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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 05 of Census Household Pulse
Survey Data – July 5th 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 mixed news. In terms of unemployment, the macroeconomic situation has continued to be unusually positive at both the national and state levels. The unemployment rate in Arizona, 3.4% in May 2024, is a modest decrease relative to 4.2% in January 2024 and remains well-below historical averages. In previous survey waves, collected in February and March of this year, the proportion of non-current renters in Arizona fell to 6.3% in February and 6.7% in March. In prior reports I characterized these developments as our first clear signals that the breadth of housing insecurity in Arizona was easing substantially. *In the two most recent waves of the Census Household Pulse survey the proportion of non-current renters in Arizona jumped to 10.7% in April and rose further to 11.8% in May.* This suggests that the declines observed in February and March were most likely temporary impacts related to tax return season. Once these tax refunds have been spent, we see what appears to be a return to stubbornly high levels of housing insecurity despite historically low unemployment. That said, the proportion of these non-current renters viewing eviction in the next two months as “very likely” remained very low at 3.6%. In addition, the accumulation of rental debt has also fallen substantially with 80% of non-current Arizona renters being only 1 month behind on their rent payments (or less). These last two indicators are important qualifiers to the overall percentage of renters not-current, and do suggest that the intensity of housing insecurity, even among non-current renters, has declined substantially relative to previous survey waves. 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 58% of non-current renters in Arizona are POC and 68% are low-income (based on the Census HPS data wave collected Apr 2nd-29th 2024).

Mortgage holders in Arizona continue to be in a strong, and improving, financial position relative to renters. Only 3.6% reported being not current on mortgage payments (down slightly from 4.1% last wave), and concern about the likelihood of foreclosure is extremely low among these non-current mortgage holders. 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: 54% of all Arizona respondents reported they had not experienced pressure to move in the last 6 months, 62% of Arizona renters reported an increase in their monthly rent in the last year and 48% reported an increase of \$100 or more. *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 monthly count of eviction filings has fallen 54.7% to 592 in June.* We have not seen the count of eviction filings this low since August of 2021 immediately following the expiration of the eviction moratorium.

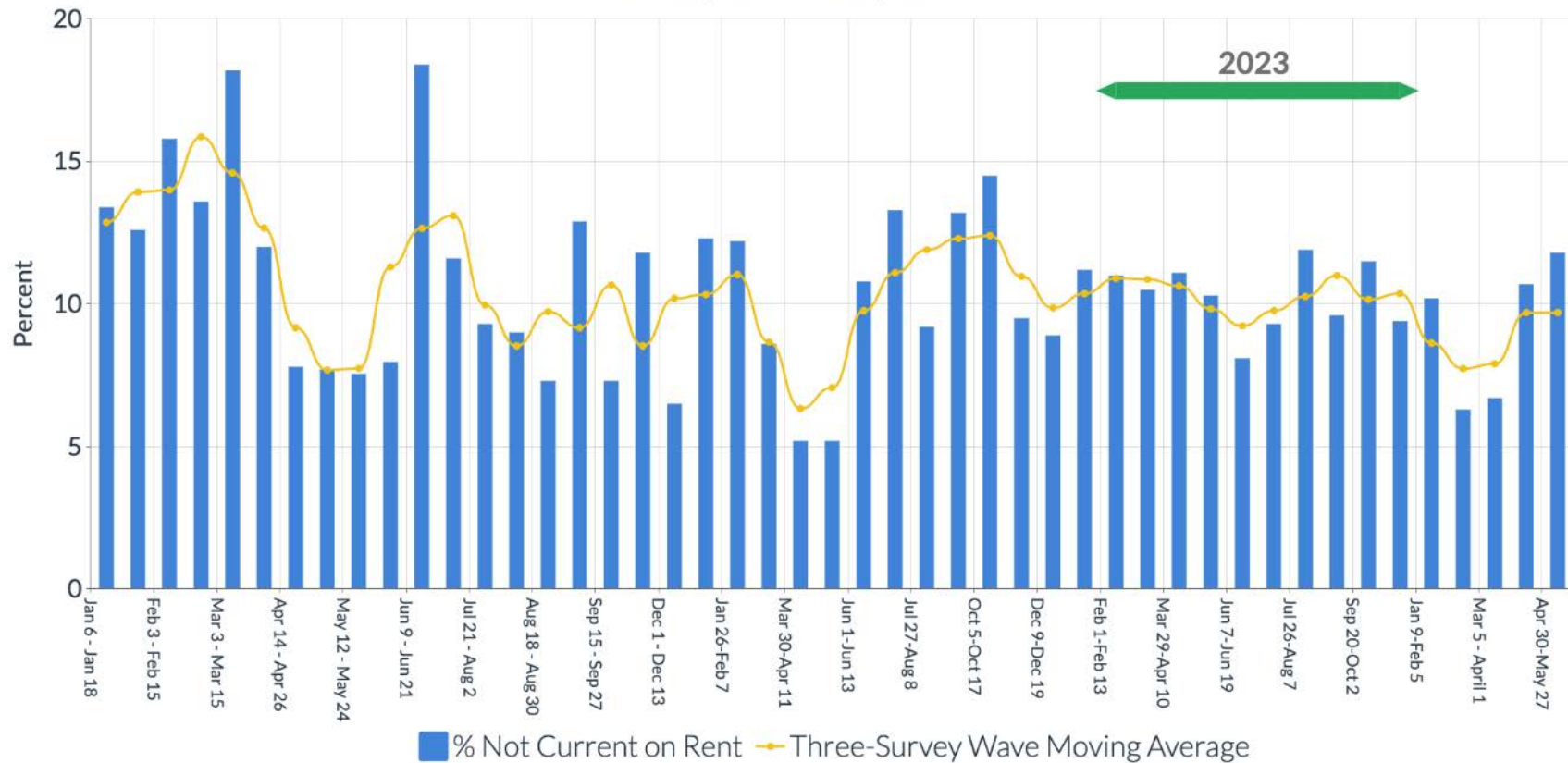
Other metrics suggest continuing reason for concern: 9% of Arizona households reported reducing or not paying expenses for basic household necessities (such as medicine or food) “almost every month” in the last 12 months to pay an energy bill (65% of households reported “never” being in this situation). 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 - May 2024



The % not current on rent rose to 11.8% (relative to 10.7% last wave). **This is disappointing and suggests that recent declines may have more to do with tax return season than underlying improvements in housing insecurity.**

