

## Financial Wellness Partnership Meeting Survey Results

### Informing public messaging about houselessness - Thursday 8/17, 1-3pm

United Way's Financial Wellness Partnership brings together individuals from 45 organizations and the community around efforts to increase availability, awareness, equitable access, and use of financial wellness supports (ex. income, employment, housing, benefits, budgeting, credit, asset-building, training, etc.). Our August 2023 meeting focused on Housing + Homelessness in Pima County, with presentations about the Tucson-Pima Collaboration to End Homelessness (TPCH) community-wide diversion/prevention fund and the City of Tucson/TPCH 2023 Needs Assessment. At the meeting, 19 individuals representing nonprofits (primarily eviction prevention programs), academic institutions, credit unions, and themselves answered the following questions via written survey, designed to collect input to inform public messaging and advocacy efforts.

### What do you wish more people outside of our work understood about houselessness in Tucson?

1. **Complexity of Issue:** The most frequently mentioned item was wishing more people understood the complexity of homelessness and the small role an individual's choices often play in the matter.
  - *"I wish we could change the perspective around homelessness and how people end up there. No one chooses homelessness, and 8/10 times, it's not the individual's choices alone that put them in that position."*
  - *"Homelessness is rooted in the lack of affordable housing, livable wages, education/training, and housing guidance, not individual weaknesses.... Anyone can become homeless in our community!"*
  - *"How easy it is to fall into – it's one car repair or one month's rent away at times."*
2. **Empathy and Compassion:** Many individuals also expressed a desire for greater empathy and compassion from the greater community – something they do not always feel or see beyond their networks and circles.
  - *"The people of our houseless community are humans too and deserve respect."*
  - *"They are not lazy – they are in survival mode. They are trying their best and most are victims of a broken system."*
3. **Efforts Underway:** The third common theme was wishing there was a greater understanding of the many efforts to combat houselessness currently underway – the response effort seems loose, disconnected, and often difficult to decode.
  - *"More people need to know how many organizations are available to assist."*
  - *"The solutions are just as complex as the issue"*

## **Where would you like to see more effort? What ideas do you have?**

1. **Public Education and Communications (10 mentions):** The top request by those surveyed was more community education efforts about homelessness, particularly the root and systemic causes behind it and responses currently underway by government and nonprofits. Engaging the business community, the media, and “those who are not already engaged in the issue or work” was mentioned specifically on multiple surveys, as was making sure that any community member, organization, or business that wants to get involved is aware of existing efforts and where they might fit in.
  - *“There needs to be more education – most people don’t understand homelessness. They bury their head in the sand and want someone else to fix it.”*
  - *“We need to educate community members on how homelessness occurs and break stereotypes.”*
  - *“More effort on creating compassion, changing perspectives and understanding” on this complex issue*
  - *“Effort to document and shared lived experiences with others”*
2. **Affordable Housing Efforts (9 mentions):** The group identified affordable housing supply as a key area of interest and effort. Subsidized housing programs, ADU renovations, pathways to homeownership, and government conversion of hotels and abandoned lots received multiple mentions.
  - *“More effort to take abandoned hotels and houses and turn them into affordable houses for unhoused”*
  - *“More effort to offer funding and housing that has few restrictions”*
3. **Advocacy and Policy Work (8 mentions):** Individuals recognized that supporting our unhoused population requires policy-level change. It’s worth noting that our group hosted HCD and PDSD staff over the past year to educate about zoning basics and the Housing Affordability Strategy for Tucson (HAST) plan, which likely underlined the possibilities of these strategies for group members. Rent control in Arizona, regulations about out-of-state property owners and investors, and zoning regulations had multiple mentions.
  - *“Regulations on outside investors are needed – they are creating unrealistic living situations for locals”*
  - *“One idea: subsidizing wages and resources for essential but underpaid jobs, such as educators and positions filled by Americorps members”*
  - *“Continue advocating and collaborating to make big changes”*
4. **Prevention Efforts (6 mentions):** Prevention, and prevention funds in particular, as a potential intervention was mentioned multiple times. Notably, many of those surveyed work in prevention services and also heard a presentation about the impact of local diversion funds from TPCCH before the survey.
  - *“More funding and high-quality prevention efforts”*
  - *“Addressing the needs of older adults who are in danger of becoming homeless”*

- *“Central general fund for prevention and diversion funds” accessible by multiple organizations/people*
- 5. Community Resource Alignment (5 mentions):** Collaborating with non-housing resources was seen as an area of opportunity, particularly food distribution and support.
- *“Offering more frequent services where food and meals are offered”*
  - *“Develop more community kitchens and bathrooms accessible to all”*
- 6. Mental Health and Substance Use (5 mentions):** Concentrated efforts around mental health and substance use were specifically called out on many surveys. Notably, according to OPCS data analysis of PCHD data, more than half of 2023 deaths among local unhoused individuals were drug-related. Participants saw a clear tie between these concurrent crises.
- *“Funds from the business community to ‘help the homeless’ should also go to address mental health and drug use”*
  - *“Affordable and accessible mental health is so important to prevent homelessness”*

### **What questions do you have about the unhoused/homeless response in our community?**

Attendees were given the opportunity to write down their outstanding questions about the homeless response in Tucson. 18 questions were recorded, and the United Way team sorted them into five general categories. The largest group of questions was related to understanding the feasibility of potential solutions and progress of projects underway. Other general categories included questions related to how government measures different aspects of the houseless experience, data interpretation insights, processes and policies, and prevention opportunities.

#### **1. Proposed Solutions and Progress**

- *What have we learned from the post-COVID era when it comes to homelessness?*
- *Are there solutions that factor in social determinants of health?*
- *Building of affordable housing: land donations to build small / tiny houses?*
- *What’s being done in advocacy / policy to address affordable housing and a livable wage?*
- *How are organizations / government / nonprofits collaborating to address this?*

#### **2. Procedures and Policy**

- *What is the police response?*
- *If an eviction is not officially filed does it still cost the tenant money to go through that process?*
- *How well-prepared are we if another major public health crisis happens?*

#### **3. Data Measurement**

- *Accurate info on shelter usage?*
- *How do you define homelessness?*



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- *How do you measure housing vulnerability? What's the definition of housing vulnerability?*
- *Are we measuring different levels of homelessness such as couch surfing and families sharing a home?*

#### **4. Data Analysis**

- *Why is homelessness growing?*
- *What is the capacity of Tucson to create affordable housing to help families stay in place?*

#### **5. Prevention Efforts**

- *How many of those evicted are due to break of contract or another reason beyond missed rent?*
- *How can funding, policy and infrastructure support prevention efforts rather than being crisis driven and reactive?*
- *Are there currently pathways to homeownership for people enrolled in these services?*

### **Next Steps**

The United Way Financial Wellness team plans to continue conversations on this topic with our network. If you would like to learn more or join for an upcoming conversation or project, please reach out to [financialwellnessteam@unitedwaytucson.org](mailto:financialwellnessteam@unitedwaytucson.org)