ASU Morrison Institute for Public Policy
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"You Feel Like a Failure":

Experiences of Housing Insecurity in Maricopa 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 reasons,
- living in crowded or unsafe conditions, and
- "doubling up" by sharing a home between multiple adults or families to reduce costs.[2]

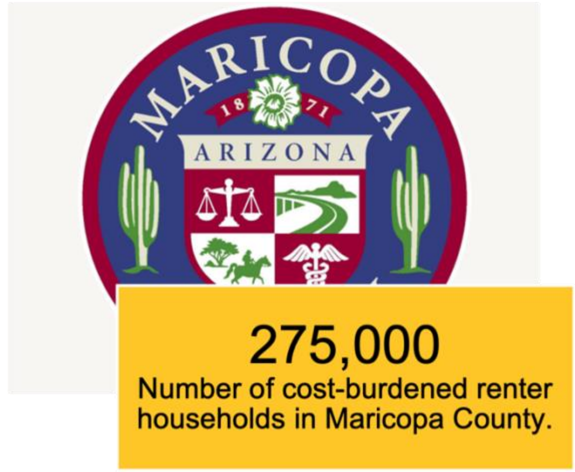
A person experiencing housing insecurity may struggle with one or many of these challenges.

This brief uses a mixed methods approach to identify challenges that renters experiencing housing insecurity face in Maricopa 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.

> "I'm just saying that it needs to be addressed and [that] housing is the number one thing. You need to feel safe. You need to have stability for your family, and housing is a way to do it."
>
> —Focus group participant

Housing Trends in Maricopa County

Maricopa County is the fourth largest county by population in the United States and the largest county by population in Arizona. Four and a half million people — more than half of the state's residents — reside in the county's small towns, unincorporated county lands, or the sprawling Phoenix metropolitan area.[3] The county is geographically and demographically diverse, with a population density of over 2,000 people per square mile in downtown Phoenix but less than eight people per square mile in rural Gila Bend.[4] Therefore, attempts to address housing insecurity must adapt to dissimilar local contexts.

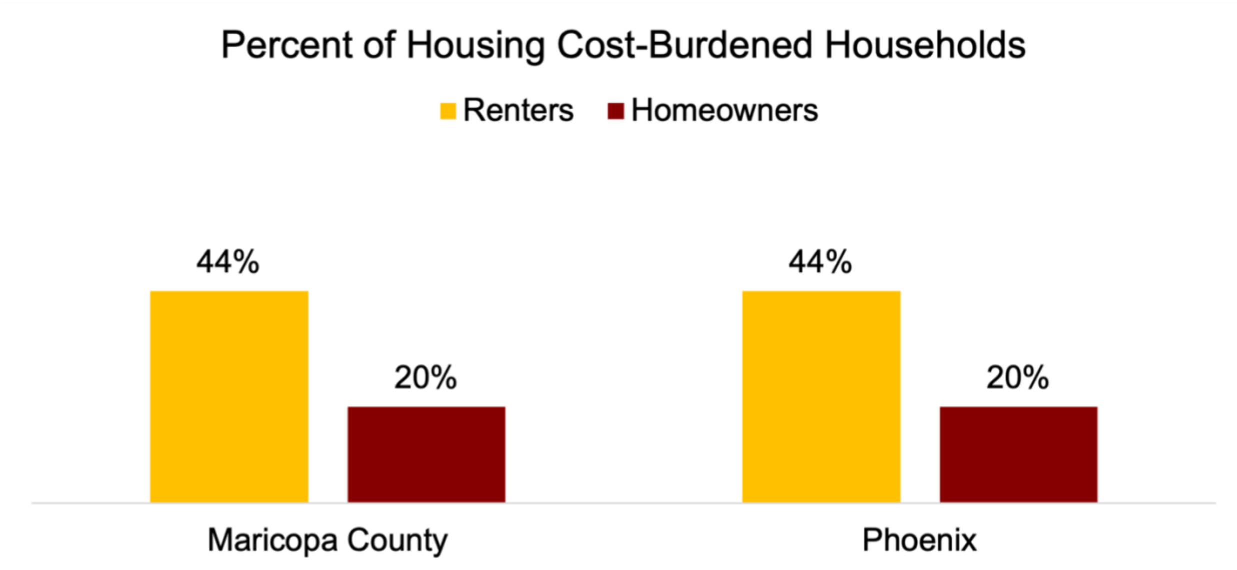


Source: U.S. Census Bureau, "Tenure by Housing Costs," 2019.

Renter Cost Burden in Maricopa County

This housing brief focuses primarily on renters, as rental housing insecurity is the most common form of housing insecurity in Maricopa County. Thirty-eight percent of households in Maricopa County are renters, a slightly higher proportion than the national average of 36%.[5]

One way of conceptualizing housing insecurity is by investigating the cost burden of housing for residents based on their household income. Households that spend more than 30% of their income on housing costs are considered cost-burdened.[6] 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.[7] In addition, people overly burdened by housing costs are more likely to report physical and mental health issues, and children raised in cost-burdened households may demonstrate lower cognitive development scores.[8]



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

In Maricopa County, the larger proportion of cost-burden among renters indicates that homeowners are in a financially less precarious situation than renters overall and therefore less vulnerable to housing insecurity.