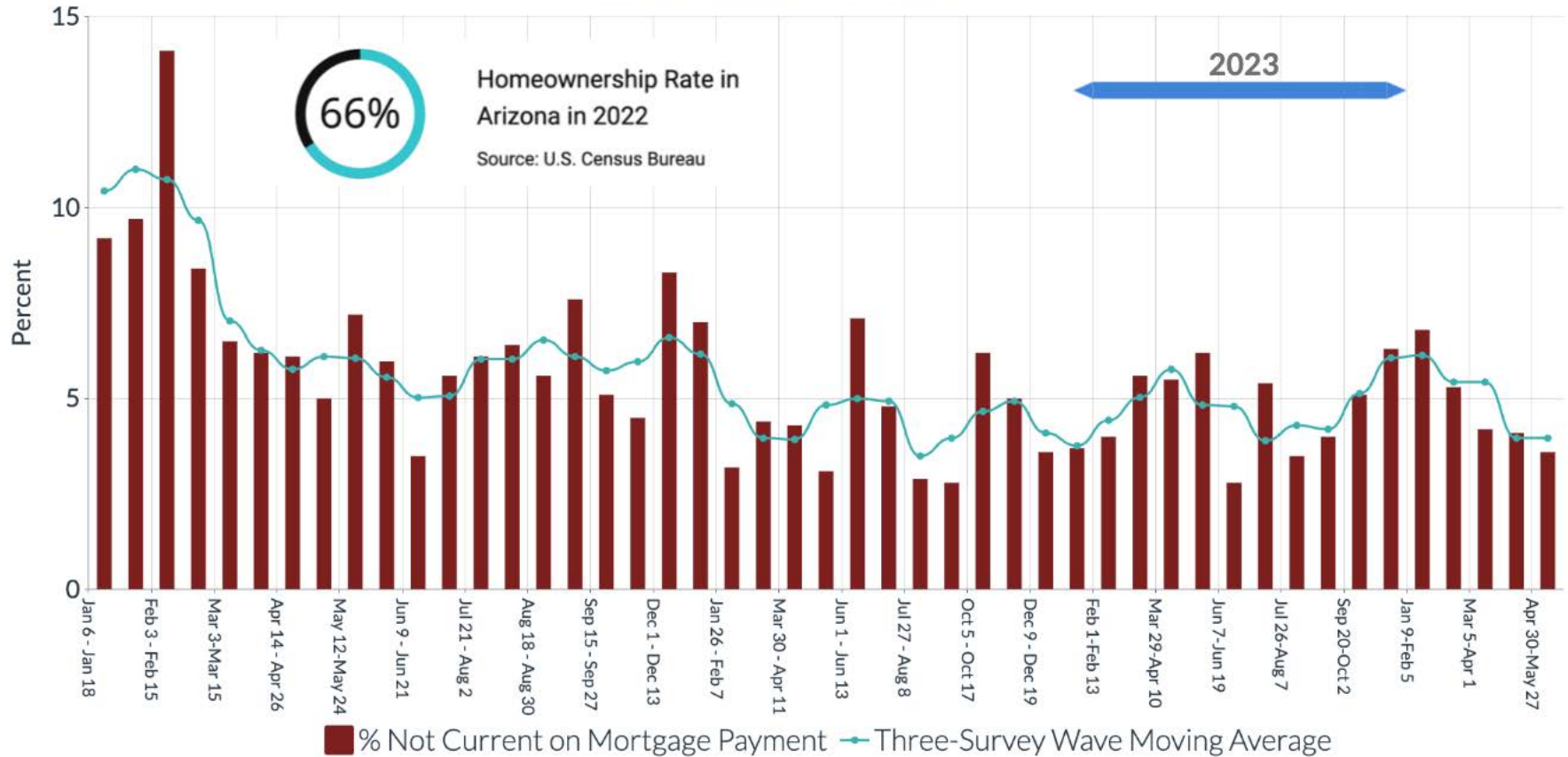
Source: Census Household Pulse Survey



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

Percentage of Arizona Mortgage Holders Not Current on Payments

January 2021 - May 2024

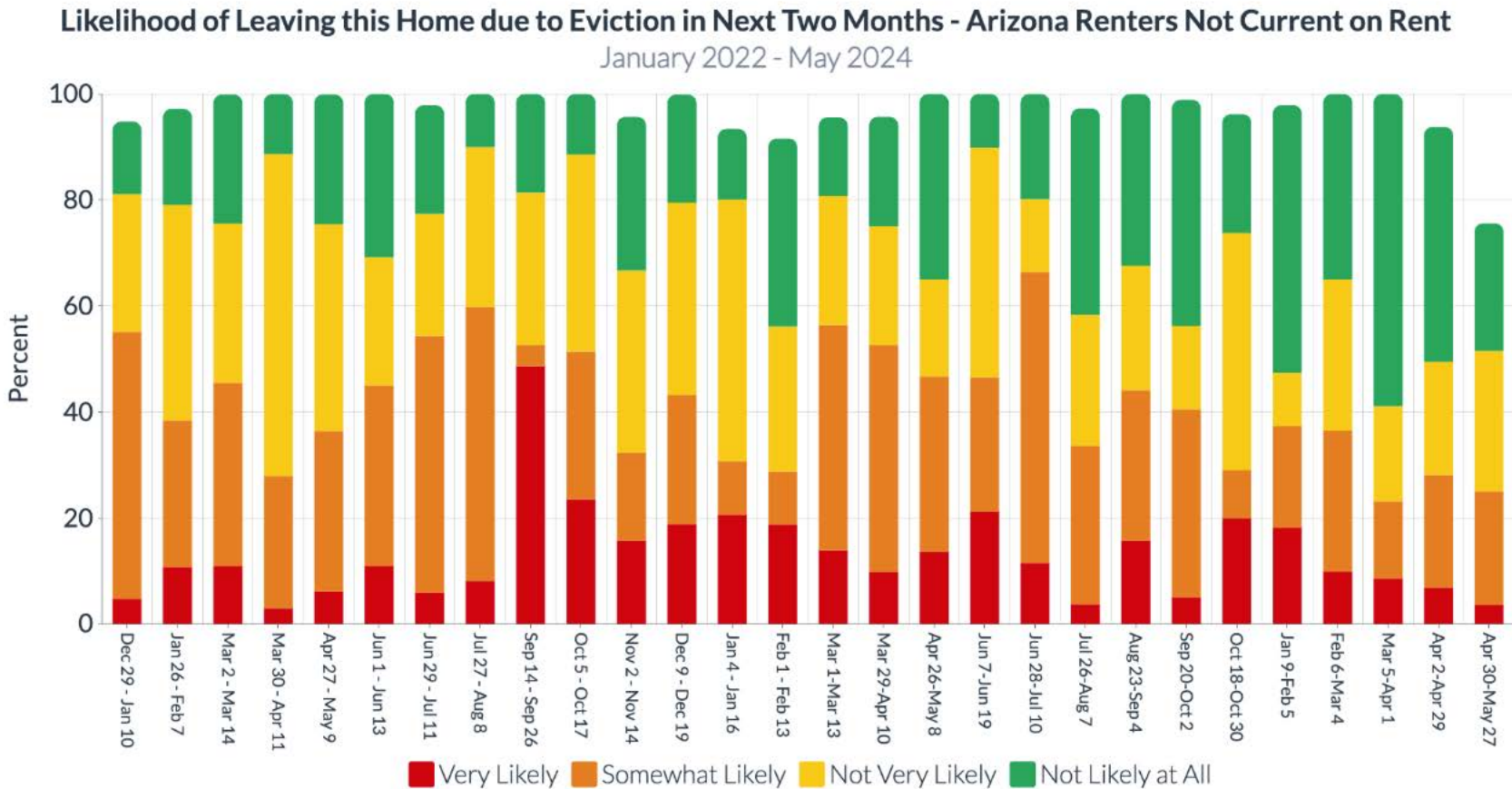


Source: Census Household Pulse Survey

Percent not current fell modestly to 3.6%.

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: 11.8% of all AZ renter households – April 30th- May 27th 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 Survey

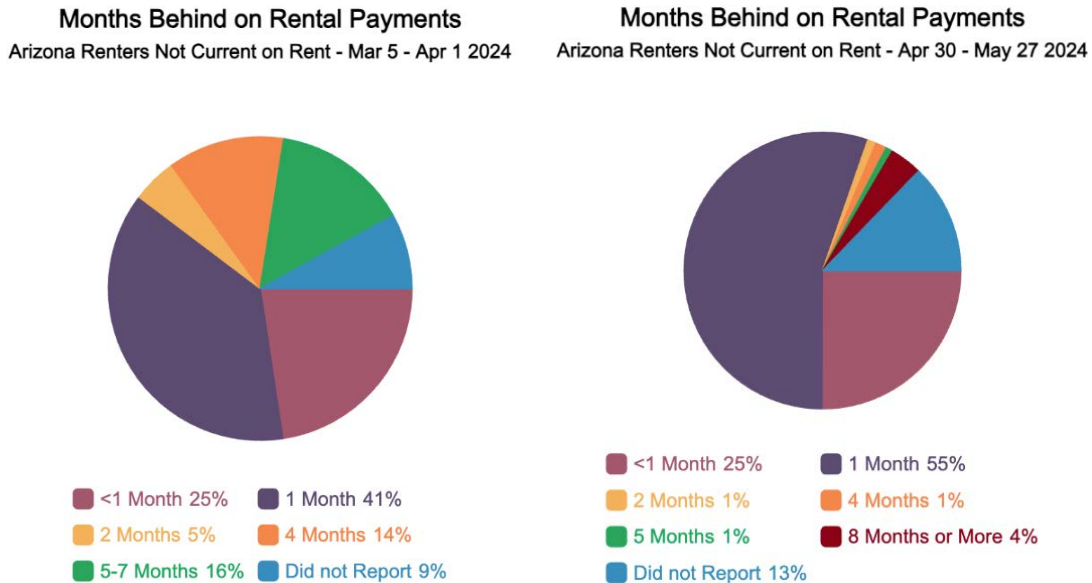


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Indicators of the Scope of the Problem: Months Behind on Rent and Rental Assistance

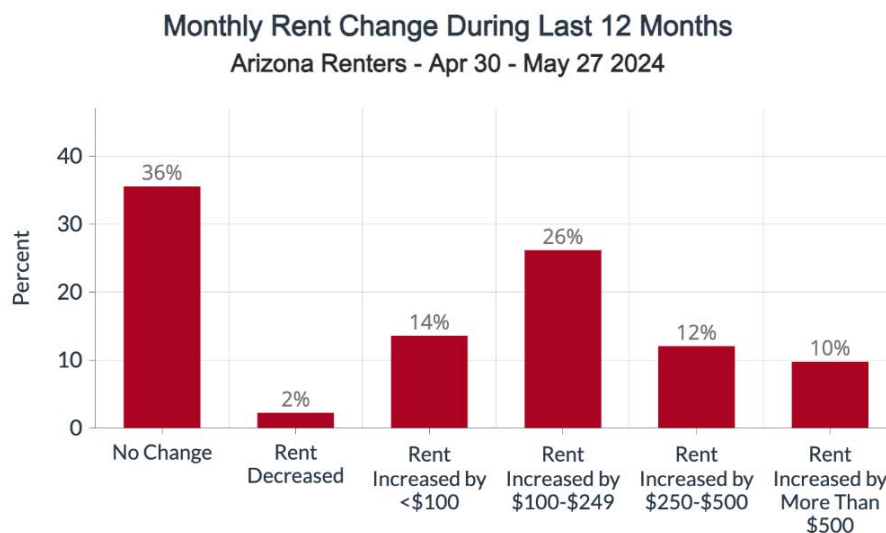
The following graph display responses to questions only asked of Arizona renters not caught up on their rent: **11.8% of all AZ renter households – April 30th- May 27th 2024.**



This survey indicates that, among Arizona renters who are behind on their rent, 80%, are only behind on their payments 1 month or less. 81% of non-current renters were 2 months behind on rent or less. *This is very 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. 62% of Arizona renters reported an increase in their monthly rent in the last year 48% reported an increase of \$100 or more. This indicates that most renters are being directly impacted by rising rent prices in Arizona.

