



THE PERVASIVE IMPACTS OF RENT INCREASES IN CITY HEIGHTS

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February 2020

USCPrice

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EXECUTIVE SUMMARY

Increasing rent prices have left many families struggling to make ends meet, fearing homelessness or displacement. City Heights, like many other neighborhoods in Southern California, faces a critical moment to address this important issue. To understand the impacts of increasing unaffordability, and to inform intervention to support residents, the USC Sol Price Center for Social Innovation partnered with Price Philanthropies to conduct focus groups with low-income City Heights renters.

Key findings from the study include:

- Rent-burdened families are forced to make trade-offs, cutting back on other necessities such as food, utilities, and sometimes even health care costs.
- Residents cope with rising rents in impactful ways: moving, increasing household sizes to the point of overcrowding, and sacrificing housing quality and their quality of life.
- Rising rents exacerbate household poverty, which leads to increasing stress, uncertainty, and reduced housing stability.
- In the long term, rent burden causes family dynamics to shift, producing and exacerbating impactful disconnects between parents and children.
- Differences exist across ethnic groups in their access to support networks, with some groups facing additional vulnerability from discrimination and social isolation.

Therefore, this research reveals the dire conditions that some City Heights residents experience that are exacerbated by the affordability crisis, including extreme stress, isolation, and growing risk related to rising housing-related costs. The report identifies the complex and multifaceted effects of the affordability crisis on residents, families, and entire communities in City Heights. This report depicts a story of vulnerability, but also one of struggle, resilience, and, at times, collective coping: Residents are strategizing to avoid displacement and homelessness, and communities remain deeply committed to City Heights.

We conclude with recommendations to address these critical affordability-related issues, to ensure that City Heights remains affordable to the people who call this neighborhood home. We recommend that local stakeholders:

- Specifically organize and convene regional partners to address regional housing stability, advance a regional policy agenda, and launch both demand-side and supply-side housing interventions;
- Build new forms of financial support and stable job opportunities for immigrant residents, including immediate employment opportunities for newer refugee populations;
- All while continuing to strengthen social support systems and vital cultural institutions.

INTRODUCTION

San Diego, like many major cities, has become characterized by a high cost of living, worsening inequality, and heightened concerns about regional affordability. Housing market pressures have created a real estate boom that has placed a significant burden on renters, who face rising housing costs amid stagnating wages. Many struggle to make ends meet and, as a result, live in a constant state of economic crisis. Growing economic strain on renters has placed debates of gentrification and displacement at the center of development and policy discussions across Southern California, in and beyond San Diego. Because of the pervasive impacts of the housing affordability crisis, community organizations, residents, and policymakers are focused on supporting support low-income residents. This research is intended to contribute to the critical ongoing efforts of local leaders, organizations, and institutions by lending insight into the diverse and cumulative effects of the affordability crisis on City Heights renters.

Current conditions in City Heights reflect these broader regional housing patterns. An alarming 61% of renters in City Heights spend more than 30% of their income on rent—a critical rent burden threshold after which research has shown that households make critical sacrifices, including going without food and medicine, and reducing education and energy spending in order to afford rent.¹ Of this rent-burdened population, 33% spend nearly half or more of their income on rent.² This report confirms that City Heights’ most vulnerable populations are deploying critical survival mechanisms, which often compromise their quality of life. Furthermore, increasing costs of living raise important questions about the long-term stability and social mobility of City Heights residents.

This research represents a collaboration between the Sol Price Center for Social Innovation at the University of Southern California and Price Philanthropies, a leading foundation based in City Heights, which seeks to improve life opportunities for youth and families in City Heights and beyond. To frame the analysis presented in this report, the following section describes the demographic and socioeconomic characteristics of City Heights. All of the statistics presented in this report are drawn from the U.S. Census Bureau’s American Community Survey (ACS). The report uses the latest 5-year estimates from 2017 and compares conditions over time from 2010 5-year estimates. The report then presents the heart of our analysis: data from 12 focus groups with 113 residents. This analysis is presented in two parts. The first section presents trade-offs and outcomes related to growing housing costs by aggregating the experiences across all focus groups, to understand the similarities that exist across groups. The second section describes the unique experiences reported across the different immigrant communities studied in these focus groups.

¹ *American Community Survey 2017, 5-Year Estimates; Ault, M. (2016). Housing Landscape 2016: An Annual Look at the Housing Affordability Challenges of America’s Working Households. Center for Housing Policy; Newman, S., & Holupka, C. (2016). Housing Affordability And Children’s Cognitive Achievement. Health Affairs, 35(11), 2092-2099; Newman, S., & Holupka, C. (2015). Housing affordability and child well-being. Housing Policy Debate, 25(1), 116-151; McConnell, E. (2013). Who has housing affordability problems? Disparities in housing cost burden by race, nativity, and legal status in Los Angeles. Race and social problems, 5(3), 173-190.*

² *American Community Survey 2017, 5-Year Estimates*



CITY HEIGHTS COMMUNITY PROFILE

As a resettlement area for refugees, and with a large immigrant population, City Heights is one of San Diego's most diverse neighborhoods. It houses a total population of approximately 81,000; of those, 77% are renters.³ Underrepresented ethnic and racial groups account for 85% of City Heights' population, with 54% identifying as Hispanic or Latino.⁴ Moreover, roughly 41% of City Heights' population is foreign born.⁵ Of the immigrant population, only about 14% arrived after 2010. When compared with San Diego County, a greater portion of City Heights' population arrived between 1990 and 2009.⁶ In recent decades, City Heights has received large numbers of Syrian and Somali refugees fleeing war and conflict. With such a diverse population, many different cultures, languages, and practices interweave to create a unique and complex neighborhood dynamic.

The affordability crisis is placing significant gentrification pressures on City Heights, raising concerns of displacement for this particularly vulnerable population. The median annual household income in the neighborhood is approximately \$39,010, which is roughly 45% less than the county's median household income.⁷ Since 2010, the percentage of households living below the federal poverty level⁸ (FPL) has been relatively stable, increasing only from 28% to 29%. At the same time, the share of households living below 200% of the FPL remained consistent (dropping from 34% in 2010 to 33%).⁹ Therefore, nearly two in three households in City Heights remain below 200% of the FPL. This is even more significant considering that the poverty rate is defined at the household level and that City Heights renter householders are about twice as overcrowded (at 23%, or nearly 1 in 4) as owner householders. These statistics suggest that City Heights residents have taken to "doubling up"—living with other households or extended family to reduce costs—and, even so, most households earn below the poverty line. Their low incomes partly result from the relatively high rates of local unemployment, which rests around 9.7% for residents 16 and older. While unemployment has improved over the past few years, City Heights' unemployment rates continue to rest at higher levels than across San Diego County (7.1%) and California (7.7%).¹⁰ However, it is important to note that these ACS estimates are less likely to reflect recent economic growth in unemployment rates because of the nature of stabilizing these rates over five years: By averaging across five years of data to create a more robust survey sample, the data are less likely to reflect sharp increases or decreases. Taken together, this profile suggests deep cause for concern, which motivated this study: As housing costs grow, what are the impacts on low-income residents, families, and communities in City Heights? What does the housing affordability crisis mean for City Heights—and what can local partners do in response?