Maricopa County Rental Housing Trends

Rental prices in Maricopa County have been steadily increasing, from a median rent of $962 in 2015 to $1,127 in 2019.[9] Recently, however, the Phoenix metro area has experienced a dramatic rise in the cost of housing. Between 2020 and 2021, rental prices jumped 25%, the third-largest increase for a major city in the U.S. Average rent in Phoenix reached $1,477 as of October 2021.[10]

Over decades, the Phoenix metro expanded as many households moved away from the urban core to more peripheral cities and towns, trading longer commute times for lower housing costs.[11] However, the recent rise in rental prices has slowed this trend, with some outlying areas now outpacing Phoenix. For example, to the southeast of Phoenix, Gilbert had one of the largest average rent increases in the nation between September 2020 and September 2021, with one-bedroom units increasing by 117% — to $1,866.[12]

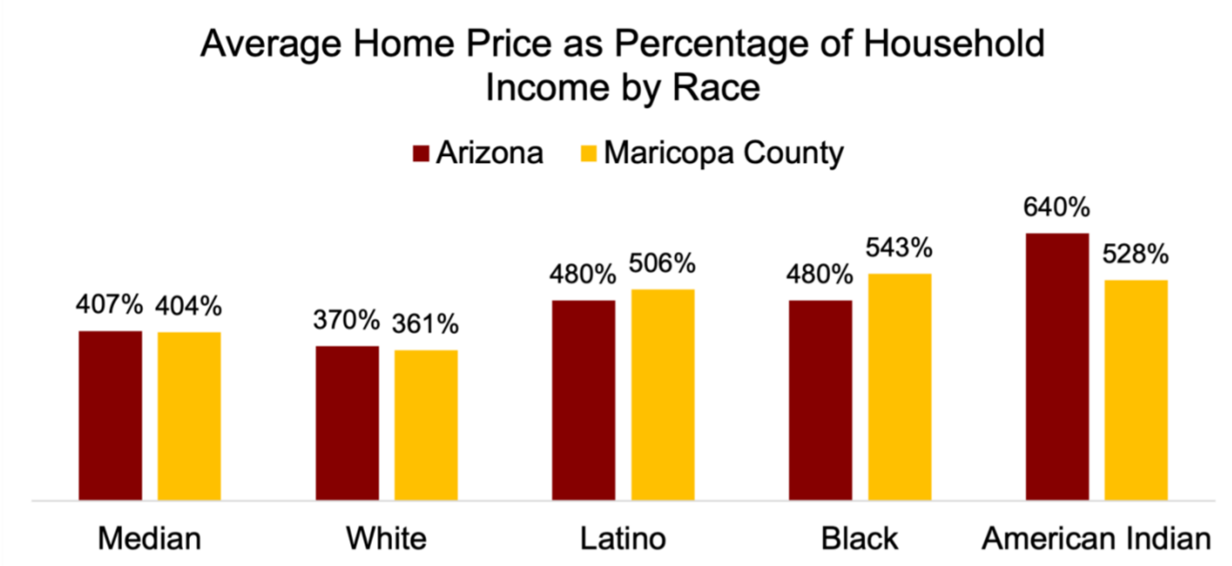
> “I don't know anyone else that has been impacted like we have here in Arizona. I think we've been impacted more.”
>
> —Focus group participant

Barriers to Homeownership

In the U.S., homeownership is an eventual goal, a social norm, and a method of building intergenerational wealth.[13] Unlike renting, owning a home means accessing tax benefits, accruing equity, and opportunities for additional credit.[14] However, buying a home is often an expensive proposition beyond the reach of many cost-burdened renters.

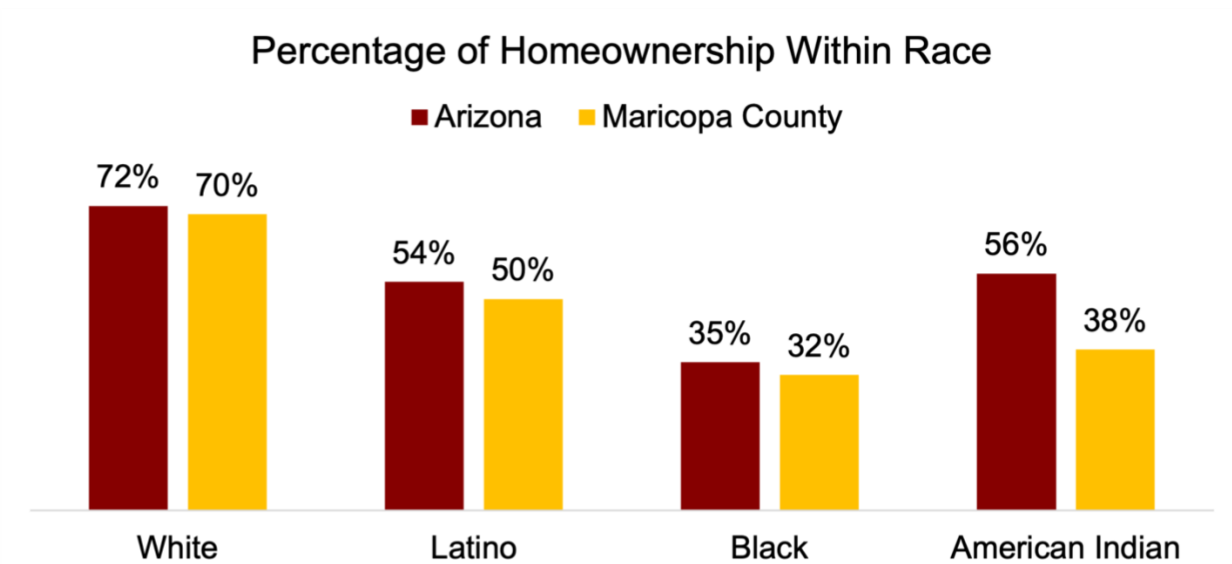
As with rental prices, home prices in Maricopa County have risen sharply in the past year, increasing in 2021 from an average of $350,000 to an average of $450,000.[15] The recent surge is an exacerbation of a longer trend, as prices have been increasing steadily since 2012.[16] The Phoenix area has long had a reputation for affordability relative to other major U.S. cities, but housing prices are now challenging this perception. Phoenix currently ranks as the 15th least affordable metro in the nation based on home costs.[17] An average resident of Maricopa County would have to save for more than 17 years to accrue a 10% down payment on a home with an additional 3% in closing costs.[18]

The financial feasibility of purchasing a home varies with race and ethnicity. Home affordability is a measure that compares median home values to median household incomes. In Arizona, the median home value is just over four times the median annual income for a household, although this varies by race.[19] Maricopa County’s overall home affordability ratio is slightly lower than the state median at 404% of household income. Affordability by demographic is not available for the Phoenix metro area, but the average home affordability ratio is higher than the county average at 460%.[20]



Source: Prosperity Now Scorecard, https://scorecard.prosperitynow.org/reports#report-data-table. Accessed May 2, 2022.