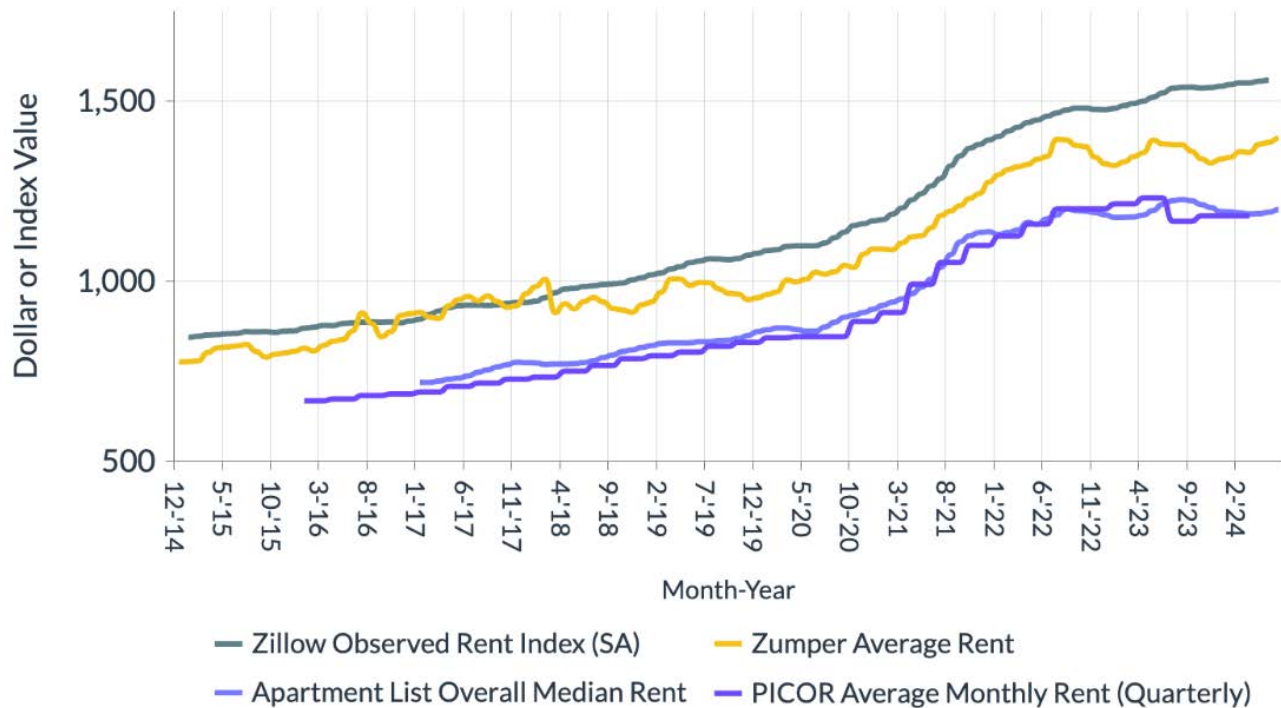


Measures of rent process continue to provide welcome news. The chart below displays recent trends in average or median rents as measured by various real-estate marketplace companies. Our various indicators of rent prices suggest that rents prices have been largely flat (meaning no increase) since last 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 3.1% between May 2023 and May 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.