³ American Community Survey 2017, 5-Year Estimates.

⁴ American Community Survey 2017, 5-Year Estimates.

⁵ American Community Survey 2017, 5-Year Estimates.

⁶ American Community Survey 2017, 5-Year Estimates.

⁷ American Community Survey 2017, 5-Year Estimates.

⁸ 100% poverty threshold.

⁹ The 200% FPL threshold is typically the standard used to study economic vulnerability.

¹⁰ American Community Survey 2014, 2017, 5-Year Estimates.

PROJECT OVERVIEW

To understand the impacts of increasing unaffordability, and to inform intervention to support residents, the USC Sol Price Center for Social Innovation partnered with Price Philanthropies to conduct focus groups with low-income City Heights renters. Most renters in the focus groups came from rent-burdened households, who pay over 30% of their income on rent. However, because of the coping strategies employed by residents, participants' rent-to-income ratios largely did not fully capture their vulnerability and financial precariousness.

Our focus groups centered on the following questions:

1. What is driving rent burden?
2. What coping strategies and trade-off decisions do residents make to pay for rising rent burden?
How have these decisions affected their quality of life?
3. What forms of support are available to help families? How do families leverage social support networks to cope with rent burden?
4. What goals and expectations do residents have for the future? What changes are needed to make these visions a reality at the community level?
5. Which policy interventions do residents believe would be most effective in addressing the affordability crisis?

The focus group protocol focused on four general themes: the trade-offs that residents make to afford rent and their decision-making processes; their social and institutional support; residents' goals and future expectations; and their vision and ideas for creating a better future.



METHODOLOGY

Researchers conducted 12 focus groups in City Heights, San Diego, California, with rent-burdened populations. Focus groups were facilitated in seven languages: Arabic (2), Burmese (1), English (2), Karen (1), Somali (2), Spanish (2), and Vietnamese (2). The two English focus groups were held with youth ages 14 to 18. The remaining focus group participants were adults, and often parents. In total, 132 individuals took part in this study; 112 were adults and 19 participated in youth focus groups where participants ranged in age from 16 to 25, with the majority (63%) being 17 and 18 years old. Participants were recruited through community organizations affiliated with Price Philanthropies. Participants were compensated with a \$25 gift card.



Participants were given a preliminary survey to collect personal and household-level data that they may not want to reveal in groups (including income and housing costs) and to prime them for our discussion. The survey asked participants questions about their income, rent, coping strategies, sacrifices, access to resources, and other demographic data. The focus group questions encouraged participants to talk about these topics in further detail. Respondent identities remained anonymous to the research team, since Price Philanthropies and community groups collaborated to conduct outreach. Both the survey and the focus groups were held in the respondents' primary language, with the aid of a translator. A focus group facilitator prompted follow-up questions while two members of the research team took notes, and 11 of the 12 sessions were recorded.

The transcribed recordings were matched with the written notes in order to identify individual respondents. The research team analyzed the resultant focus group transcript using a grounding coding method and NVivo qualitative coding software. These findings were informed from the themes, patterns, and overarching narratives that emerged from the discussions.

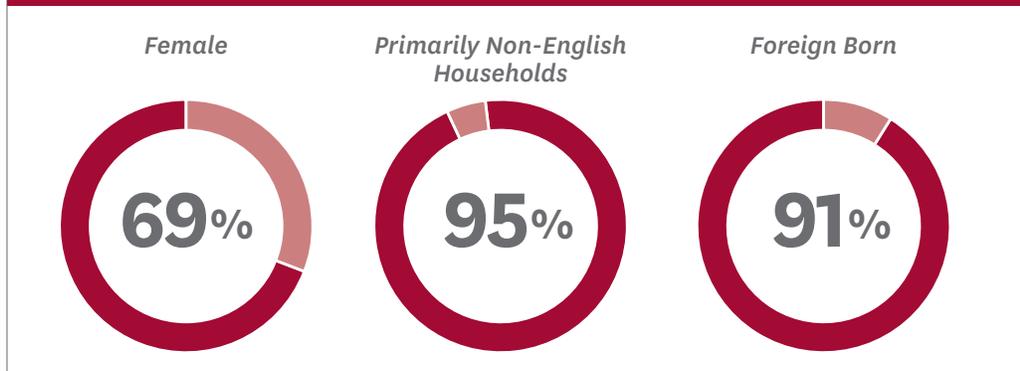
It is always important to note the limitations of the research in question. First, since participants were identified through community organizations and networks, focus group participants likely do not reflect the experiences of the most isolated City Heights residents. Therefore, consistent with most research that employs a snowball sample or networked design, this study, if anything, likely underestimates the extent of isolation and vulnerability among low-income renters. Furthermore, this study faces another, more critical limitation: According to anecdotal reports within the focus group, some resident displacement has likely already occurred. This is consistent with recent research that suggests that effects of gentrification and displacement begin with the earliest housing cost increases.¹¹ Given that this study focuses on residents who, by definition, seek to stay in City Heights and (consistent with most research related to gentrification and displacement) does not include responses from those people who have left, our sample likely biases toward residents more likely to prioritize staying, or who may have greater resources to do so.

¹¹Bunten, D., & Aron-Dine, S. (2018, October). Where the neighborhood goes: The effects of gentrification on individuals and communities. Paper presented at the meeting of the Association of Collegiate Schools of Planning, Buffalo, NY

PARTICIPANT CHARACTERISTICS

Participant characteristics are derived from self-reported information provided from the initial survey. In our sample, 88% of the adult participants and 70% of the youth participants were renters, and 65.5% of the entire sample lived in apartments. The majority of youth respondents identified as Asian or Asian American (70%), and 25% identified as Latino/Hispanic. All the Spanish-speaking participants identified as Latino; therefore, these two terms may be used interchangeably throughout the report when referring to the participants from these groups.

[FIGURE 1] FOCUS GROUP RESPONDENT DEMOGRAPHICS



While 69% of focus group participants were female, some groups—such as the Spanish-speaking and Somali focus groups—were almost exclusively women, with 100% and 95%, respectively. Finally, 91% of all focus group participants were not born in the United States, and only 5% came from households where the primary language spoken was English, as illustrated in Figure 1.

To contextualize the focus group themes and unique trends that may arise among different ethnic groups, statistical significance tests were conducted where appropriate to assess whether some ethnic groups were different from others in a statistically significant way based on age and employment status. Some characteristics, such as wage, were not tested because of incomplete or missing survey information.