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



Source: Prosperity Now Scorecard, https://scorecard.prosperitynow.org/reports#report-data-table. Accessed April 20, 2022. This chart was updated in August 2022.

Because households of color are more likely to be renters, racial disparities in homeownership are 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. Cost-burdened renters become trapped in a cycle of housing insecurity where high rental costs contribute to financial precarity, but homeownership is inaccessible:

> We couldn't continue living there, so we had to start renting. Eventually, rent was so expensive here in Phoenix. ... When I was able to … get all that situated, now I'm not able to buy a home. The housing market is insane.
>
> —Focus group participant

Sources of Housing Insecurity

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

Wages

Low wages were one of the most challenging barriers to housing security for participants. Despite a thriving economy with a strong recovery from pandemic-related job losses and projections of additional growth, wages in many industries have not kept pace with housing costs.[21] A recent analysis found that in Phoenix from 2010 to 2018, wages rose only 10%, while rental prices increased by 20% and home prices by 57%.[22] This trend has intensified recently (see "Maricopa County Rental Housing Trends," above).

> "Yeah, the rent just doesn't match what you get paid, even if there's two working people in the house, you know what I mean?"
>
> —Focus group participant

In 2021, to afford a two-bedroom apartment in the Phoenix metro area at fair market rate, a worker needed to earn $24 per hour.[23] However, many focus group participants were being paid $13 to $15 per hour and felt stymied in their attempts to look for more lucrative careers or pursue further education. They cited the difficulty of finding affordable childcare that would let them take second jobs, being overqualified, and informal disqualification because they have children, leading some employers to assume they would be unreliable. They also observed that, despite greater experience or additional credentials, their income in Maricopa County was equivalent to entry-level positions elsewhere:

> I've been here now for ten years, and what I make right now at the age of 47 is what I used to make when I was a teenager in New York. That's a huge disparity in income over the years. Last year, I made $23,000 working for [redacted] School District. The last time I made $23,000 was when I was 22 years old. I didn't even have my bachelor's degree at the time.
>
> —Focus group participant

Participants felt underpaid and that their wages could not compete with telecommuting remote workers moving to Maricopa County and translating their higher wages into increased buying or rental power in the housing market. Some supplemented their standard wage with "gig economy" work, such as restaurant or grocery delivery. While the additional income was welcome, it was insufficient to substitute for a higher-wage position or stable enough to be considered reliable. Simply put, participants found they did not have the earning power to stay in step with the cost of housing.

Family Conflict and the Court System

Many focus group participants said family conflict was another cause of housing insecurity. These conflicts, which usually involved spouses or cohabiting partners, were the catalyst that began a long-run pattern of housing and financial insecurity. Participants shared experiences ranging from one family member reversing $8,000 in payments on a shared home and triggering foreclosure to being told by a spouse to get the "blank out of the house with the infants," which led to a first experience of homelessness. Others described experiences of absent or delayed alimony or child support payments. One participant spoke of how family conflict prevented her from moving to a more affordable area because she needed to be near her son for joint custody arrangements.

These conflicts were still ongoing and involved the court system in some cases. Legal costs, including court fees and representation costs, were a hardship for participants currently involved in proceedings. Other court-related barriers to housing security included the difficulty of accessing domestic violence assistance when needed. One participant was placed in a court-run address confidentiality program because of a prior partner's abuse. Although the program was designed to keep her safe, she found the address confidentiality requirements cut her off from housing assistance programs that required a physical address. Participants who interacted with the court system consistently said legal complications were a challenge to housing security rather than a possible pathway to assistance.

Housing Stock Shortages

Lack of housing stock was a significant problem for Maricopa County focus group participants. As of September 2021, the Phoenix metro area had a historically low vacancy rate, with 97.1% of rental units occupied.[24] This trend is fueled by housing stock shortages and a wave of migration to the area. Maricopa County was the fastest-growing county in the U.S. as of the summer of 2020, with 86,820 people moving to the county from July 2019 to July 2020.[25] The influx of new residents compounds the problem of low housing inventory because the county lacks approximately 150,000 rental units across all types (luxury, affordable, and subsidized).[26] Low vacancy rates have consequences for cost-burdened renters because landlords can charge higher rents and be choosier about applicants. Households, meanwhile, have fewer alternatives if their current housing is inadequate or overpriced.

