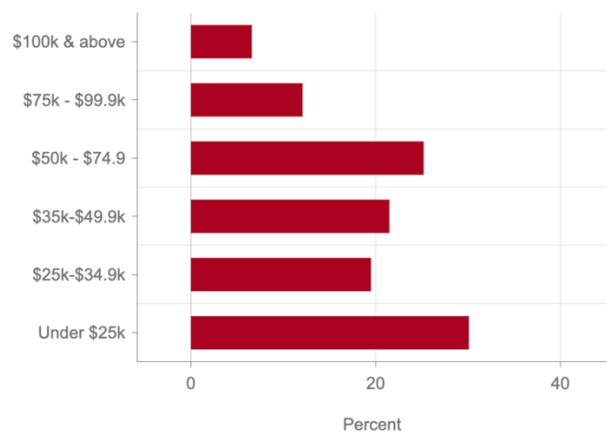
Source: Census Household Pulse Survey –Week 65

Census Household Pulse Survey –Week 66

Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Feb 6- Mar 4 2024



Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Mar 5 - Apr 1 2024



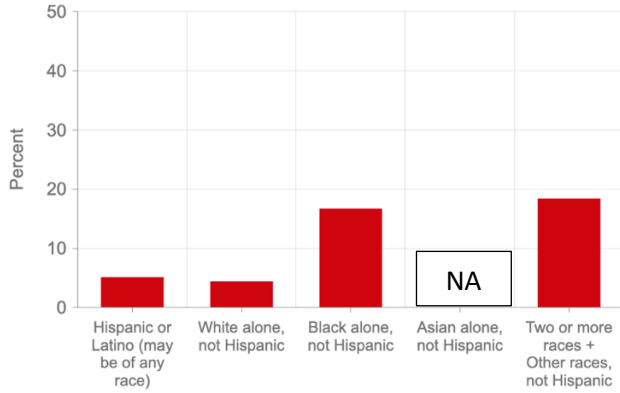
Source: Census Household Pulse Survey –Week 65

Census Household Pulse Survey –Week 66



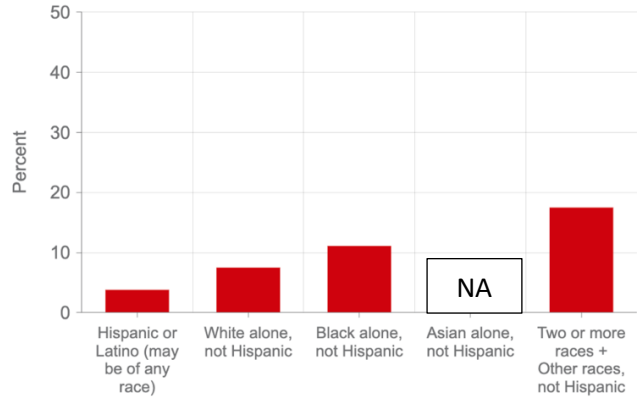
Racial/Ethnic Disparities

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Feb 6 - Mar 4 2024



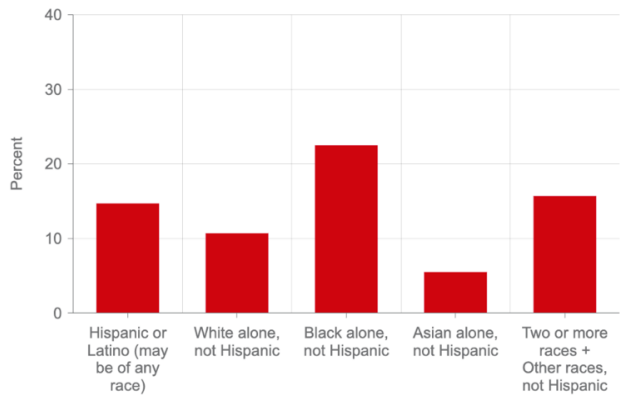
Source: Census Household Pulse Survey –Week 65

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Mar 5 - Apr 1 2024



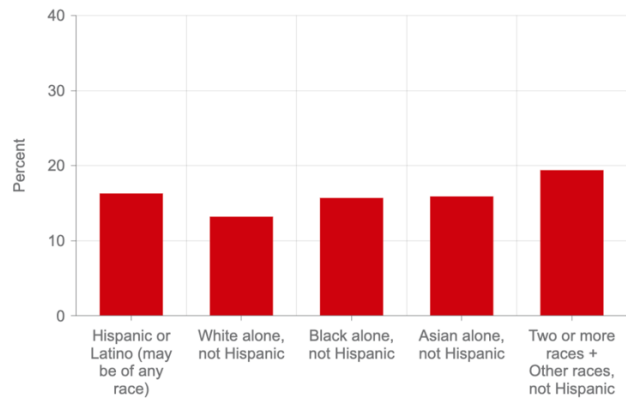
Census Household Pulse Survey –Week 66

"Very Difficult" to Pay Usual Expenses in Last Week
ARIZONA Households - Feb 6 - Mar 4 2024



Source: Census Household Pulse Survey –Week 65

"Very Difficult" to Pay Usual Expenses in Last Week
ARIZONA Households - Mar 5 - Apr 1 2024



Census Household Pulse Survey –Week 66



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 64 of the Census HPS (Jan 9 – Feb 5th 2024)