A two sample t-test was conducted across groups based on age. Two sample t-tests compare the average of one group to the average of the remaining participant groups to form two samples: for example, Somali versus non-Somali, Arabic versus non-Arabic. Although the youth participants come from several ethnic groups, they were excluded from the samples because their difference in age would skew the results. Some characteristics, such as wages, were not tested because of incomplete or missing survey information. Of the focus groups, the Arabic, Spanish, and Vietnamese groups resulted with statistically significant differences in age at the 5% level (test statistics and p-values are reported in Appendix A). These results are unsurprising considering that the average age among the Arabic- and Spanish-speaking participants was younger (40 and 45, respectively) and that the average age for the Vietnamese participants, at 62, was much older than that of the entire group at age 50. Therefore, on average, Arabic- and Spanish-speaking focus group participants were younger, and Vietnamese participants were older, which could provide them a different perspective and experience as related to unaffordability and rent burden.



To illustrate the different employment statuses of focus group participants, Table 1 shows a cross section of the focus group participants and their self-reported employment status. Participants either responded no or yes to the question, “Are you employed?” Since the focus groups were largely held during regular business hours, we anticipated speaking to more participants who were either not employed or worked part time. However, we do not consider this a major concern to our overall analysis of the focus group discussions, because participants often spoke on behalf of their families, since unaffordability affects the entire family and household. Youth participants were also excluded from the sample because their lower levels of employment would distort the results.

[TABLE 1] PARTICIPANT EMPLOYMENT STATUS¹² (n=108)

	ARABIC	BURMESE	KAREN	GROUP SOMALI	SPANISH	VIETNAMESE	TOTAL
NOT EMPLOYED	15	9	11	13	22	12	82
EMPLOYED	7	2	0	10	1	6	26
TOTAL	22	11	11	23	23	18	108

¹² This does not include the focus groups conducted in English with youth.

THE DRIVERS OF UNAFFORDABILITY IN CITY HEIGHTS

ESCALATING RENT

City Heights residents face increased pressure to meet escalating rent and living expenses, creating an affordability crisis that echoes conditions in urban regions across the state and country. Most focus group respondents reported rising rent over the past five years, whereas very few participants indicated that their rent was stable over this period. Escalating rents represent a critical concern for affected residents. As one Spanish-speaking resident noted about her rent, “It started to rise and rise. I had a two-bedroom apartment for \$850 and I ended up paying \$1,100. I had to leave two to three years after because they raised it to \$1,100.”¹³ Her experience echoed the stories of many residents whose household rent had risen dramatically. In the sections that follow, we show evidence that this rising cost burden is creating intense stress, in part due to fear of future cost increases.



STAGNATING WAGES

“Four years ago, when I [gave a] pedicure, they [gave me] \$18. Now, it’s still \$18. It doesn’t rise, but automobile insurance is rising, gas is increasing. Before, [when] I [got] \$18, I [could] live. Now, with car insurance, I do not have enough with the \$18.”

Similarly, participants across each focus group indicated that stagnant incomes exacerbated their struggle to make ends meet, particularly amid increasing household costs. One Vietnamese participant explained how this manifested at the nail salon where she works: “Four years ago, when I [gave a] pedicure, they [gave me] \$18. Now, it’s still \$18. It doesn’t rise, but automobile insurance is rising, gas is increasing. Before, [when] I [got] \$18, I

[could] live. Now, with car insurance, I do not have enough with the \$18.” For this woman, earning \$18 per pedicure had been enough to meet her basic needs. With higher living costs, she needs to either work more or cut back on her expenses. A Burmese resident voiced similar frustration with an unbalanced income-to-cost-of-living ratio: “It is not affordable anymore. . . . The money is like the same, but the price

¹³ Yo de un apartamento de dos recámaras 850, terminé pagando 1100. Me tuve que salir de ahí en dos o tres años porque subieron a 1100.”

of food go[es] up.” Many residents similarly described how their stagnant incomes, coincident with rising housing and other living costs, have destabilized life by further restricting their already tight budgets. With more money dedicated to household costs, their remaining money (if any) after rent and other expenses gets divided into increasingly smaller slices. Destabilization was a recurring theme, where residents expressed concern that they did not know if or how they would pay their bills or how long their current living situation would last, and fear of unanticipated future expenses and events.

“My husband has nine years working at the same job, and they haven’t raised his wage more than 50 cents. He has asked for raises and it doesn’t go up. . . . He earns the most in that company, but it’s still not enough to cover our rent.” (in Spanish)

Even for longtime City Heights residents, income has not kept up with their families’ needs. A recurring theme in the focus groups was a mismatch between the money residents were earning and the expenses they needed to cover. Even in the cases where income did increase, growth in rent prices and other expenses outpaced any higher earnings. Teens in focus groups expressed direct pressure from this trend, as well. One described it this way: “When minimum wage goes up, all the things go up also. Increase in rent or internet, anything. It’s really hard.” While rent burden may seem like just an issue of rising rent, the problem is also rooted in stagnating income and wages, which reflect a restructured economy where low-wage workers are increasingly unable to afford even the most basic necessities—even if they live in crowded conditions and work multiple jobs.





THE IMPACTS OF UNAFFORDABILITY

HOUSING IS A BASIC NECESSITY

Housing often represents the largest share of a family’s budget, particularly for rent-burdened populations. Studies have found that housing instability in the form of eviction affects a family’s ability to access other necessities such as employment, food, and medicine.¹⁴ Focus groups only reinforced the primacy of housing stability for residents: If a family’s housing was unstable, either currently or in the past, they consistently prioritized achieving housing stability. This emphasis was exemplified in the statement of one Vietnamese resident who said, “You *have* to reduce everything you can to pay the rent.” Residents across all focus groups cited escalating rent as a primary obstacle to stability and welfare that they encounter in their daily lives, shaping every other dimension of life. Consistently across the focus groups, residents prioritized housing stability over other arenas of intervention, suggesting that their other needs would be either met, addressed, or improved with (primarily) more affordable rent and (secondarily) higher quality, safer, and more stable housing. While residents were prompted to speak about other dimensions of neighborhood conditions, including infrastructure and streets, concerns about unaffordability and housing costs dominated the conversation and repeatedly emerged as the residents’ most pressing worry.