> "You just have to find whatever you can find. It's, 'I'm going to find what I can afford.'"
>
> —Focus group participant

Focus group participants discussed feeling the pinch of needing both "affordability and availability" and being able to find neither. The inability to move elsewhere pushed participants into becoming cost-burdened to stay housed at all. With approximately 113,000 extremely low-income renter households and just 23,000 affordable and available rental homes, the Phoenix area has only 21 affordable and available rental units for every 100 households in need of them.[27] One participant described the housing pinch this way:

> And if I stayed at where I'm at, they're still going to increase my rent because everyone's trying to keep up with the Johnsons. They want to increase their rent like everybody else is raising their rents. And the availability — back then, you could be more selective to where you wanted to move. There wasn't an issue with what's available, and right now, it's an issue [with] what's available. … You're having to pay your application fee and administrative fee just to get on a waiting list.
>
> —Focus group participant

Housing shortages meant that many participants were forced to make hard decisions between competing needs to stay housed. The most significant tradeoffs were between affordability (the price of a rental) and desirability (the rental's location, amenities, distance from work and childcare, and the type of housing). Examples include living in duplexes instead of large apartments because qualification requirements were less rigorous, moving farther away from work to find more affordable rentals, and sacrificing desirable qualities like a gated community for lower housing costs.

> "So, you get stuck wherever you're living because that's the best rent. So, you get stuck living somewhere that you don't like. But you can't find anything else because everything goes up so fast."
>
> —Focus group participant

Qualification Requirements

Formal rental housing (e.g., a property managed by a landlord or a property management company rather than a friend or relative) has conditions for the acceptance of a rental application. These requirements often include employment verification, a minimum level of income and credit score, no history of prior eviction or foreclosure, and no record of criminal behavior. Focus group participants mentioned the impractical nature of these requirements for housing insecure households as their financial precarity meant they were less able to meet them, perpetuating the cycle of housing insecurity. In addition, they felt that rental qualifications were becoming more stringent, landlords less willing to work with applicants to find solutions, and qualification checks were increasingly invasive, even to the extent of investigating what unrelated social assistance programs (such as state-provided health insurance) applicants were using.

Income requirements were also a challenge. For example, many rental applications require the household to make a minimum of 2.5 times the monthly rent. Since the average rent for a two-bedroom unit in the Phoenix area is $1,488 as of December 2021, a household would need to demonstrate a monthly income of $3,720 — $44,640 per year.[28] With 26% of the Maricopa County population below 150% of the federal poverty level for a family of three ($31,170 per year), this income requirement becomes a meaningful barrier to securing housing.

In rare cases where low-income residents might find vacancies at subsidized affordable housing developments, maximum household income caps and the 2.5-times-rent income requirement combine to create a narrow range of eligibility. For example, at one affordable housing complex, a family of three renting a two-bedroom apartment can have no more than $42,660 per year in income but must make at least $31,980 per year to meet the 2.5-times-rent income requirement.[29] If the same family needs a three-bedroom apartment, they must make at least $36,990 per year but not more than $42,660. While these 2.5-times-rent income requirements do not apply to individuals receiving housing aid like Section 8 vouchers, existing voucher programs have long waitlists and are often unattainable (see “Ineffective Safety Net,” below).

In addition to formal qualifications for renting, focus group participants told stories of informal requirements rooted in racial prejudice or bias against life circumstances. Focus group participants said they were refused a rental because they were (1) going to school in addition to working, (2) too young, or (3) on unemployment. Participants spoke about the need to navigate stereotypes carefully when applying for a rental based on these informal requirements:

> Focus Group Participant 1: And then, when they see you, they size you up. So, you almost feel like you got to get dressed up to go. They’re going to see the car you drive. …
>
> Focus Group Participant 2: I didn’t take my partner because he has tattoos, so they look at him like, “Oh, he’s a gang banger or something,” and he’s not.

These qualification requirements, both formal and informal, are sometimes at odds with opportunities for rental assistance programs. For instance, many rental assistance programs require an eviction notice as a condition of receiving aid. But in one focus group member’s example, the eviction notice was a document issued by a landlord to the tenant rather than a formal court filing. As a result, the focus group participant’s family member was denied housing. Other focus group participants expressed concern that previous use of assistance would show in their rental history, and, as a result, landlords would be unwilling to rent to them in the future.

Ineffective Safety Net

Existing programs to help residents attain housing security in Maricopa County were significantly augmented by federal funding designed to support communities and households during the COVID-19 pandemic. Of the $399 million received by Maricopa County from the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, nearly $59 million went to housing support programs, including tenant-based rental assistance and housing programs for individuals experiencing homelessness.[30] The American Rescue Plan Act set aside another $30 million in 2021 for affordable housing development, rent and mortgage assistance, and case management services for households experiencing housing insecurity.[31] Other permanent programs are also in place at the federal, state, and local levels, including subsidized housing programs like Section 8. Section 8 is a federally funded program that provides income-eligible households with a voucher to help cover housing costs. Local housing authorities administer the program. These authorities are municipal in cities like Phoenix, Glendale, and Mesa, while a county housing authority serves less densely populated areas. While a definite number of housing-subsidized households is not available for Maricopa County, 103,100 residents (49,000 households) receive federal rental assistance in Arizona.[32]

> "Monies need to be allocated in the right places to help folks elevate out of poverty. You keep hearing this, 'Oh, we want to elevate people out of poverty.' Okay, well you put all these roadblocks for folks not to be able to do them."
>
> —Focus group participant

However, the presence of these assistance programs did not mean they were solutions to housing insecurity for focus group participants. One of the most common discussion topics in all three focus groups was when these housing safety nets fell short, or participants slipped through the cracks of programs due to ineligibility, long wait times, difficulty navigating the assistance system, or inadequate program funding to meet community needs.