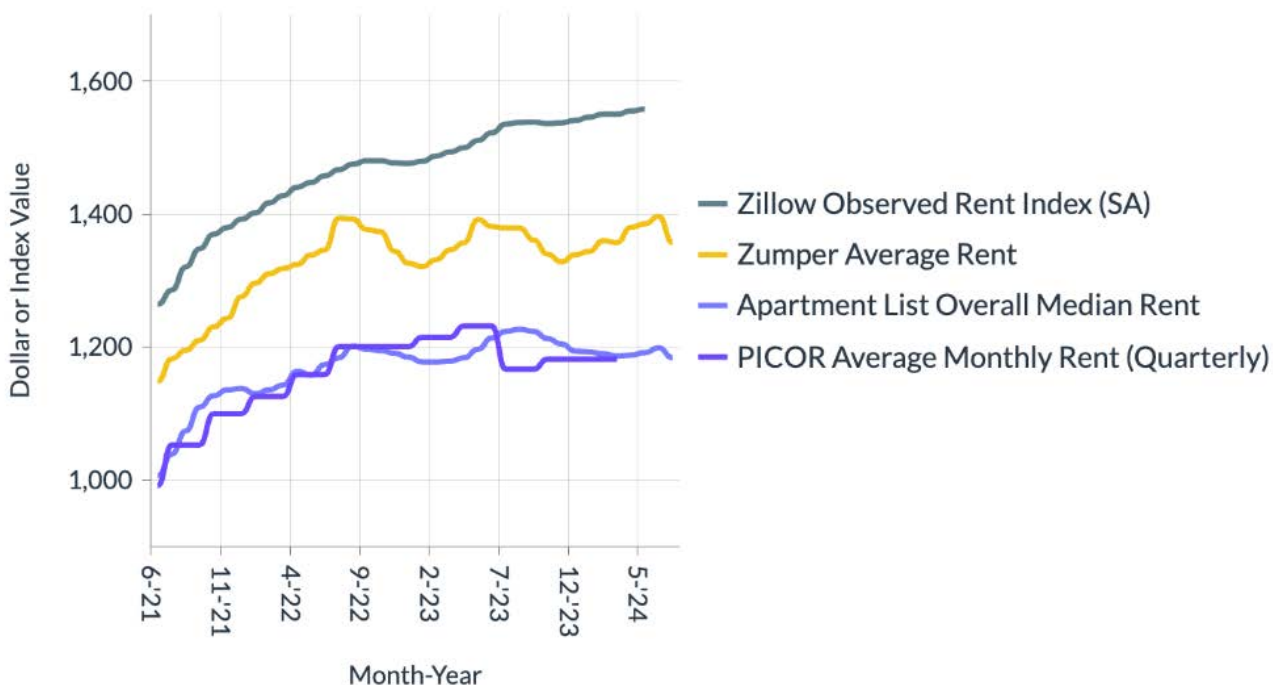
Tucson Rent Prices

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



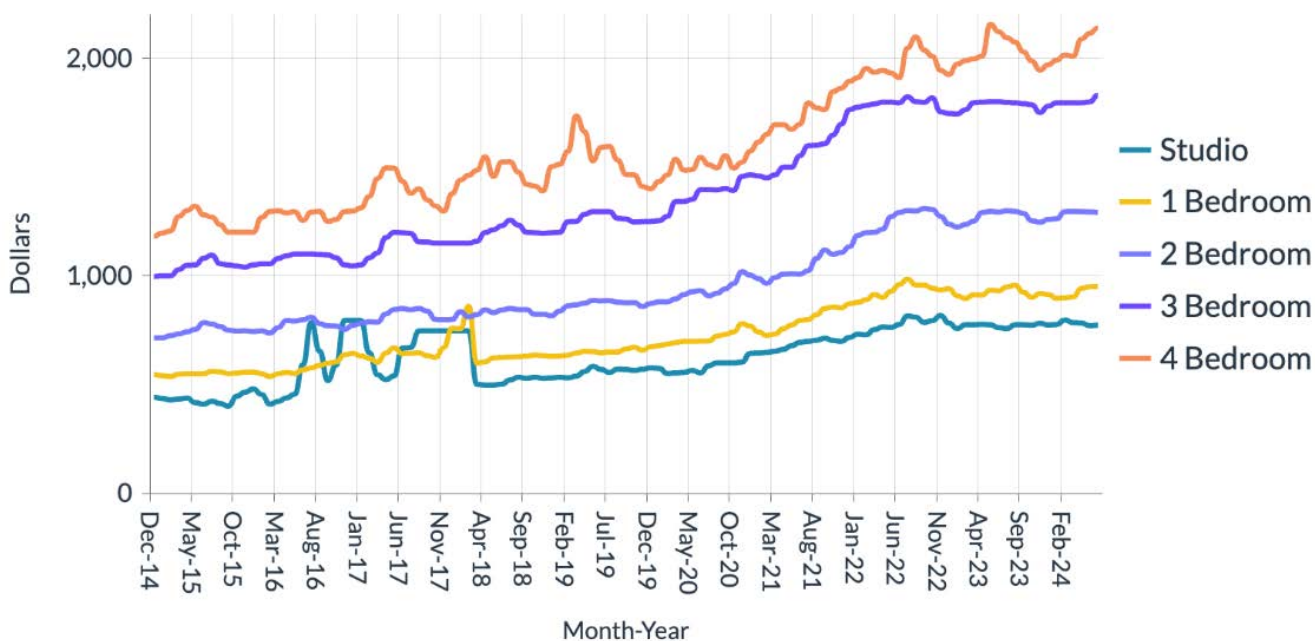
Tucson Rent Prices

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

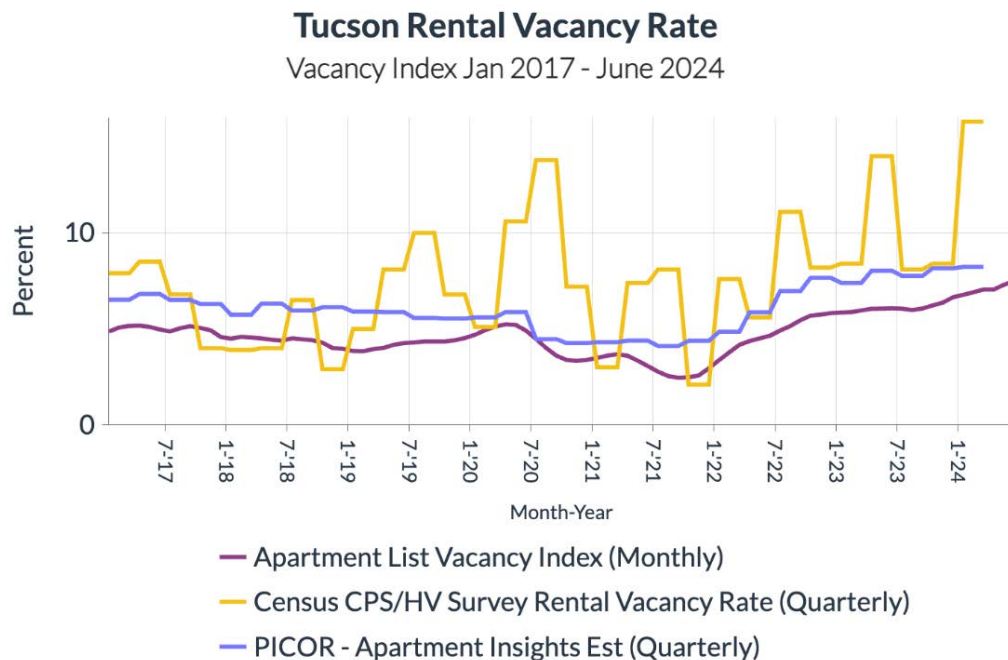


Tucson Median Rent by Unit Size

Zumper Data - Dec 2014 - June 2024



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

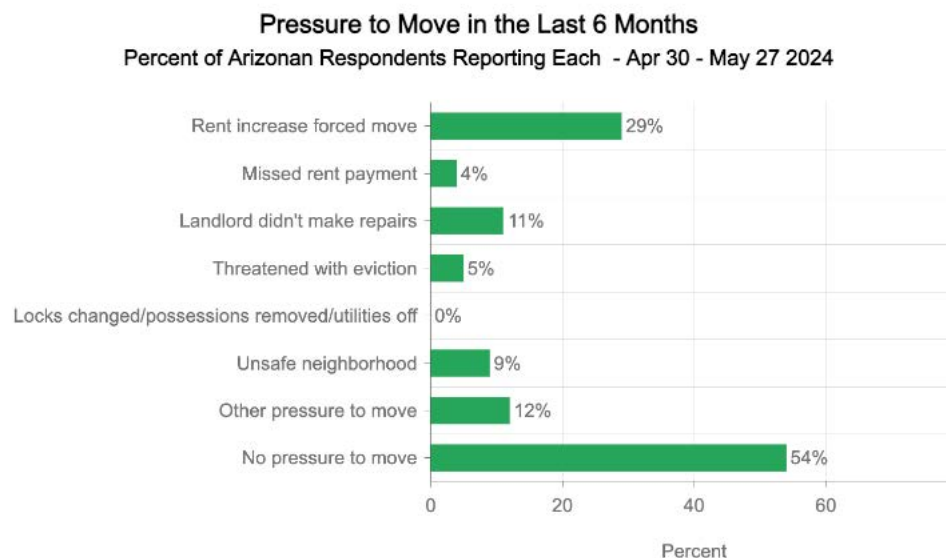


Source: Apartment List, U.S. Census (<https://www.census.gov/housing/hvs/data/rates.htm>), & PICOR

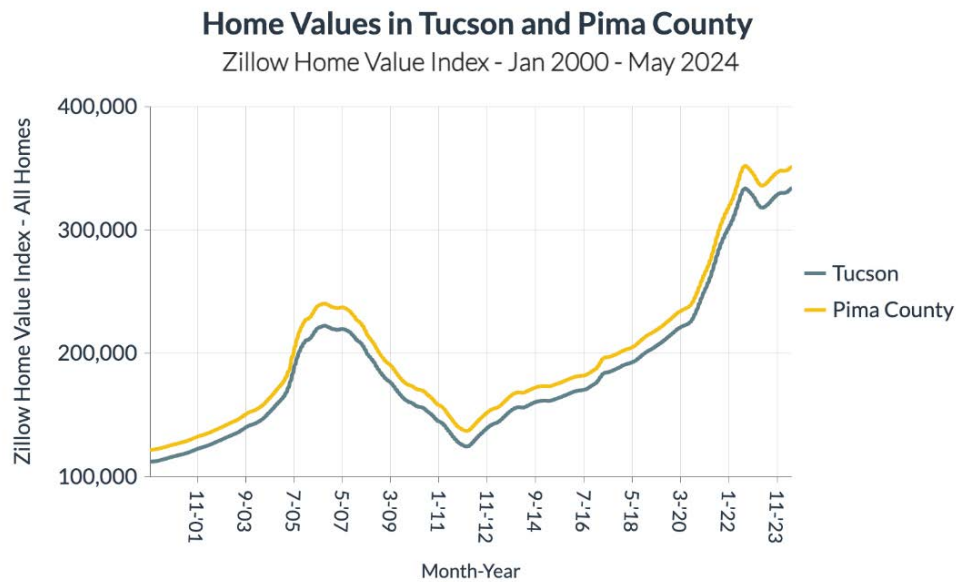
The rental vacancy rate continues to rise, albeit slowly. This is unambiguously good news.

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.



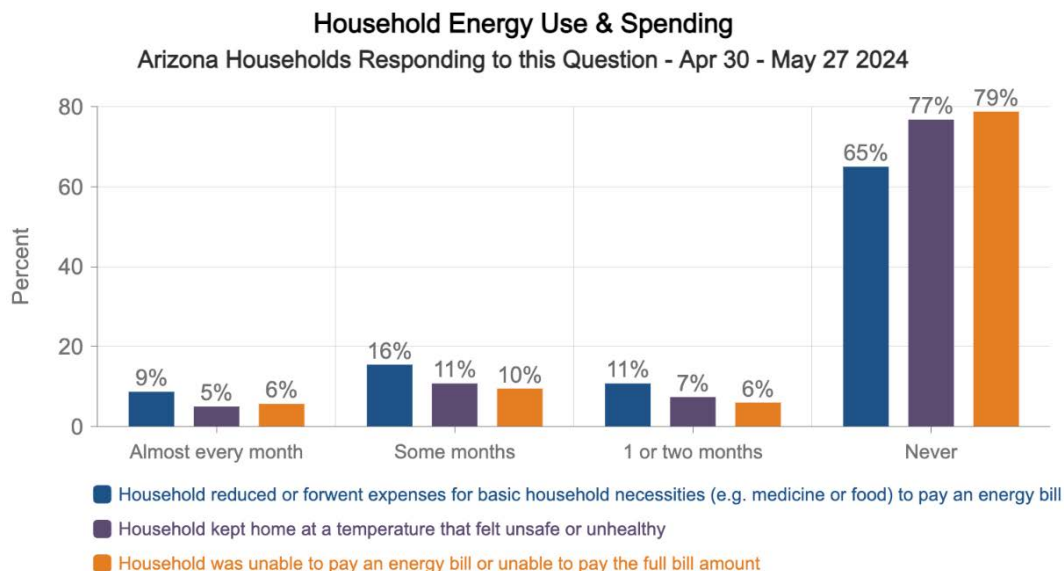
Indicators of the Scope of the Problem: Home Values



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.

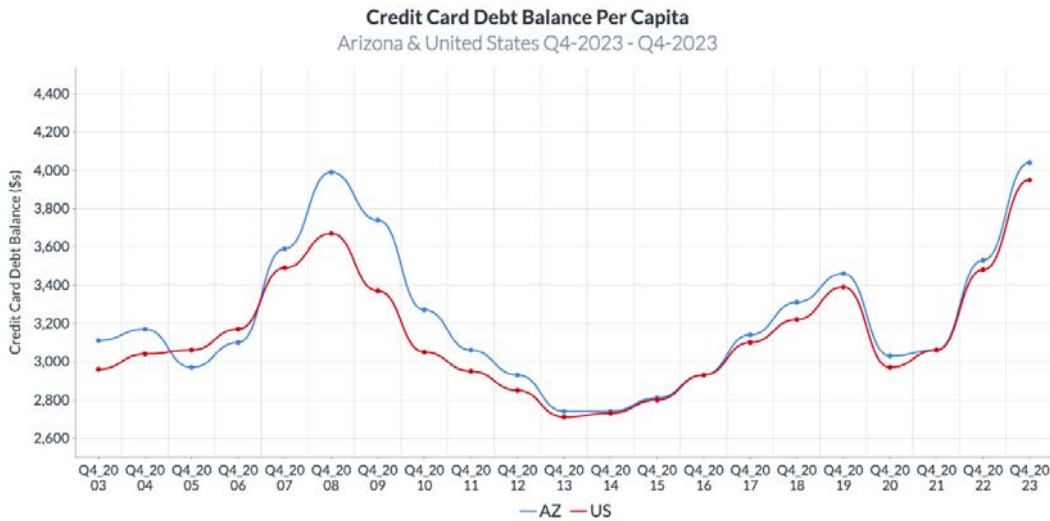
Indicators of the Scope of the Problem: Energy Use

Respondents were also asked about their energy use in the past 12 months. 9% 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. 65% of households reported “never” being in this situation in the past year.



Indicators of the Scope of the Problem: Credit Card Debt

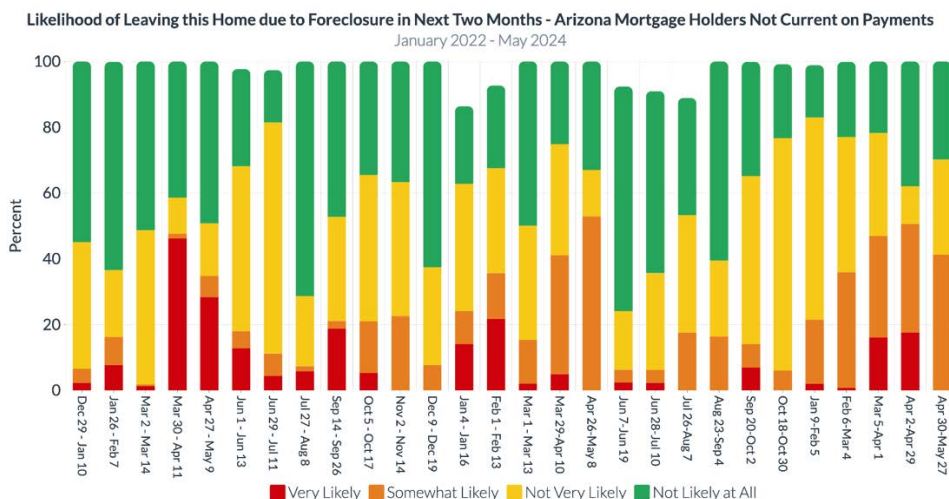
After modest reduction in the size of credit card debt balances in 2020 & 2021, credit card debt has increased dramatically in recent years. The per capita credit card debt balance of Arizonans increased 33.3% between Q4 of 2020 to Q4 of 2023. This is potentially an indication of ongoing financial precarity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