“We hope that the rent is lowered for the people to be able to live.” (in Arabic)

[FIGURE 2] IN THE PAST TWO YEARS, HAVE YOU GONE WITHOUT ANY OF THE FOLLOWING IN ORDER TO PAY RENT? (n=81)

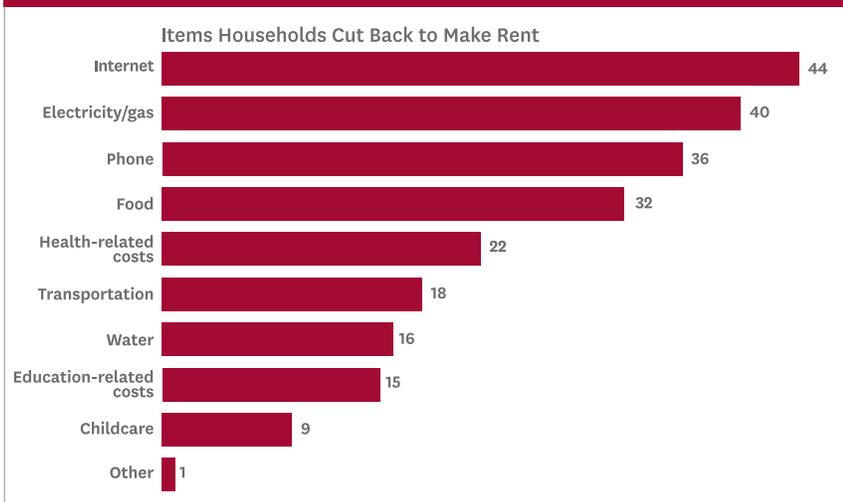


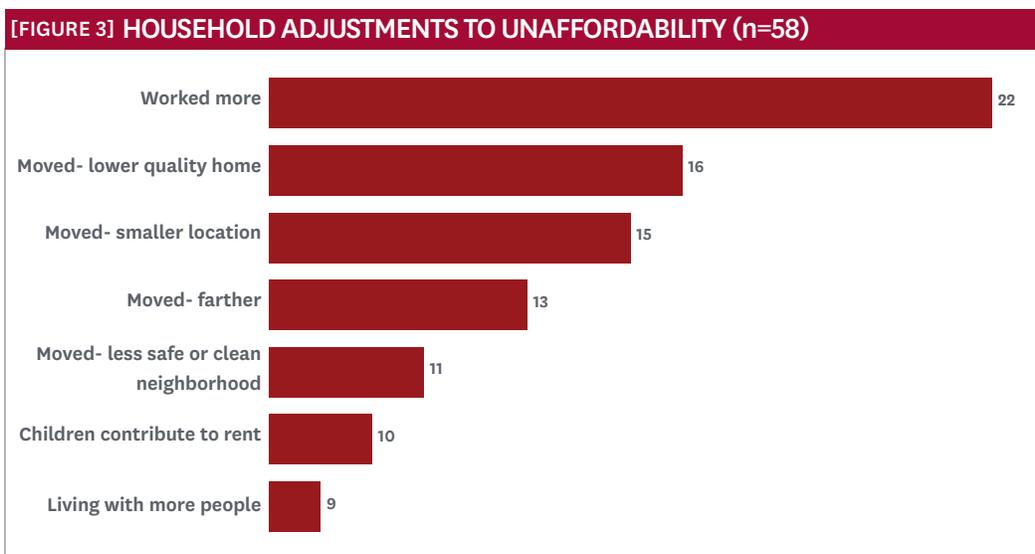
Figure 2 reflects responses from the initial survey given to focus group participants, and translators and our team were available to assist in filling out the questionnaire. Not all participants responded to each survey question; however, this table does provide a snapshot into the array of topics that were discussed later in the focus groups. Figure 2 illustrates the responses given to the question, “In the past two years, have you gone without any of the following in order to pay rent?” Respondents could answer with multiple options: food, water, electricity/gas, education-related costs, transportation, phone, internet, health-related costs,

childcare, and other. The most frequent response was internet, while only nine respondents indicated that they cut back on childcare expenses. However, given our conversations with the focus groups it seemed unlikely that many participants paid for childcare services to begin with, often relying on extended family members, children, or spouses to look after their children.

¹⁴ Desmond, M. (2016). *Evicted: Poverty and profit in the American city*. New York, NY: Broadway Books.

Figure 3 illustrates the responses to the question, “In the past two years, have you done any of the following to make your cost of living more affordable?” Respondents could select multiple options: worked more jobs or hours, moved to a lower-quality home, moved to a smaller location, moved farther away, moved to a neighborhood that is less safe or clean, asked children to contribute to rent (more than before), lived with more people, and other.

The most common response was “worked more jobs or hours.” In our focus groups, people explained how they had either taken on extra jobs or worked overtime to make ends meet. Additionally, nine respondents indicated that they had begun living with more people; it is also very likely that households had already done this before 2 years ago to make rent more affordable. According to the survey data, nearly 58% of the participants (n=124, missing 8 responses) had a persons-per-bedroom ratio greater than 2.¹⁵ The average ratio was 2.56 persons per bedroom (Appendix B). While the definition for overcrowding is not the same as the persons-per-bedroom ratio, a household can be considered underhoused when the ratio is greater than 2.¹⁵ The findings are even more impactful when considering socioeconomic differences and bias that this question can potentially include. For example, many respondents expressed that they have not cut back on many expenses, since there is nothing left to cut back—they are already spending as little as possible on basic necessities.



As a result of their primary focus on housing stability, respondents extensively strategize to afford rent by reducing their household costs, including moving to cheaper locations, doubling up, cutting down on other expenses, and forgoing basic necessities to pay the bills.¹⁶ These trade-offs and sacrifices are made even with the assistance that some families receive from conventional resources and support services, such as food banks. Rather, respondents emphasized how these traditional means of poverty alleviation are not enough, and they have had to make more significant sacrifices than in the past. The following sections review in detail the trade-offs residents make, consistent with current literature focused on the ways in which rent burden shifts household consumption.

¹⁵ Blake, K. S., Kellerson, R. L., & Simic, A. (2007, September). Measuring overcrowding in housing. U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

¹⁶ As previously explained in the methods, this sample does not capture former residents who may have had different priorities, resources, or abilities to stay in City Heights.

SURVIVAL STRATEGIES

FOOD

In nearly every focus group, residents reported food sacrifices as their primary trade-off in response to growing housing costs, a trade-off consistent with other studies examining housing affordability.¹⁷ Residents talked about how their families no longer could afford to eat out and how their food is also limited to specific affordable items in grocery stores, or what is on sale. Somewhat consistently, mothers reported wanting to buy healthier and organic food but being unable to do so—even though they know that doing so risks contributing to worse health outcomes for their children and families. One Somali mother said, “We cannot buy the food we want. If you need organic food and give the children healthy food, you cannot buy it.” A Spanish-speaking mother described altering recipes to make meals more affordable: “For example, the enchiladas have potatoes and carrots but no chicken, because there’s not enough for chicken.”¹⁸ Rising housing costs directly alter—negatively—the way families cook and the ingredients they can afford. Families forgo meat entirely or eat it only if it is on sale. In one extreme, a teen discussed how his family sacrificed entire meals.

“We would only eat dinner, which I basically did [by] being hungry the entire day and then just eating dinner. We just only ate dinner for probably two years.”

Beyond the important health and nutritional impacts, food represents a particularly important dimension of life among immigrant and refugee populations: The types of food eaten, the ingredients used, and mealtime itself deeply relate to cultural practices and cherished family time. More than one youth expressed a sense of loss without family meals, cooking, and going out to eat with parents. It is important to note that participants altered their food consumption even though many reported receiving support from food banks and, in some cases, food stamps.