Participants cited the housing choice voucher program (Section 8) as nearly impossible to access. Cities receive a limited allotment of housing vouchers that are insufficient to supply the number of eligible households.[33] Waiting periods to receive a Section 8 voucher can be years long, and even waitlists are often unavailable. In Phoenix, the program was closed to new applicants from 2005 to 2016.[34] Even if a household secures a Section 8 voucher, it is not always helpful. One focus group participant received Section 8 support but could not use it because she was already renting. Her current landlord was unwilling to take a voucher, and because her lease agreement did not have a release clause for relocating to use housing assistance, she would have had to pay the $8,000 left in her year-long lease to move. Other focus group participants spoke of the difficulties in finding landlords who would accept vouchers even if they had vacancies. Media coverage and informal interviews conducted by the research team with housing experts in Maricopa County confirmed that, with Maricopa County's low vacancy rates, many rental offices are turning away applicants with housing assistance vouchers because accepting them is more burdensome and because market-rate rents have outpaced voucher values.[35]

Other assistance programs were more helpful to participants, particularly those run by community organizations. Overall, participants found these programs quick to respond to their needs for financial assistance, whether it was an unaffordable rent payment or the bill for an air conditioner repair. These programs, however, receive far more requests than they have the staff or financial resources to address, making the assistance process challenging. To successfully navigate these programs, many participants identified workaround strategies. These strategies were either found organically through past experiences or were passed on from one person to another, as in the case where a participant knew to call a rental assistance office before it officially opened because her mother had successfully gotten through using this strategy.

> "But I mean, the public housing system is a joke here. It's a joke, you can't even get in. You have people on waiting lists for years for Section 8."
>
> —Focus group participant

Not every person suffering from housing insecurity in Maricopa County has the same experiences as the people in the focus group. Many focus group participants were involved in a profession related or tangential to housing assistance or social advocacy, including teaching, healthcare, and social work. They recognized that they were more successful in finding assistance because of their backgrounds and observed that the most marginalized, including people experiencing homelessness and people with untreated mental illness or drug addiction, faced additional barriers:

> My clients don't know how to do that, so, often, they end up homeless or in … emergency housing. It kind of made me just want to say that I am the typical person that needs these resources and uses these resources, and I have used them, and I am able to navigate them. The community that I support is usually not able to navigate those, and they're not here to talk about it.
>
> —Focus group participant

Housing Loss

Initial housing loss — such as a first eviction or foreclosure — can be the inciting event that precipitates a pattern of housing insecurity for households. In Maricopa County, from 2017 to 2019, the housing loss rate was 3.8%, slightly below two times the national average.[36] This rate was significantly higher for renters, with 7.6% (more than 360,000 households) experiencing eviction.[37] Renter eviction is disproportionately represented in the housing loss rate. Ninety-six percent of all housing loss from 2017 to 2019 were renters despite renters making up only 38% of all households in Maricopa County.[38] These numbers signify only formal evictions — cases in which landlords filed eviction notices with local housing courts. Informal evictions, in which landlords do not file notices with a court but inform tenants that they must vacate, are estimated to be between two and five-and-a-half times more common than the formal eviction process.[39]

> "But it's just not the same as when we had our home. That was our home that we had pride in."
>
> —Focus group participant

Evictions were commonplace among focus group participants. While a series of federal eviction moratoriums were in place from March 2020 until the end of August 2021 because of the COVID-19 pandemic, these moratoriums protected renters only from eviction due to an inability to pay rent. Other eviction types, including violations of the lease, criminal activity, or evictions without cause in the case of month-to-month or informal rentals, were not covered by the moratoriums.[40] Landlords could also challenge renters' protections or choose not to renew leases at their discretion.[41] A local news investigation found uneven enforcement of the moratoriums, with hundreds of evictions filed in Maricopa County in violation of the protections.[42]

> "The place I was living did not accept it … they didn't accept Section 8. So, I was evicted. … It's like a … how do you say it? Like a double standard, because now I have a good job and I don't need Section 8, and now I can't find a place because the rent is too high, and I have an eviction on my record."
>
> —Focus group participant

Foreclosure is less frequent in Maricopa County, with only 0.3% of homes going into foreclosure during the same 2017 to 2019 timeframe.[43] Foreclosure, however, is not the only way to experience housing loss as a homeowner. Several participants had previously owned homes. Family conflicts, marital or partner separation, and employment changes were also cited as reasons why participants' homes either went into foreclosure or were sold on short notice. Participants were then in the position of needing housing immediately but having a history of foreclosure, which makes qualifying for rentals more difficult, or, if they did qualify, lacking the funds required to move, such as a deposit and first month's rent.

Impacts of Housing Insecurity

Housing insecurity was a pervasive experience for focus group participants, affecting their lives more broadly than just the quality of their housing. For many participants, housing insecurity and other financial struggles reduced their ability to take care of themselves and their households materially and emotionally.

Safety

One of the primary impacts of housing insecurity for focus group participants was feeling unsafe. Participants reported that they could only afford rent in neighborhoods that they perceived as less safe than other residential areas.

> "It was like, I got robbed. Even the cop is like, 'Well, you decided to live in the ghetto.' I didn't decide to live in the ghetto. That's all I could afford."
>
> —Focus group participant

Some participants were worried about interpersonal violence in their neighborhoods, particularly gun violence and violence against children. Many also identified more general safety issues, like poor maintenance of public areas, aggressive dog encounters, absence of protected areas for children to play outside, and petty crime. These concerns, combined with a lack of resources to address them, contributed to a pervasive sense of vulnerability that characterized focus group discussions.

> "[T]his is probably not the right word, but, like redlining, you're almost pushed to live where it's not so safe because that's what you could afford."
>
> —Focus group participant

Tradeoffs Among Expenses

Previous research has shown that cost-burdened households are confronted with the need to make tradeoffs among necessary living expenses such as utilities, groceries, transportation costs, and the cost of housing.[44] Such tradeoffs were often discussed in focus groups. Participants stressed that paying rent and utilities to stay housed was paramount — even if it meant sacrificing other critical expenses like groceries, car or health insurance, or childcare:

> It's crazy here. I can't tell you how many months I just, "I can't pay for it this month." … Because you're trying to make rent.
>
> —Focus group participant

Tradeoffs among education, affordability, and transportation costs were also extremely common for families with children, with quality education receiving priority. Parents said frequent moves in search of affordable apartments put them farther away from their children's school districts. Still, these parents elected to keep their children enrolled in the same school despite the additional time and expense of commuting. More affordable areas were perceived as having lower quality education, so parents traded greater transportation costs and commute times for better educational opportunities.