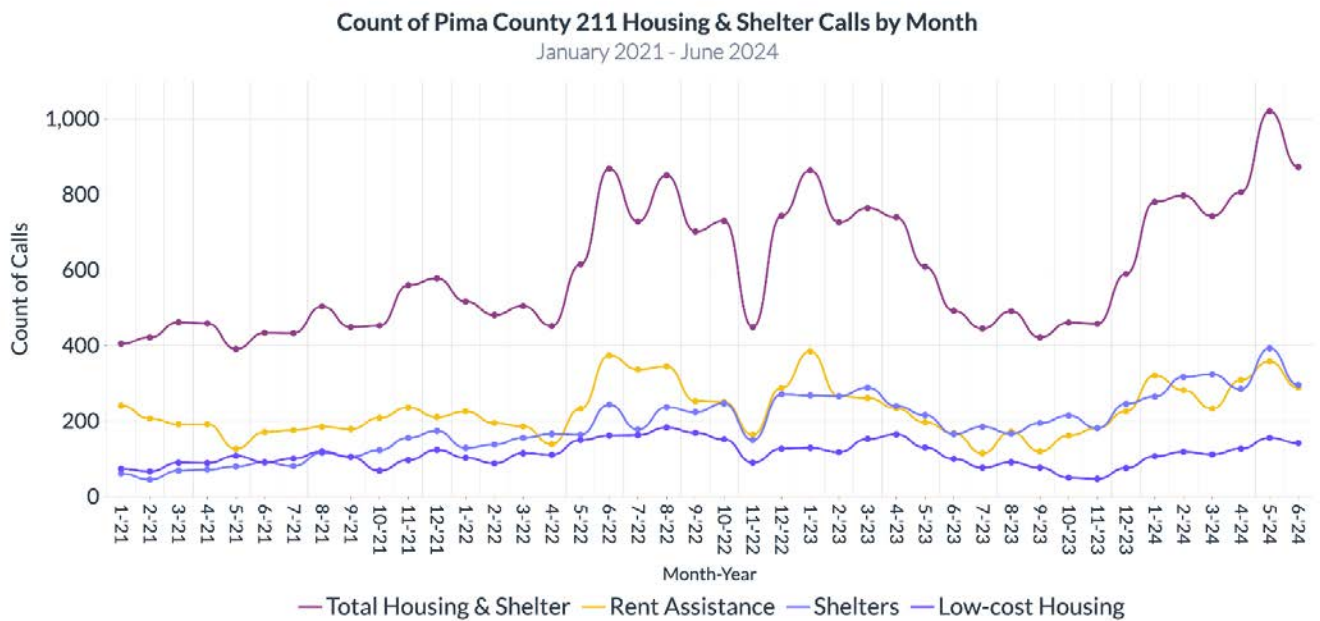
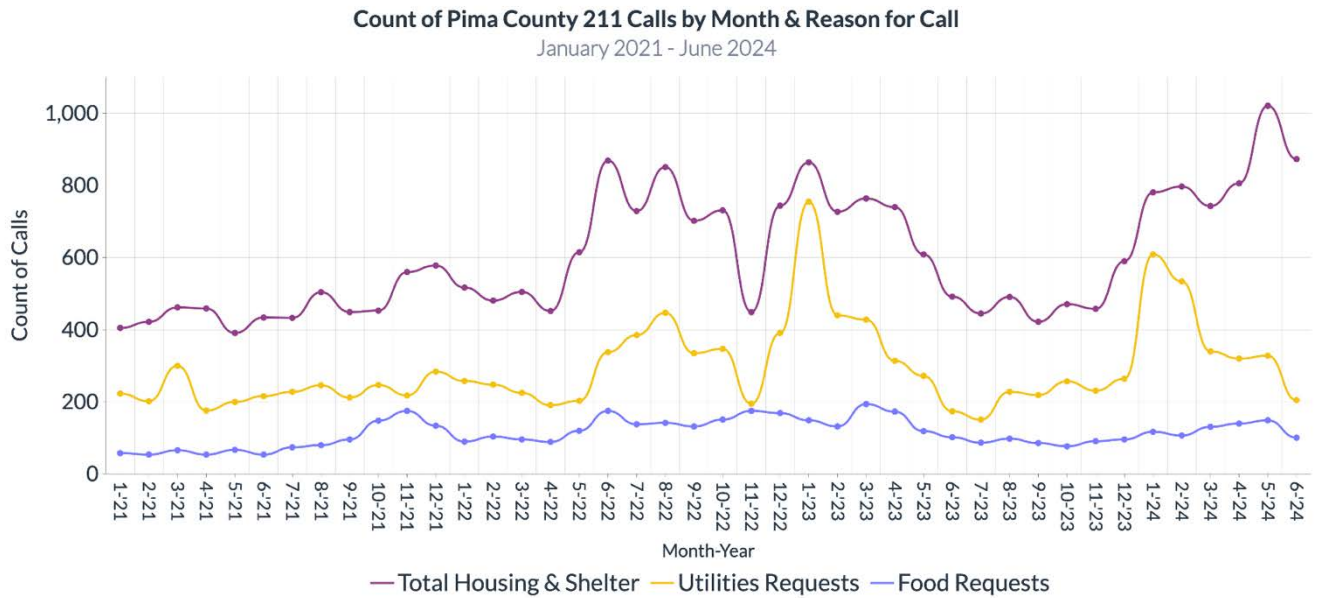
Source: Federal Reserve Bank of New York (<https://www.newyorkfed.org/microeconomics/databank.html>)

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: **3.6% of all AZ mortgage holding households – April 30th- May 27th 2024.** Among this small share of non-current mortgage holders concern about the likelihood of foreclosure in the next two months fell to a proportion too low to be estimated. This is great news. 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

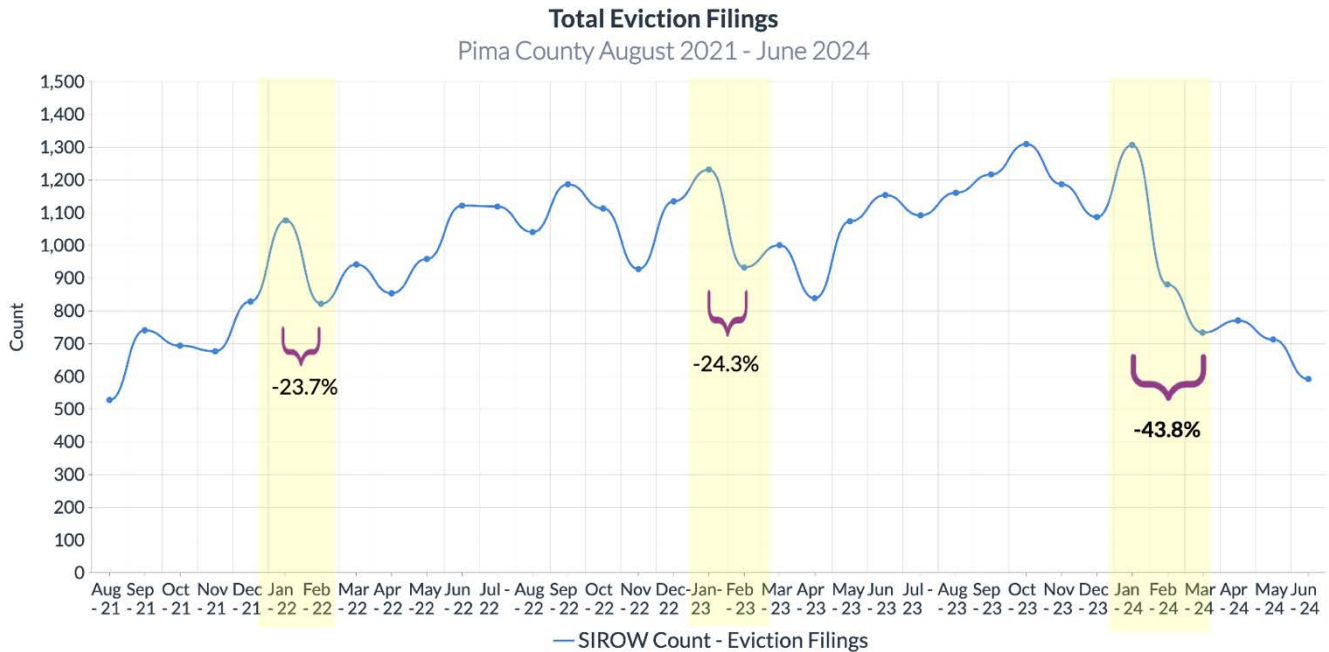


Source: 211 Counts AZ (<https://az.211counts.org/>)



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 June 2024, by month. *Relative to a peak of 1307 eviction filings in January of 2024, the monthly count of eviction filings has fallen 54.7% to 592 in June.* We have not seen the count of eviction filings this low since August of 2021 immediately following the expiration of the eviction moratorium.



Source: Pima County Consolidated Justice Court

At a recent presentation of these data, Alan Solot, attorney at Southern Arizona Legal Aid (SALA), offered that I may want to investigate the extent to which this decline may be due to a recent Superior Court ruling involving a provision of the federal CARES Act. This ruling had not been on my radar and Alan (generously) met with me to explain the details. In response to this conversation, I contacted leadership at the Pima County Consolidated Justice Court and asked for any insights behind this recent decline. A member of leadership with a comprehensive perspective on eviction hearings in Pima County (who has not given me permission to identify them as the source of this information) offered that they view this decline as temporary and due to two factors. First, they see this decline as due to a Pima County Superior Court ruling, issued in early February. The Superior Court ruling reversed a Justice Court ruling. The Justice Court must follow the Superior Court ruling unless there is a superseding ruling or legislation. This ruling mandates that evictions occurring on “Covered Properties” cannot be filed until 30 days or more from the date of notice of nonpayment of rent. “Covered Properties” is a defined term in the federal CARES Act, and include certain properties that have federally backed mortgages or receive funds from particular federal housing programs (e.g. Section 8). The Superior Court’s ruling for these types of properties requires that eviction actions cannot currently be filed until those 30 days have passed, and this is a rather large increase from the 5-day notice that was operative prior (under ARS 33-1368(B)). This individual noted that the rest of the state is not bound by this ruling, thus not all Arizona courts are following the ruling. The second temporary factor they cited was tax season, noting that many tenants use their refunds to pay rent. In both 2022 & 2021 evictions fell 24% in between January & February. This suggests that roughly half of this recent decline is attributable to seasonal receipt of tax refunds. **This individual also noted that they**

expect both of these factors to be of limited duration and that they expect eviction filings to return to higher level soon (personal communication, May 2024).