UTILITIES

Participants in all focus groups noted that expensive utility bills exacerbate unaffordability, pressuring them to either cut back or delay payments. Spanish-speaking participants discussed specific strategies for reducing household energy use to lower bills. A woman explained, “Now, my husband yells all the time, ‘Turn off the lights! Get out of the shower!’ He’s always yelling in the house and rushing my girls. He also goes around turning off the lights.”¹⁹ In some cases, a few youth participants mentioned cutting off Wi-Fi in their homes to divert more income into rent. According to the survey data, 82% of the respondents (n=108) indicated having access to an internet connection either at home or through other outlets such as their school or friends. But some residents who can no longer cut back are forced to choose between paying rent or other bills: “We sometimes delay the electricity bills in order to pay for the rent because it’s more important” (in Arabic). Residents rotate between bills each month, paying just before services get cut off, which parallels reports from similar focus groups held in Los Angeles and

¹⁷ Kirkpatrick, S., & Tarasuk, V. (2011). *Housing circumstances are associated with household food access among low-income urban families*. *Journal of Urban Health*, 88(2), 284-296.

¹⁸ “Yo, por ejemplo, enchilada lleva papa y zanahoria, no pollo, porque tampoco no alcanza para el pollo.”

¹⁹ “Ahora mi esposo está gritando todo el tiempo, ‘Apaga la luz’, ‘Salganse a bañar’, todo el tiempo es una gritadera en mi casa de que él está apurando a las niñas y, también, se la pasa apagando las luces.”

the Coachella Valley. These difficult decisions affect residents' quality of life by requiring them to think of their utilities not just based on their household need, but in terms of affordability, which produces additional stress.

OVERCROWDING

Participants across each ethnic group discussed overcrowding as another coping mechanism they undertook in response to rising rent. With more people living in the same unit, more people contribute to rent, which becomes more affordable. A teen explained, "Since the rent is high around that area, we do live with other family members. . . . It's around six people living there, and we share the rent so it's more affordable for everybody." Overcrowding also results from families moving into smaller spaces than their household would require because of limited income. For example, "We rent a two-bedroom instead of five-bedroom to afford the rent and not to become homeless" (in Somali). In such instances of overcrowding, home amenities such as beds become luxuries. Other families described how their ideal house would be able to accommodate their families with sufficient space. In one Karen resident's ideal home, "there's a lot of people and so there's more space for us, and also a backyard and things to plant, vegetable trees, and other things, and also big space for them so they can move freely." While overcrowding effectively reduces costs, it comes at a price: less privacy, comfort, and space—including for children—reducing residents' quality of life.

One mother said tearfully, "My kids dream of sleeping on beds; they sleep on the floor." (in Arabic)

HEALTH

While not commonly reported, but incredibly impactful, some families described health-related sacrifices, including the impact of coping strategies on health. One wife described how her husband started working more hours to pay for rent, which, in turn, harmed his well-being: "I would want my husband to actually cut back on the hours of work because he's really tired; he's really sick, always sick. At least they could provide him with a salary or something and then have him sit and relax a little bit, rest" (in Arabic). Overworking to pay for rent not only exhausts and physically strains residents, but also forces many to choose between taking time off to visit the doctor or being paid for a day's work. As a teen explained, "My parents, they [give] up time for themselves, for health purposes, to go to work. They'll cancel appointments to go to work, and my dad doesn't go to the doctor at all because he'd rather just go to work." These medical sacrifices are made not necessarily because people lack health insurance or want to avoid additional expenses, but also because of work pressure. Residents often have low-quality jobs that lack protections and benefits to take time off without risking their job or financial welfare. Their families depend on their salary to maintain the increasingly expensive roof over their heads, which can mean that they cannot seek medical care even if they have health insurance.

This section reviewed the strategies and impactful decisions that growing unaffordability in City Heights creates for residents, forcing them to alter their behavior, with significant effects. Rising housing costs create additional pressure on families to sacrifice food, utilities, space, and health to have a home. Residents described the direct consequences of these decisions on their worsening physical and mental health, including their growing stress. Furthermore, their coping strategies create demonstrably harmful impacts on their children and families. The following section introduces other long-term effects of the affordability crisis.



LASTING IMPACTS

Prior research related to housing affordability—defined as rent burden, in which households pay over 30 percent of their income on rent—focuses on the topics covered in the previous section: How growing housing costs directly link to households changing their consumption, or going without basic necessities to afford rent.²⁰ Our focus groups revealed that the impact of the growing affordability crisis extends far beyond consumption. Rather, rising housing costs drive decisions that have ripple effects across families and entire communities, and which imply long-term harm for low-income families.

DISCONNECTED FAMILIES: RENT-BURDENED FAMILY DYNAMICS

Focus group participants, particularly youth participants, reported that their families had become more disconnected in response to rising housing-related costs. This occurred from two related mechanisms: Rising rents produced additional stress, and parents and other family members worked more hours, creating a pronounced feeling of absence among children. Youth respondents expressed feeling guilty about how much their parents worked to provide for their needs. They longed for more quality time as they witnessed their parents struggle with both the coping strategies themselves, and the stress related to their struggle to make ends meet. By working more, youth reported that their parents had little time to spend with them and their siblings. One teen noted how her relationship with her mother changed when rent became unaffordable: “[My mom] and I used to go out on the weekends and do fun things like spending money on going to eat at a new place or something. I just feel like her working so much put a strain on our relationship, because I don’t really talk to her as much as I used to and we also don’t go out, and that’s because she has to work so much.”

“Sometimes, they won’t even be able to cook for us, because they’re still striving to go to work and it’s always every day, it’s stress[ful]. . . . We don’t get to spend personal time with each other because we’re so focused on this one thing [rent], because if we don’t have it we can’t live in the house.”

Not only do parent-child relationships become strained, but children also expressed feeling like a burden to their parents. “At the time it was the only pair of shoes that I wore. It ripped and I asked my dad for a new pair and it was a really sad moment. They look at you and they’re like, ‘I want to but not right now.’ He got it to me as soon as he could, but it was a point where I felt embarrassed to ask him and embarrassed to walk around with the ripped shoe.” Teens internalize rent burden in the way that they engage with their parents and families, by not asking for things they need, by hiding things from their parents, and by spending less quality time with their families.

²⁰ Gabriel, S., & Painter, G. (2018). *Why affordability matters*. *Regional Science and Urban Economics*, pp. 1-6. <https://doi.org/10.1016/j.regsciurbeco.2018.07.001>



At the same time, parents in the focus groups expressed their own sense of guilt associated with not being able to provide for their children because of high rent costs. “When we go to the market, we can’t take the kids with us, because they want toys and other stuff. . . . If we don’t buy them, they will cry. When they cry, I feel sorry. I feel really sorry that I couldn’t afford the things they wanted” (in Burmese). Parents often discussed how they worked to shield their children from their inability to afford things and to compartmentalize their decisions and their stress. One Spanish speaker explained: “You give them options—‘If you behave, maybe next weekend I’ll take you.’ Then you also have to figure out how to fulfill your commitment and take them out on the weekend. It’s hard because you can inflict the stress onto the little ones.”²¹ For parents, their guilt seemed to focus on being unable to provide goods for their children: feeling shame, guilt, and sadness at their kids not having what other kids have, and what they need. All parents have to say no to their children, but most have the opportunity to selectively indulge or deny. In contrast, the focus group respondents expressed a deep sadness and shame about never being able to indulge them—never getting to say yes to a toy or small treat.