Physical and Mental Health

Housing insecurity research has previously shown negative impacts on health and focus group participants confirmed that their experiences of housing insecurity in Maricopa County were detrimental to health in several ways.[45] Lacking insurance or personal savings to cover healthcare costs, participants only accessed healthcare when they felt they were in dire need, avoiding preventative and routine care due to unaffordability:

> Basically, the only time you go see a doctor is when you have to because you're in pain. … Yeah, only because you think you're going to die or something, you know what I mean? You're in pain. You need something.
>
> —Focus group participant

Health insurance was a particular sticking point for several participants, with insurance seen as prohibitively expensive when balanced against other financial necessities. In

Maricopa County, only 58.3% of residents under 65 years old receive health insurance through their employer.[46] If an individual makes less than $17,136 for a one-person household, they may qualify for the state Medicaid program, which is called the Arizona Health Care Cost Containment System (AHCCCS). As of October 2021, AHCCS served about 1.36 million Maricopa County residents.[47] But individuals who don't receive insurance through their employer and make too much money to qualify for AHCCCS are forced to buy insurance on the market. Market plan costs vary significantly depending on the insured's age, deductibles, and out-of-pocket costs. Monthly costs can range from $250 to more than $1,000 for a single individual.[48] The overall uninsured rate in Maricopa County is 13.3%.[49] However, the uninsured rate isn't equivalent across racial groups. In 2019, 6.4% of white residents, 11.8% of Black residents, 20.4% of Latino residents, and 22.6% of American Indian residents were uninsured.[50]

> "And then, rent is going higher. You're going to be struggling, stressing. You'll get depressed. You won't know what to do."
>
> —Focus group participant

Housing insecurity took an additional toll on participants' mental health. Worries about how they would pay rent, anxiety from crowded conditions or shared living with family members, inability to access nature and outdoor spaces, and concern about rising housing costs all affected participants' sense of self-worth, caused interpersonal conflict, and contributed to feelings of exhaustion and hopelessness. Some participants also discussed a lack of attachment to their homes and neighborhoods, as housing costs meant they could not feel secure enough to settle in one place and truly make their residence a home.

Participants also talked about feeling shame because of housing insecurity and financial precarity. Related to but distinct from other mental health concerns, housing insecurity shame manifested as feeling guilt, often about being a poor parent, and fear that they would be forced to reveal their housing insecure status and suffer social stigma from others:

> And you feel like, "God, I can't even take care of my kids right. I'm failing them." You feel [like] a failure. And then, of course, that goes on to your job. … My supervisor just informing like, "Are you okay? What's going on? You just don't look happy."
>
> —Focus group participant

Social Support Safety Nets

Social support such as a strong network of family and friends has been shown to protect against housing insecurity and associated adverse outcomes.[51] Family, friends, and informal social supports like church groups and volunteer organizations were all identified by participants as sources of emotional and material support, including informal housing assistance. Opportunities for knowledge sharing were equally valuable, with community gatherings and support group meetings providing a place to swap tips and information with other housing-insecure households.

Alternative housing arrangements were another advantage that could be leveraged through social connections. For example, several participants were “doubling up” on housing by living with other adult family members, most often their parents. While “doubling up” can provide low- or no-cost housing, participants said it led to overcrowding and stress as they, their parents, and their children all occupied the same single-family home. Other forms of “doubling up” included renting single rooms on an informal basis through friend networks. However, participants pointed out this was not a feasible option for families or couples and required relying on “word of mouth.”

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 Maricopa 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 Maricopa County.

> “How's that supposed to work? It's supposed to be for the working poor, but it's not working for the poor.”
>
> —Focus group participant

Tie Fair Market Rents to Neighborhoods

The monetary value of housing subsidies such as Section 8 housing vouchers is based on an estimate provided by the U.S. Department of Housing and Urban Development (HUD) known as “fair market rent” (FMR). FMR is calculated as the 40th percentile of rents in a designated area.[52] FMRs are often set at the metropolitan-area level for large urban areas, while smaller urban and rural areas receive a calculation at the county level.[53]

In Maricopa County, the Phoenix metro area is covered by an urban FMR. Regions outside the metro area are set at the county rate.[54] The large geographic scale of FMRs means that many voucher recipients are forced into neighborhoods with higher poverty rates and fewer services, often on the urban periphery.[55] At least 24 municipalities use alternative calculations for FMR at the city or neighborhood level to reduce these disparities, providing Section 8 vouchers that are more appropriate for local rental markets.[56] HUD accepts these alternative FMRs as substitutions for federally calculated FMRs.[57]

FMRs could be further localized by changing the conditions under which they are calculated. Currently, HUD's FMRs are re-calculated on an annual basis using the prior year's data. For areas experiencing rapid month-over-month price increases like Phoenix, these year-old estimates may not reflect the reality of rental prices.[58] Municipalities could re-calculate prices more frequently under certain conditions, such as when there is a 3% or greater price change, to ensure subsidies keep pace with market rates. Decreasing the scale at which FMRs are calculated could, however, reduce the number of vouchers available overall by increasing the amount of money vouchers cost without increasing Section 8 funding overall.[59] These additional costs could be offset through supplemental state funding. In the short term, these funds could come from aid grants that have already been used to fund affordable housing assistance in Arizona, like the American Rescue Plan.[60]