Evictions at Arizona RealPage Lawsuit Companies

In February of 2024, the Arizona Attorney General “announced a lawsuit against RealPage, Inc. and nine major residential apartment landlords operating in Arizona for conspiring to illegally raise rents for hundreds of thousands of Arizona renters in the Phoenix and Tucson metro areas”.¹ The details of the RealPage complaint are available in the formal complaint². In brief, the complaint alleges that the use of RealPage’s software allowed landlords to “see” data on pricing and occupancy among competitors that they would not have access to without this software. According to the AG’s complaint, adjusting rents based on this information, as opposed to “normal competitive behavior”, constitutes an illegal price-fixing conspiracy in violation of the Arizona Uniform State Antitrust Act and the Arizona Consumer Fraud Act. An Arizona-based news outlet, *The Copper Courier*, mapped³ the specific apartment complexes owned by the companies named in the Real page suit (methodology explained here⁴). After confirming the Pima County addresses in the *Copper Courier* map, and the addition of a number of properties that were not included but are owned by RealPage suit-involved companies, all Pima County eviction filings occurring at addresses owned by companies involved in the RealPage suit between September 2021 and April 2024 (the full time period for which we have eviction filing data) were identified.

Between September 2021 and April 2024 there were 32,752 eviction filings in Pima County. **2926 of these evictions, or 8.9%, occurred at properties owned by companies named in the RealPage suit.** The count of evictions by company, and the proportion of all Pima County RealPage property evictions by company are provide in the Table 1 below. *The primary takeaway from Table 1 is that the vast majority of evictions filed at RealPage suit-involved companies, 79%, occurred at properties owned by HSL Properties Inc.*

Table 1. Evictions in Pima County at RealPage suit-involved Companies

RealPage suit-involved Companies Operating in Pima County	Count of Evictions Sep '21-Apr '24	% of Pima RealPage suit- involved Evictions
HSL Properties, Inc.	2318	79.2%
Avenue5 Residential	194	6.6%
Greystar Management Services, L.P.	174	5.9%
Apartment Management Consultants	168	5.7%
Weidner Property Management, L.L.C.	71	2.4%
Rocking K MC Investments L.P.	1	0.0%
Total	2926	100%

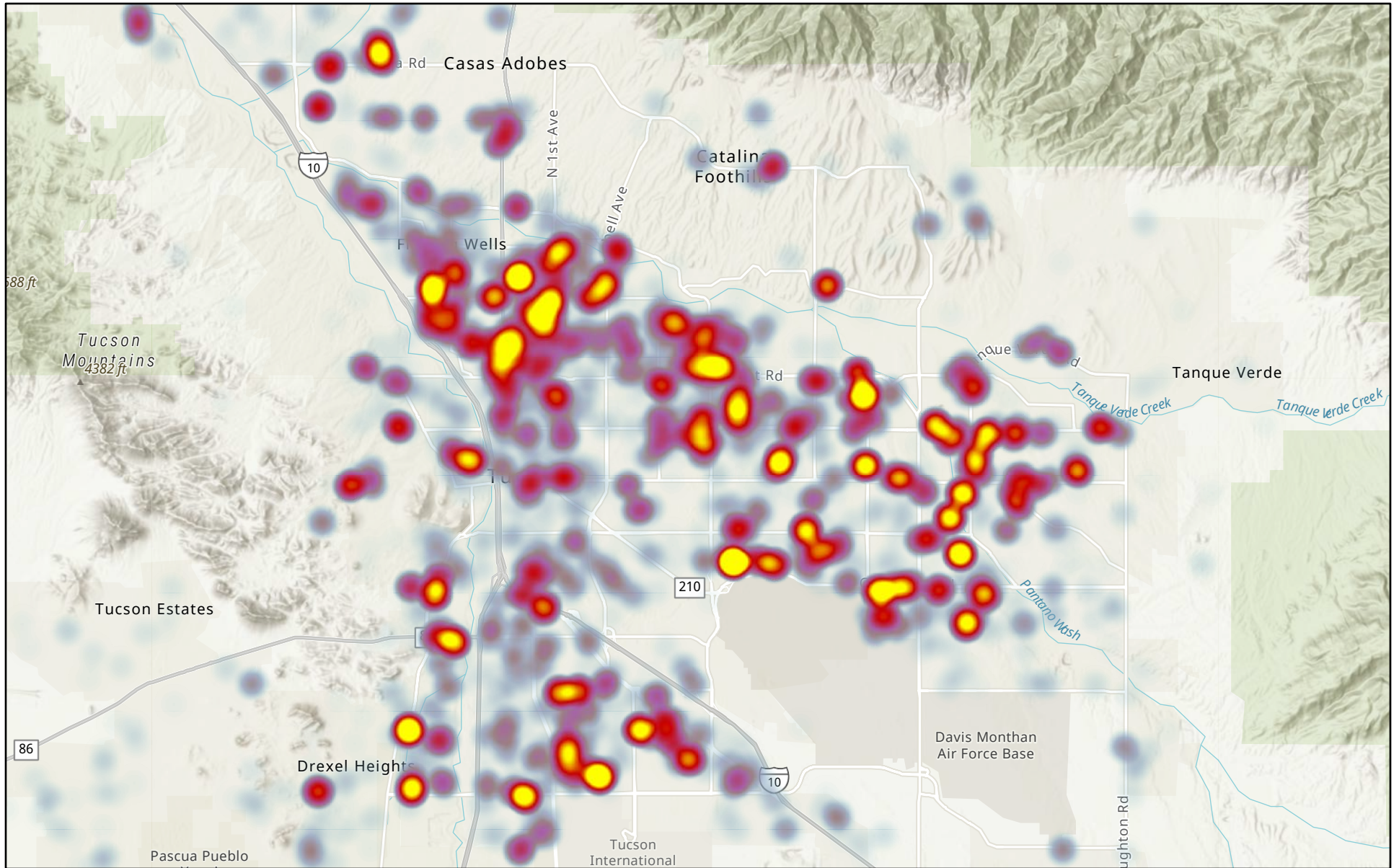
¹ <https://www.azag.gov/press-release/attorney-general-mayes-sues-realpage-and-residential-landlords-illegal-price-fixing>

² <https://www.azag.gov/sites/default/files/2024-02/RealPage%20Complaint.pdf>

³ https://www.google.com/maps/d/u/0/viewer?mid=1K2viGL3RUx2OLOY1sh2clQzQqi4UGfE&hl=en_US&ll=32.22700866397235%2C-110.80302890599131&z=11

⁴ <https://coppercourier.com/2024/03/14/map-apartments-price-fixing-lawsuit-arizona/>

July 2023 - June 2024 (n=12657)



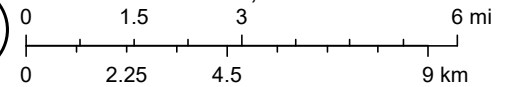
7/2/2024

Evictions, July 2023 through June 2024

World Hillshade

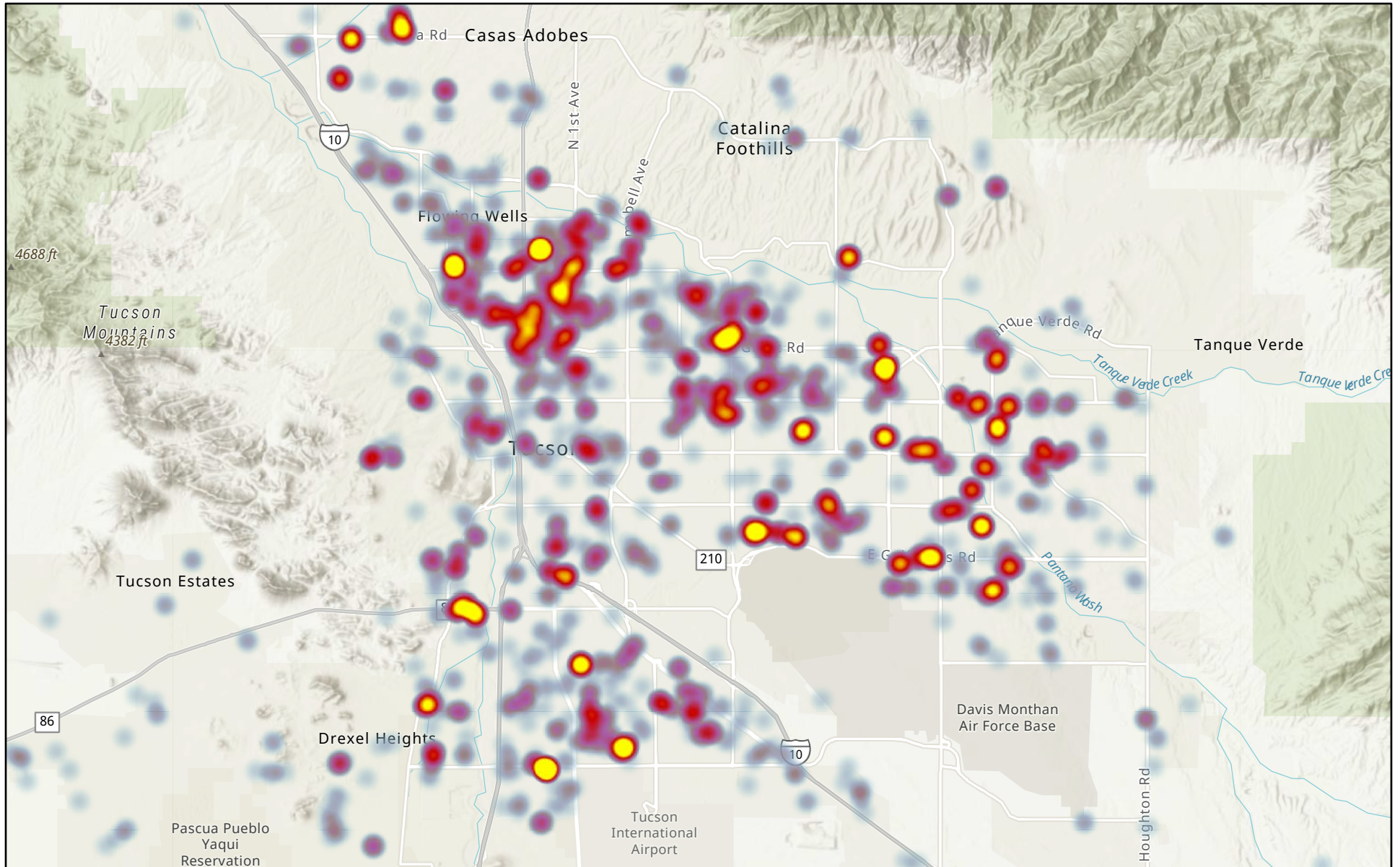


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Esri, CGIAR, USGS, CONANP, Esri, TomTom, Garmin, Foursquare, SafeGraph, METI/NASA, USGS, Bureau of Land Management, EPA, NPS,

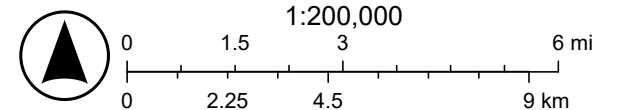
April 2024 - June 2024 (n=2257)



7/2/2024

Evictions, April 2024 through June 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 2010-2024. 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 and 2024 PIT count 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%. Between January 2020 and January 2024 this count increased 59%. There is one important caveat to mention which is that the methodology of the 2023 and 2024 PIT counts 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 modest proportion of the overall observed increase.