Many of the teen participants, however, reported that the consequence that they most deeply felt was the absence of their parents from their lives. While parents sought to protect their children from their financial vulnerability and housing instability, the teens resoundingly understood the precariousness of their family situations and its direct relationship to housing unaffordability, expressed concern that conditions were only worsening, and expressed a sense of shame, guilt, and sadness similar to that of the parents.

Parent respondents further reported how the pressure to provide for their children and give them important opportunities creates stress between married couples. “The stress affects you a lot as a couple, because husbands sometimes think that we spend too much as wives. Without knowing that we go to the grocery store and we notice what is cheaper. For even five cents we go to another store, we are always checking the prices and we do all that sort of stuff” (in Spanish).²² Rent burden creates and exacerbates isolation not just within communities, but within families: between children and parents and between married couples, as well.

²¹ “Les das opciones, ‘Si te portas bien, tal vez para el fin de semana te llevo.’ También eso ya tienes que ver tú cómo le haces para poderle cumplir y llevarlo el fin de semana, y es duro, porque ese estrés se lo estás transmitiendo a los pequeños.”

²² “Afecta mucho el estrés también como pareja, porque los esposos a veces piensan que gastamos mucho las esposas, sin saber que nosotros cuando vamos al súper, nos fijamos lo que esté más barato, hasta por cinco centavos nos vamos a otra tienda, siempre chequeamos precios, y comparamos y todo ese tipo de cosas hacemos.”

“One Syrian refugee powerfully stated: “We aren’t able to provide our kids with anything because of the rent pressure and the work pressure. . . . We used to have the ability to provide our kids with their needs; then the [Syrian] war happened and this became our second country. . . . Our future is lost—but their future remains!”

The sense of guilt is accompanied by parents’ motivation to bear their entire hardship and protect their children’s future opportunities, particularly in the refugee populations. For many residents struggling under the affordability crisis, their hope, and primary concern, lies in their children and their futures. The trade-offs as a result of unaffordability have a deeply personal and pervasive impact on the lives of families, which, as the focus groups have unveiled, further perpetuate stress, guilt, and disconnectedness.

DISPLACEMENT FEARS: VULNERABILITY AND HEIGHTENED PREASURE

Many residents expressed a fear of looming displacement, exacerbated by watching the recent development in their neighborhoods and new people moving in. A longtime resident described how “many houses started to sell, and those living in them are mainly white people, which before you didn’t see. And I’ve lived here for many years. We notice this and we get worried” (in Spanish).²³ These neighborhood changes have led residents to feel more uncertain about their housing stability. The same resident said, “Maybe they want to kick us out of the area, make it a bit different” (in Spanish).²⁴ Residents see evidence that newcomers, who can afford higher prices, have already started moving in. They express fear of displacement, despite their considerable efforts and desire to stay in this neighborhood and afford the rising rents.

While residents fight displacement in gentrifying neighborhoods across the nation, City Heights offers unique advantages and a beloved home for members of the different communities, which appears to motivate people to work harder to stay in the area. “The rent is so expensive here, but my kids like it here so much and my husband, they don’t want to move. They just want to stay here” (in Karen). Residents are deeply invested in their neighborhood and have made City Heights their home. Furthermore, City Heights offers important cultural resources for the different immigrant and refugee populations. This unique context suggests that displacement could be particularly disruptive for City Heights residents. For many residents, English is not their primary language, requiring them to rely heavily on community organizations and their neighborhood for wide-ranging support, from document translation to religious institutions to service provision. Previous research in City Heights has documented this reliance, noting that language represents a key barrier to healthy food access because food labels and nutrition information are in English.²⁵ For these reasons, residents understandably express worry about whether they can remain in the area, which drives their continued effort to do everything they can to afford increasing rents. This finding corresponds with academic literature that demonstrates that the most vulnerable populations are generally among the earliest people

“There are a lot of people who are coming to City Heights. City Heights is known as low-income people, but now a lot of people are coming who are here buying the houses, building, and it’s hard to find [an affordable place to live].” (in Somali)

²³ “Muchas casas se empezó a vender y los que están viniendo son muchos blancos, que no se veía antes porque por los años que tengo viviendo, nos damos cuenta y a veces me preocupa.”

²⁴ “A lo mejor ellos quieren echarnos de aquí para reorganizar el área, hacerla un poquito más diferente.”

²⁵ Lewis, L., & Sloane, D. (2016). Ethnic food access and barriers. University of Southern California, Sol Price School of Public Policy Center for Social Innovation, policy brief.

displaced from their neighborhoods. The heightened pressure the unaffordability crisis has created, compounded with persistent vulnerabilities, places these groups at increased risk of displacement.

Due to their strong emphasis on rental affordability, residents overwhelmingly cited more affordable housing, rent reductions, and rent control as the change they desired the most. For residents, lower rents offer a pathway to greater control over their lives, less stress, a higher quality of life, and a better future for themselves and their families. As one Vietnamese respondent explained: “It’s just about the rent. I want to reduce the rent to have money for other things.” Since rents represent the most significant portion of their budgets, and an area of extreme uncertainty, residents understandably focused their attention on this critical issue. Many underscored their concern by expressing that, if rents keep rising, they feared becoming homeless. For many residents, rent control not only offers stability in future rents, but also provides them an opportunity to stabilize their entire lives.

These findings illustrate how housing unaffordability creates lasting impacts for low-income renters, including critical shifts in family dynamics and enormous stress from their housing uncertainty. These findings were consistent across each linguistic group that we studied. In the next section, we review the differences that emerged across social groups, to understand their unique vulnerabilities.



DIFFERENTIAL ACCESS TO RESOURCES FOR POVERTY ALLEVIATION

This study was designed to illuminate differences across groups, in order to trace the unique opportunities and challenges in each community in this diverse neighborhood. Indeed, each group shared support and obstacles specific to its own community. These differences affect how communities experience and internalize housing unaffordability, and therefore can inform interventions designed to different groups.

SOURCES OF SUPPORT

Residents cited nonprofit and community organizations as a common and important resource among most of the focus groups, but primarily for the Latino, Vietnamese, and youth participants. Support provided by organizations largely consisted of food bank distributions and donations from churches. Spanish-speaking and Somali participants mentioned their active participation in political civic engagement. Additionally, the Somali residents extensively spoke about the East Africa Women's Center and expressed how important it was for them to have a culturally relevant resource. The Arabic, Burmese, and Karen focus groups discussed support they received from the International Rescue Committee (IRC) as they settled in the United States, but did not detail support from the IRC that could assist them with rent burden besides connecting them to food and clothing donations. Teens talked about how the IRC in particular provided them with tutoring and other services to aid with college applications. While groups did not express discontent with community organizations, it is clear that, in the context of rising rents, the assistance provided by community organizations did not offset their growing need.