Streamline Section 8 Housing for Landlords

In addition to the disparities between fair market rents and actual rental prices, informal interviews with housing experts in Maricopa County suggest many landlords opt not to take Section 8 housing vouchers because renting under Section 8 is perceived as bureaucratic and inefficient. Landlords must undergo an initial application to receive Section 8 funds, and Section 8 rentals undergo additional inspections to meet HUD criteria, increasing the amount of time the unit is unoccupied between renters.[61] Tenants must also complete additional paperwork along with a standard lease, and voucher funds cannot be disbursed to landlords until these documents are completed and filed.[62] These procedures create possible bottlenecks, delaying rental payments or otherwise requiring additional time and effort from landlords. Although there are advantages to renting to Section 8 voucher holders, including a guaranteed minimum income stream due to the financial stability of prearranged payments from HUD funds, the challenges are often perceived as outweighing the benefits.[63]

Landlord outreach and education programs are one way to combat the perception that Section 8 housing programs are not worth the difficulties of navigating the system.[64] Existing programs such as Chandler's housing specialists or Phoenix's landlord-tenant hotline could include additional assistance specific to Section 8 housing. In addition, workshops and other training on Section 8 housing from a landlord perspective could be expanded, as has already happened in other municipalities.[65] Maricopa County is also developing a centralized landlord engagement platform that will interface with the homeless services system.[66] This platform could be further developed to include the needs of housing insecure residents more broadly.

Another way to encourage landlords to opt into providing Section 8 housing is through incentive programs. For example, the Housing Authority of Maricopa County and Phoenix, Mesa, and Chandler housing authorities offer $500 to $2,000 bonuses for each unit rented to a tenant who holds a Section 8 voucher.[67] These programs could be expanded to include per-day payments to landlords that compensate them for Section 8-related vacancies beyond the average length of vacancy for non-Section 8 units.

Widen Eligibility Criteria for Subsidized Housing

In Arizona, subsidized affordable housing is frequently supported by the Low-Income Housing Tax Credit (LIHTC), a federal program through HUD that funds tax credits to incentivize affordable housing development.[68] Affordable housing that receives LIHTC funds must charge rental rates that meet specific affordability criteria. These criteria are set by HUD and are tied to area median income (AMI) for either the county or metropolitan area.[69] Different types of LIHTC projects are required to set their rents at price points that reflect different percentages of AMI.[70] Renters must also be at or below a certain income threshold to qualify for LIHTC-funded housing — most commonly 60% of AMI or below.[71] In addition to these requirements, affordable housing developments often impose their own condition that renters make 2.5 times the monthly rent (or more) if they are not receiving assistance, such as a Section 8 voucher. These criteria combine to create a narrow range of incomes that are eligible for LIHTC-funded housing, locking out both lower-income households who cannot meet the 2.5-times-rent income requirement and households that exceed 60% of AMI but are still struggling due to rapidly rising rental costs.[72] For example, for one development, the highest permissible income for one occupant was $33,180 — only $6,540 from the 2.5-times-rent income requirement of $26,640.[73]

Increasing the range of household incomes eligible for renting in affordable housing developments would open additional opportunities for households that are cost-burdened or otherwise cannot afford market-rate housing. While LIHTC requirements are set by HUD and would require a change of federal policy to widen eligibility, Arizona has recently created a parallel system at the state level, with an additional $8 million in funding available for low-income housing tax credits.[74] This funding's eligibility criteria could be set at the state or municipal level to address an area's unique needs. State LIHTC funds, or other financing incentives, could also be used to encourage developers to reduce or remove the 2.5-times-rent income qualification requirement.

Source of Income Protection

Many participants had at least one experience of being denied rental housing because they were using a non-wage income like Social Security, unemployment, housing assistance programs, scholarships, or other funds to meet the 2.5-times-rent income requirement. The practice of informally disqualifying residents based on their source of income has been recognized as a barrier to housing security for those who need it most and a sorting mechanism that keeps lower-income households from high-opportunity neighborhoods, perpetuating the cycle of insecurity.[75]

One way to combat these effects is through legislation or policy that prevents landlords from discriminating against residents based on their source of income, whether that income is from wages, housing assistance, or another source. These policies have been shown to increase a household's ability to find housing that accepts vouchers and may encourage more racially and ethnically integrated neighborhoods.[76] Twenty states and more than 100 municipalities now prohibit discrimination from landlords toward some or all "legal sources of income" as a way to increase access to housing.[77] In Arizona, however, there is no source of income protection at the state or county levels.[78] However, Tucson recently passed source of income protection at the municipal level, which could serve as a model for other municipalities.[79] Expanding source of income protections could increase the rental stock available for lower-income households, especially voucher holders. If source of income protection laws are not a viable policy option in local policy environments, additional incentives for landlords who are indifferent to source of income might be an alternative route to increase housing availability.

Housing Navigators

Focus group participants expressed how difficult they found navigating the complex system of housing and other assistance programs. Many programs needed documentation they did not have, had requirements they did not meet, or were simply overwhelmed with requests for aid. Searching out, applying for, and receiving assistance was seen by residents as a full-time job, one impossible to manage for many disadvantaged community members. Housing assistance navigators offer one possible solution to this problem. Like the Coordinated Entry for Homeless Services program, which connects unhoused persons to multiple government and community assistance programs through a single intake, social service navigators at the county level could help individuals experiencing housing insecurity understand what services are available to them and how to apply.[80] These navigators would make the process less frustrating, and they would be able to help individuals get approval for appropriate resources. By reducing the number of ineligible applicants and steering individuals towards the appropriate resources at the appropriate moments, they could reduce administrative time and costs for aid-seekers and assistance programs. Yavapai County offers one possible model — the Housing Stability Court Navigator program, which can assist in diverting residents to resources before eviction proceedings.[81]