Total Count of Individuals Experiencing Homelessness
 January PIT Counts for Tucson/Pima County CoC 2010-2024



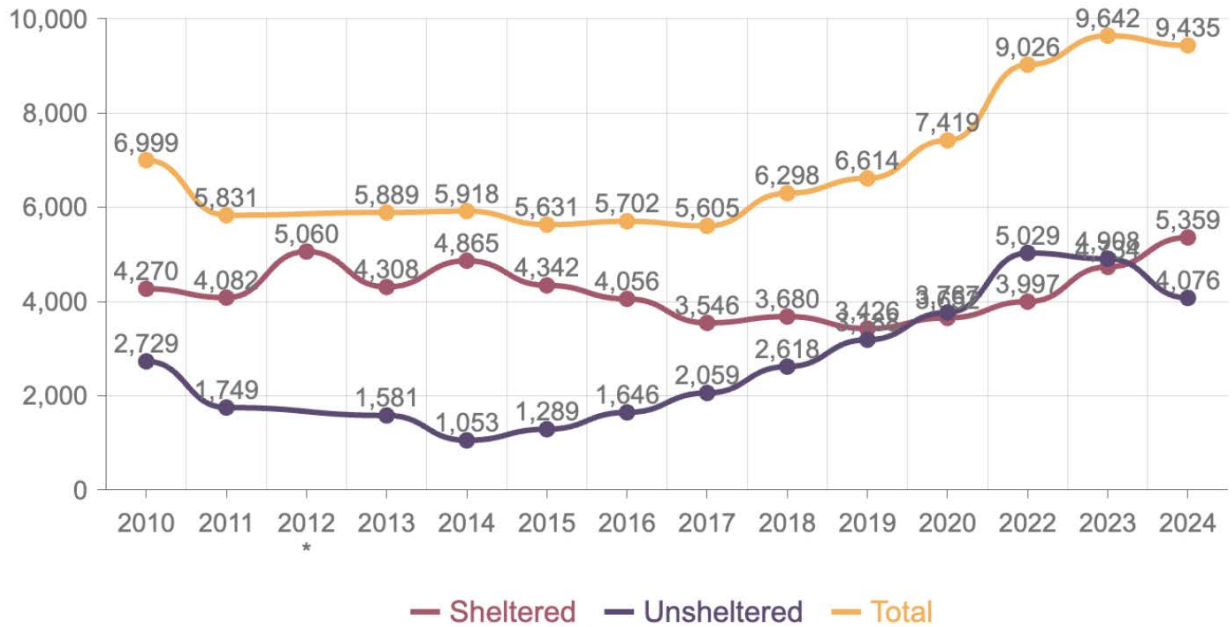
*Unsheltered counts were estimated in 2021-2022 (using different techniques) due to the ongoing pandemic. Since the methodology used to generate these counts changed considerably between 2020, 2021, and 2022, an unknown portion of increases in these years are likely a result of changes in methodology.

Compared to 2020, the number of people experiencing sheltered homelessness in 2024 increased by 10% (from 745 to 821), while the count of folks experiencing unsheltered homelessness grew 121% (from 579 to 1281).

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, and a 27% increased between 2020 and 2024.

However, in Maricopa the increase in the number of people experiencing sheltered and unsheltered homelessness increased by 47% and 8% respectively between 2020 and 2024.

Total Count of Individuals Experiencing Homelessness January PIT Counts for Maricopa County CoC 2010-2024



*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 2024. What has unfolded in regard to homelessness since then? Pima County provides the number of “actively homeless” individuals in the Tucson/Pima CoC monthly on a Built For Zero Dashboard. Actively homeless individuals are

Built For Zero. COMMUNITY SOLUTIONS

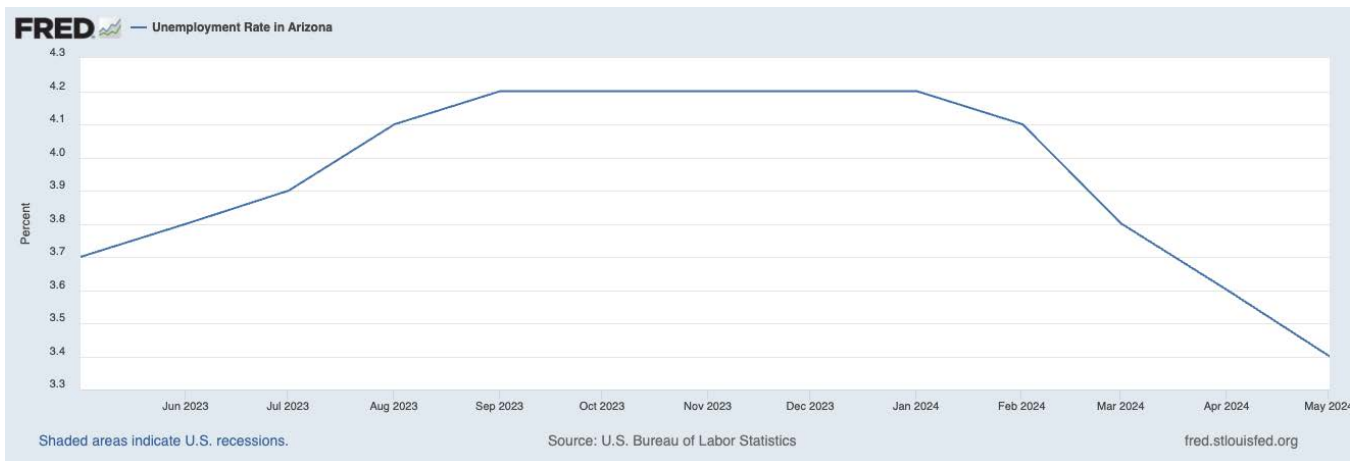
Actively Homeless Population Monthly count for All All Tucson/Pima CoC



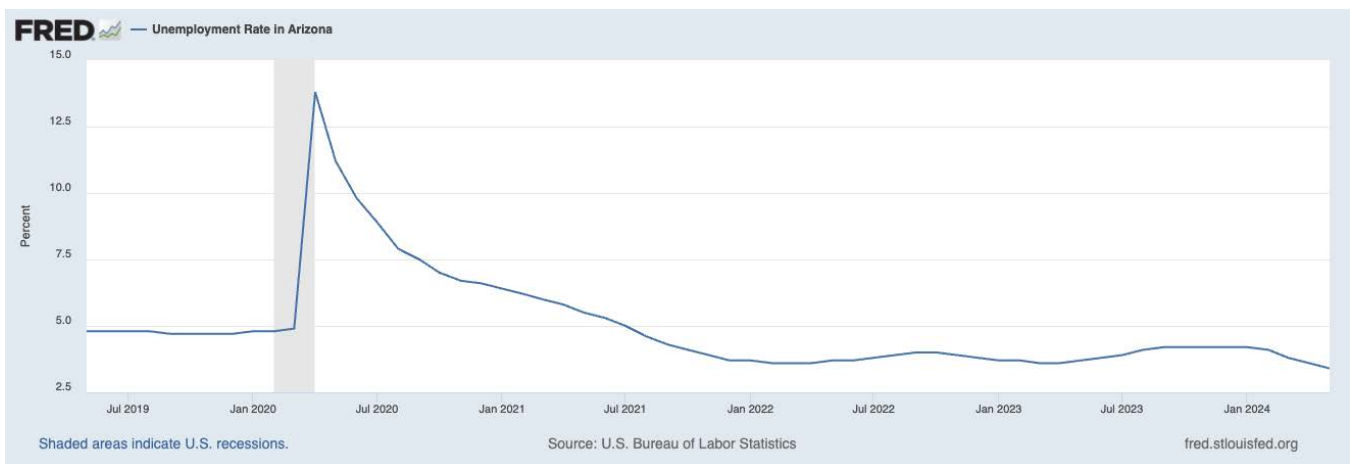
those who have been added to the By Name List (BNL). An individual is added to the list when they are prioritized for services and referred to a provider. Individuals are removed as they secure permanent housing or become inactive in the HMIS system. The count of folks on the TPCH BNL in rose 17% between January of 2024, 2704 individuals, to 3163 in May of this year. This indicates that despite the suggestion from the PIT counts of a leveling off of homelessness in 2023 and 2024, this (much better quality) data from the Pima County BNL indicates that inflow into homelessness in Pima County continues to exceed outflow in the first 5 months of this year.