As expected, all groups mentioned public aid such as food stamps, Social Security, and health care as important resources, but the extent to which residents had access to other forms of social support appeared to vary across populations. In particular, Burmese respondents mentioned few forms of social and financial support. Rather, government assistance programs provided their almost exclusive resource for paying bills, and Burmese respondents talked much less about support from nonprofits and friends. In contrast, Latino respondents, who had generally lived in City Heights for decades, reported relying on one another more for emotional support. They strongly cited local development as the underlying driver of enormous neighborhood change.



Almost all of the Somali participants in the focus groups had Section 8 vouchers, an important form of housing subsidy to make rent more affordable. Even with the help of vouchers, residents said, rent increases were driving up their housing expenses. As a result, Somali housing voucher recipients are similarly implementing coping strategies such as reducing food and doubling up to the point of overcrowding to cover their bills. Moreover, this population is facing other impacts related to increasing rental market pressures, including the growing difficulty in finding units to rent in an increasingly competitive market and a more popular neighborhood, and, particularly, units large enough for their families. Unit size is particularly important for housing voucher recipients, since the federal government mandates that recipients not live in overcrowded conditions, which requires large families to find units with four or more bedrooms—an already scarce rental unit type in City Heights. Their struggles in finding rental housing are exacerbated by the well-documented discrimination that voucher recipients face when attempting to rent a unit, a key barrier to housing stability that Somali respondents repeatedly confirmed.

Overall, recipients reiterated that other forms of public assistance are no longer enough to survive. According to a Vietnamese respondent, “[My] pension is the same. If it increased when our earning increased, it would only increase a bit, but the living expenses, everything else—the living expenses keep increasing. If we don’t have enough by [when rent is due], we have to go out on the street.” Another resident noticed the same trend: “The assistance we get doesn’t cover the house’s rent and our livelihood here. You also need a job that suits you. Even if you find a suitable job, they’d cut your assistance” (in Arabic). The focus groups highlighted that even with governmental social safety nets, families are struggling. Unaffordability has created a disequilibrium from survival strategies and increased pressure, which has further destabilized these already vulnerable families.

Focus group participants described having little support from extended family and friends. They explained that people in their neighborhoods struggle with the same issues of severe resource constraints, which limits their ability to support one another. Across all the groups, Latino respondents described a relatively greater sense of unity and solidarity with one another, often realized in giving emotional support, providing favors, and sharing information about resources like food banks and school programs: “We are friends; all of us here have given a helping hand.”²⁶ The strong social support described in the Spanish-speaking focus groups signaled the strength of their social networks after living in City Heights for several years, from the decades of living, integrating, and establishing their community networks.

²⁶ “Somos compañeras, todas que estamos aquí nos hemos echado la mano una a otra.”

It appears that Latino residents may be relatively less isolated and therefore have stronger social capital from which they can draw to cope with the challenges related to rising housing costs. That is not to say that Latino residents are not struggling to cope with affordability in critical and impactful ways. Indeed, they face particular intense harm from the current immigration crisis produced by national policies (discussed in further detail in the following section). However, even in strained resource networks, emotional support from longtime friends and small favors can make a huge difference in people’s lives and improve their well-being in tangible ways. In contrast, newer immigrants to City Heights, including the Burmese, Karen, and Syrian refugees, appeared relatively more socially isolated. This also likely relates to the abrupt and traumatic reason for their immigration and their relatively greater social isolation in the San Diego region, which has much smaller Burmese, Karen, and Syrian communities. Regardless, all groups faced deep financial constraints, which have only increased in response to rising rents and housing market pressures.

LATINO COMMUNITY AND IMMIGRATION STATUS

Multiple times, Latino participants identified immigration status and documentation as key barriers they face that shaped their access to support and resources. According to one woman, “I used to get food stamps. . . . My husband no longer wanted to do it. I’m not sure if it’s because of our culture, or I don’t know, it’s also an issue of legal status.”²⁷ This family previously relied upon food stamps to feed their children, but the rise in anti-immigrant policies and increased policing of undocumented immigrants created fear that drove them to withdraw from this assistance to protect their families and keep them together. Even among green card holders, fear about immigration status makes these communities more vulnerable to the effects of rising unaffordability by constraining their access to public services and support.

SOMALI COMMUNITY AND DISCRIMINATION

Beyond the direct challenges of affordability, Somali participants recounted detailed instances of discrimination that shape their daily lives and behaviors. One mother said she did not feel comfortable taking her children to the park: “Because of the clothes that we wear, we can be targeted. So it’s not really safe for us.” Beyond influencing their actions and perceptions of safety, discrimination by landlords created housing instability and threatened their housing safety. Some landlords have taken advantage of the housing crisis and mistreat Somali renters, presumably because they understand that the Somali refugees are afraid of losing their homes and have limited alternatives. A mother explained how in her apartment complex the landlord has stringent rules: “My son can’t play outside. I [am] scared when he goes outside because every playground has a camera. If you make even one mistake, they just come and give him a warning” (in Somali). Somali renters endure such discrimination and hostility because they feel they have no other option—creating a feeling of imprisonment and hopelessness.

**“Because of the clothing we wear [and] the way we dress, employers will not take us.”
(in Somali)**

Somali respondents said they faced particularly intense housing discrimination, which is consistent with previous research related to rental discrimination experienced by immigrants from sub-Saharan Africa.²⁸ This extended into employment discrimination as well. Due

²⁷ “Yo antes agarraba estampillas . . . es porque mi esposo no ha querido, yo no sé si es por la cultura, yo no sé, o también por el estatus legal.”

²⁸ Acolin, A., Bostic, R., & Painter, G. (2016). A field study of rental market discrimination across origins in France. *Journal of Urban Economics*, 95, 49-63.

to discrimination and language barriers, Somali respondents reported feeling significantly isolated from other communities. A mother explained how she relies heavily on other people to help her fill out forms for services: “Sometimes you will find people who will make it easier for you and help you out, but sometimes you’re going to find it difficult to find assistance because the person might be there, but they might not be available to help you because they have their own problems. They don’t have enough time and they’re busy with work, and they’ll tell you, ‘Yes, I’ll fill out the form with you, but I don’t have time right now.’” Language isolation prevents Somali residents from seeking aid, learning about existing resources, and going through the processes to access public assistance.



