

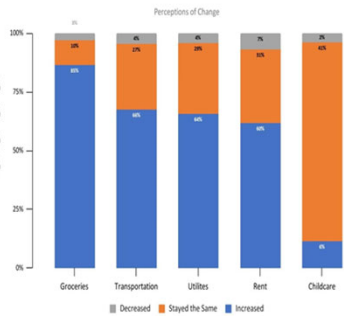
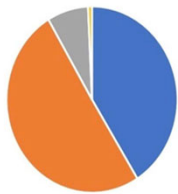
# Financial Instability In Pima County

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## Inflation from the last 12 months

Over 90% of the participants are struggling and just barely getting by

Not Enough to make Ends Meet 41.11%  
 Just Enough to make Ends Meet 50.37%  
 Some Money Left over for Savings 7.78%  
 Plenty of Money Left for Savings 0.74%



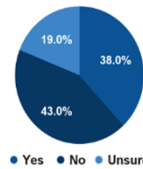
Participant's responses about inflation:  
 "The prices keep rising and I just can't keep up with it all."  
 "I need help."  
 "I've never felt so behind."

Not Enough to make Ends Meet Just Enough to make Ends Meet  
 Some Money Left over for Savings Plenty of Money Left for Savings

## Debt?

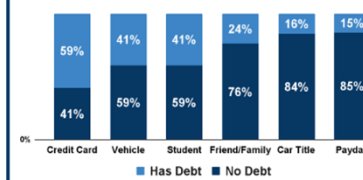
Cycle of debt continues...

Are People Able to Make Their Minimum Loan Payments Each Month?  
 62% of respondents answered no or unsure.



Yes No Unsure

Participants with housing instability depend on various loans, which in turn accumulates debt. Such as: student loans.



The question remains, should student loans be forgiven to reduce housing instability?

## Living on the Edge

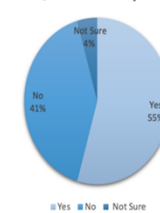
Reasons of being capable:

- Picking up more shifts
- Cutting down expenses day to day
- Borrowing money from a friend or family
- Get an additional side job

Reasons of being unsure:

- Barely making ends meet
- Unsure what financial situation will be in the near future

\$500 in 30 days?



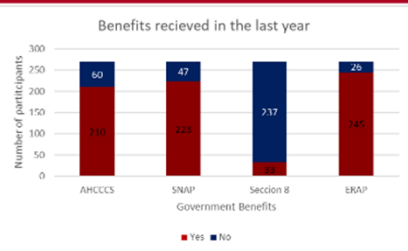
Yes No Not Sure

Not Possible:

- No extra income after bills and necessities
- No available extra shifts
- No family or friends to rely on
- Already cut down on any expenses

## Government Assistance?

Benefits received in the last year



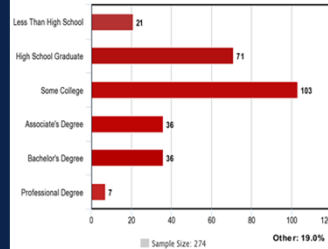
How Did The Benefits Help You?

88% of participants did not receive any Section 8 benefits

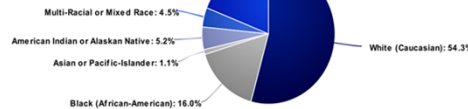
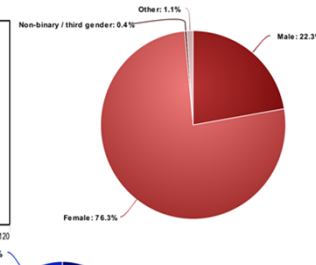
"It kept my kids fed with a roof over their heads."  
 "It helped me live. With my health I wouldn't make it anywhere else."

## Demographics

Highest Level of Education



Sample Size: 274



## Program Outcomes



The Emergency Rental Assistance Program (ERAP) provides Arizona households who rent their homes with assistance for both rent and utility. Eligible households may receive up to \$3,500 per month for up to 18 months



Out of 267 respondents, each applied an average of two times and received an average of 4.5 months of rental assistance

How confident are you that you will be able to pay rent without the assistance of ERAP?

Only 14% of participants are confident they can pay their rent without rental assistance