Build More Housing

Many of the challenges relating to housing insecurity in Maricopa County stem from an insufficient number of housing units at both market-rate and affordable levels. With a shortage of 150,000 housing units across the county, building more housing of all kinds benefits both housing secure and insecure residents by increasing residents' options for location, price, and type of housing.[82] Maricopa County has historically prioritized single-family homebuilding. For example, 50% of the Phoenix metro is zoned for single-family residences.[83]

With a rapidly growing population, single-family homes can no longer meet demand. Multifamily developments such as duplexes, triplexes, condominiums, and apartment complexes offer opportunities to increase housing stock for less expense and greater efficiency than single-family homes.[84] Multifamily developments, however, must often contend with zoning requirements that limit high-density land use and state laws that determine how housing can be funded.[85]

City officials must be willing to revisit zoning codes and reconsider regulatory barriers to multifamily development to encourage density in urban cores and encourage affordable development. Tempe offers one model — its "Hometown for All" program, which places 50% of permit fees into a fund for increasing affordable housing.[86] Tempe's strategies include purchasing land, rehabilitating existing housing stock, providing down payment grants for low-income homebuyers, and assisting developers in funding new housing projects.[87] Similar programs elsewhere in Maricopa County could expand municipalities' ability to increase the pace of housing construction and prioritize affordable housing.

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 Maricopa County who shared their experiences with housing challenges.

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

To identify the main challenges and potential solutions to overcoming housing insecurity in Maricopa County, researchers at Morrison Institute conducted three focus groups with a total of nine individuals (eight renters and one homeowner) 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.[88] Potential focus group participants completed a screening questionnaire, and a subsample of individuals was then recruited for the groups. The focus groups were conducted in person and online via Zoom in July 2021 and lasted an average of 64 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.[89] 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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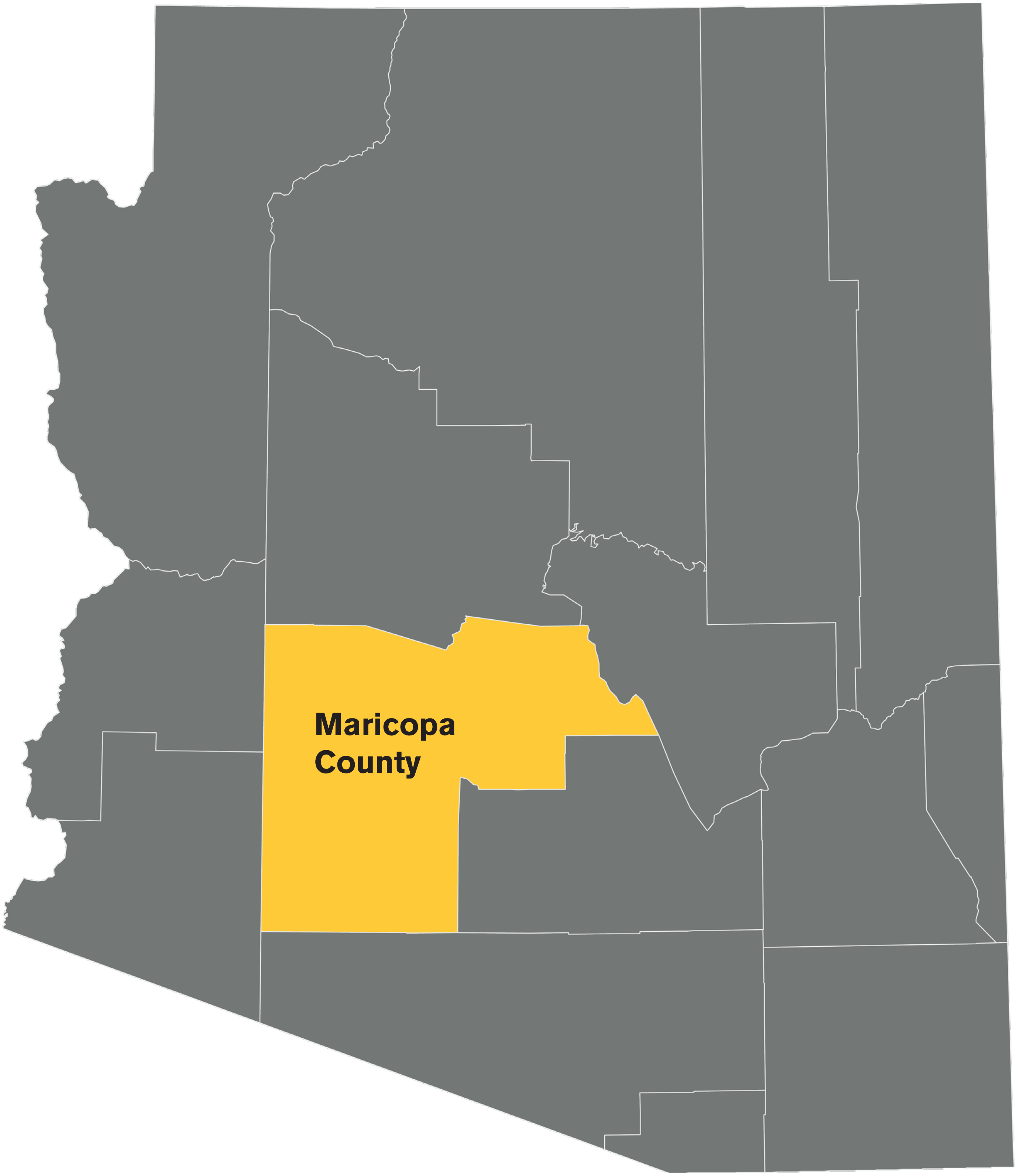

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