Macroeconomic Indicators

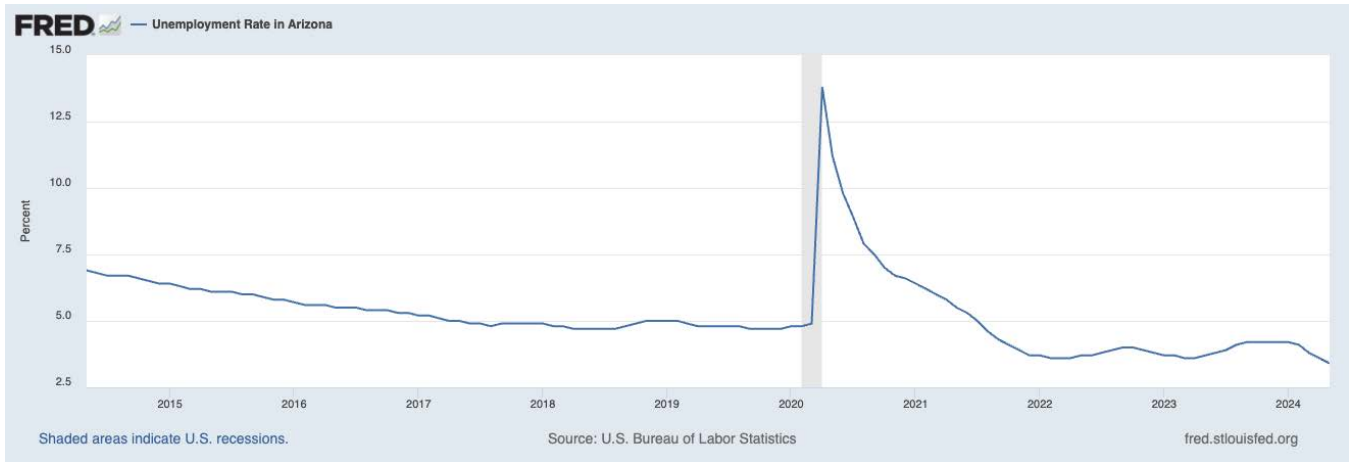
Arizona Unemployment Rate May 2023 – May 2024 (Seasonally Adjusted)



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

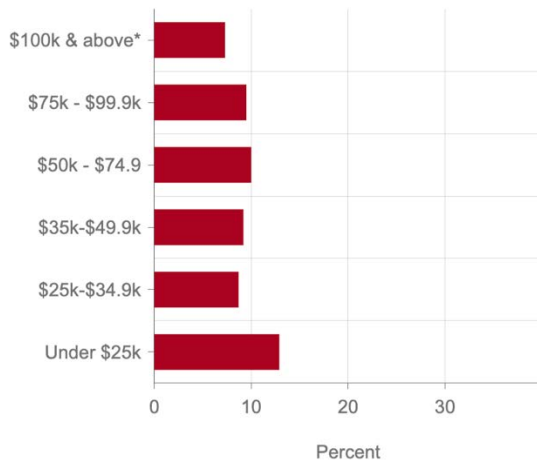


Total Nonfarm Employment Arizona May 2014 – May 2024



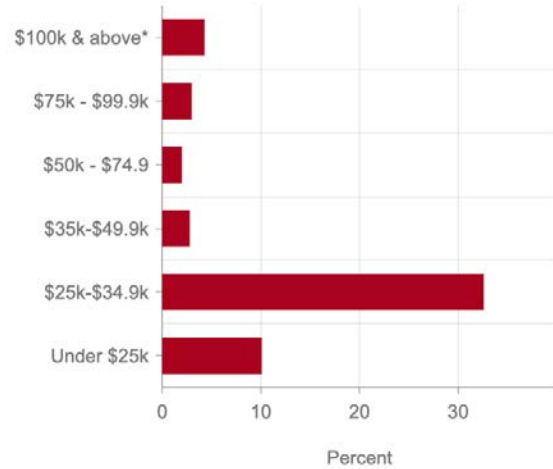
Income Disparities

Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Apr 2 - 29 2024



Source: Census Household Pulse Survey –“Week” 67

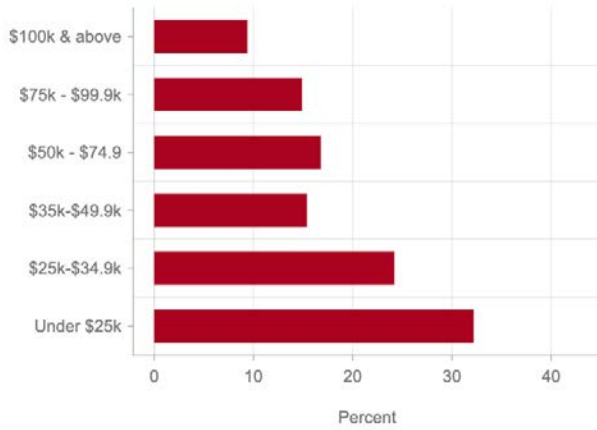
Renter Households Not Current on Rent by Income
ARIZONA Renter Households - Apr 30 - May 27 2024



Census Household Pulse Survey –“Week” 68

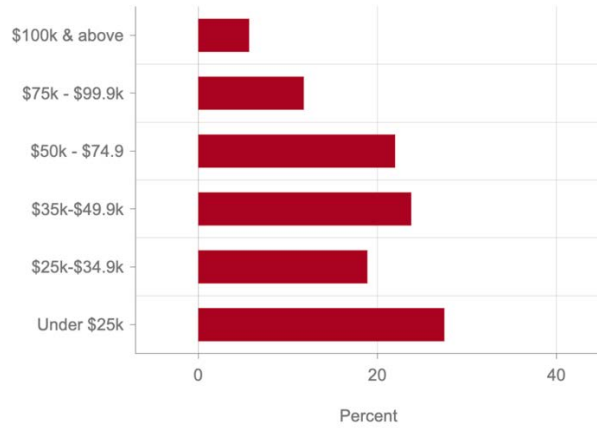


Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Apr 2 - 29 2024



Source: Census Household Pulse Survey –“Week” 67

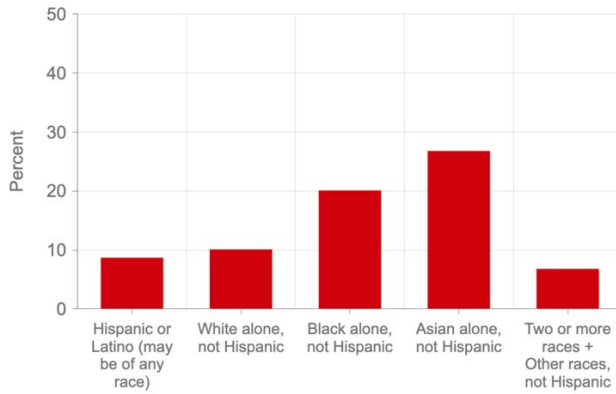
Households Finding it Very Difficult to Meet Usual Expenses
ARIZONA Households by Income - Apr 30 - May 27 2024



Census Household Pulse Survey –“Week” 68

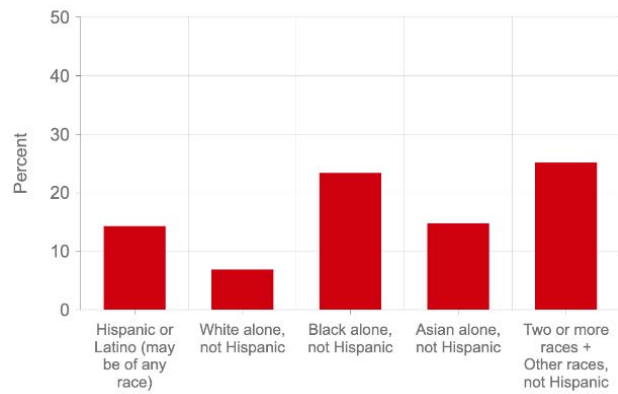
Racial/Ethnic Disparities

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Apr 2 - 29 2024



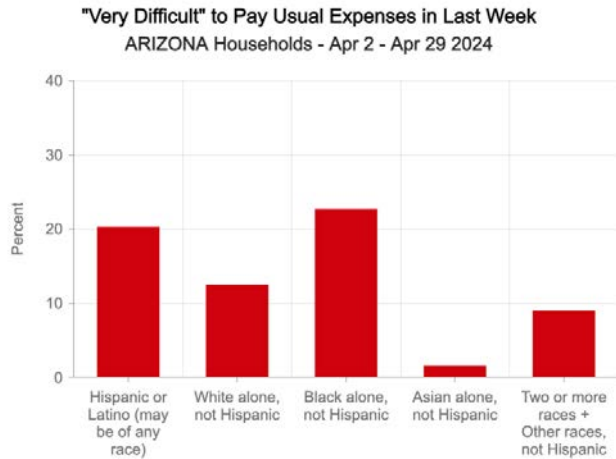
Source: Census Household Pulse Survey –“Week” 67

Percent Not Current on Rent by Race/Ethnicity
ARIZONA Renter Households - Apr 20 - May 27 2024

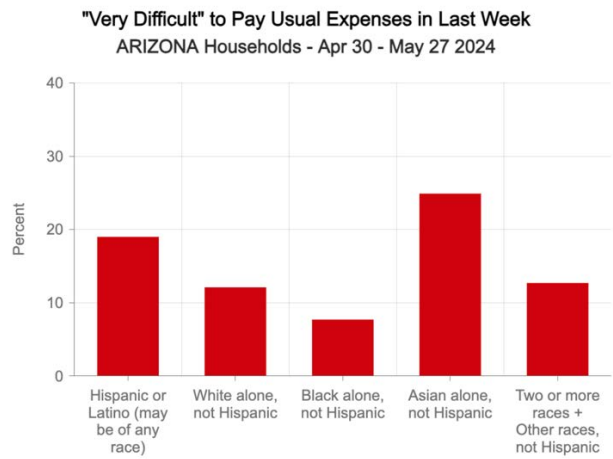


Census Household Pulse Survey –“Week” 68





Source: Census Household Pulse Survey –“Week” 67



Census Household Pulse Survey –“Week” 68

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 Cycle 05 of the Census HPS (Apr 2nd – 29th 2024)