SYRIAN REFUGEES, DEBT, AND THE TIMING OF THEIR IMMIGRATION

Syrian refugees represent the newest refugee population to settle in City Heights. For this reason, they face unique barriers to adjusting to life and coping with affordability, since they came to City Heights after housing costs had already begun escalating—a timing that likely made it more difficult for them to establish early stability in their new lives in America. Syrian respondents expressed concern about affording rising rent while they are still working to pay off the travel loans that they took out to migrate to the United States. Every single person in the Arabic focus groups said they still were paying off travel loan debt for the costs of flights from Syria for their entire families. One participant said that, with seven children, he had \$7,000 in outstanding travel loans, which only added to his worry about paying bills. Not only is the Syrian community attempting to integrate at a time of rising rent—and many reported still struggling to find employment—but their vulnerability is compounded by their outstanding debts. This limits their ability to afford other necessities. One mother described how she wished she could buy her daughter a phone: “My daughter is at school but she doesn’t have a phone number. She sometimes has overtime [at work] and I wouldn’t know that. I’d like to contact her because I don’t know where my daughter is, [but] I can’t buy her a phone.”

BURMESE AND KAREN REFUGEES AND EXTREME POVERTY

Burmese refugees appeared relatively more burdened by mounting housing costs because of their unique challenges: Many were unemployed and not literate in their primary language, in addition to not speaking English. While this may partly reflect the age of the Karen and Burmese focus group respondents (ranging from 31 to 81), Karen youth similarly echoed serious concerns for their parents and their housing stability. When the Burmese groups were asked to discuss how their lives would look if their rent were cut in

half, they said their extra income would still need to be allocated toward other bills. No one mentioned entertainment or extra goods. “We have to pay for laundry, bus payment, phone line, electricity. Some people don’t have food stamps, so they spend on food. They have to pay for food. Usually the clothes that the guys on the street [wear] are donations. . . . It costs too much . . . It costs too much for them to buy” (in Karen). Another resident explained that, “if I have the money left, then I’ll be able to fulfill my kids’ needs because sometimes they don’t [have] shoes, they want shoes and stuff. At least I will be able to fulfill their needs but not their wants” (in Burmese). This exemplifies the extreme financial strain that this group faces. Even relative to the other groups, which reported intense vulnerability and financial strain, Burmese respondents appeared to have fewer financial resources from which to draw, and could not even imagine a small splurge or saving money if their rent were cut in half. This speaks to their extreme lack of resources, the heavy burden of their cost of living relative to their incomes, but also their taxed social networks in which they had no one to turn to who has resources to spare.

BEYOND SURVIVING AND RENT BURDEN

When prompted about how their lives would be different if they had their rent cut in half, participants in every focus group said they would use their extra income on basics such as cars, savings, insurance, and food. With lower rents, “we would be more comfortable with daily life, [we could] eat what we want, or buy warmer clothes for winter or use a fan for summer, for our health... It would be better for us” (in Vietnamese). Similarly, the reduction in rent

would reduce the continuous pressure of living month-to-month and constantly worrying about paying rent. To this end, one teen imagined his household would “be more stress-free.” For these populations, the majority of whom are immigrants trying to provide for their families and secure economic opportunity, rent burden jeopardizes their hopes of achieving these goals. As one teen simply stated, “My opinion of what the American dream is, is just living and not surviving.” Even with current resources available, focus group participants almost unanimously reported that they feel as though they are barely surviving—and worry about whether they will be able to survive at all if costs continue to escalate.

“Our mind [would be] more peaceful and not just for our parents. [They would] not just be **thinking about the rent every day. Maybe we can afford better food like organic food or more healthy stuff and buy shoes and clothes and just the little things, **just to enjoy life a little bit more and not just survive.**”**



HOUSING CONCERNS

POOR UNIT QUALITY AND LANDLORD HARASSMENT

Residents articulated dissonance with decreasing housing quality while simultaneously experiencing rising rents. Poor housing quality manifests in various ways, such as roach and rat infestations, old and stained carpets, and poor maintenance. “If you saw the carpet, you’d be disgusted, and we’re paying \$1,475 a month” (in Arabic). In some cases, the poor quality has created or intensified health issues. One teen talked about how his family’s apartment “has mice and cockroaches.” He said, “A lot of people in my family have a health problem; also many of them have asthma due to that.” In this way, the housing affordability crisis is creating intense and diverse effects on residents: Beyond forcing residents to cut back on basic necessities, they report that landlords have no incentive to maintain units or deal with issues. This can create hazardous living conditions that affect their mental and physical health, as well as their overall quality of life.

Additionally, multiple respondents disclosed experiences of harassment by their landlords. The Somali participants overwhelmingly discussed this topic at great length; many lived in the same apartment complex. One resident, a Section 8 housing voucher²⁹ recipient, described how, when she was looking for an apartment, a landlord wanted to charge her more money because they deemed that she had “too many children,” despite her family size fulfilling the Section 8 occupancy unit requirements. With frustration in her voice, she exclaimed, “These people are creating their own laws, rules, and regulations!” This harassment also extended to how property owners engaged with their tenants in response to maintenance issues.

While some participants had good relationships with their landlords, others attributed the poor quality of their units to landlord and property manager negligence. There were cases where renters described using their own money to make repairs. “[Landlords] don’t pay attention to you. They raised my rent, and I told

“When things need repair and you tell them to repair, they will tell you to move out.” (in Somali)

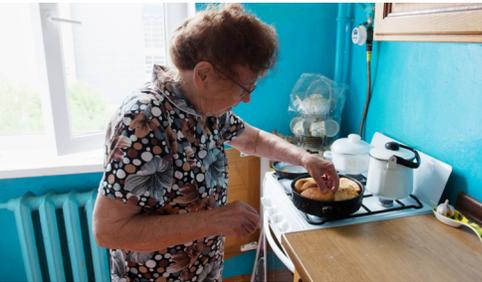
him, ‘You need to change the leaky faucet because you haven’t done anything about it. We have been the ones investing’³⁰ (in Spanish). These stories of harassment and neglect were not isolated events. A Somali mother described how scared she is to confront her landlord because of threats of losing their home. This fear stems not only from the possibility of being evicted or kicked out, but also from the uncertainty of finding another home in the area. As one Spanish-speaking woman put it: “Maybe we are not informed of our rights, but [the landlords] scare you and it is happening a lot. The problem is that there are many people who want to

²⁹ Section 8 refers to the housing voucher program, which offers tenant-based rental subsidies administered by the U.S. Department of Housing and Urban Development through local housing authorities.

³⁰ No hacían caso, ahora que subieron la renta yo le dije, ‘Tienen que cambiar la gotera de pérdida, porque [los dueños] no han hecho nada, todo nosotros lo hemos invertido.’”

rent; units are difficult to find” (in Spanish).³¹ This fear is perhaps especially true for families who depend on the Section 8 housing vouchers, since not all property owners will accept them. A Somali mother told the focus group how difficult it was to find housing with Section 8. “Some houses, if you ask them, ‘Do you have a house for rent?’ they will tell you yes, [but] when you say Section 8, they will hang up” (in Somali).

Therefore, while these residents endure poor housing quality, lack of housing availability adds a layer of uncertainty and fear. Residents repeatedly expressed that, because of the competitive housing market in which landlords can easily find another tenant, renters have little market power to force landlords to comply with legal requirements and to engage in basic maintenance.



SAFETY AND INFRASTRUCTURE

As noted in the report, housing issues dominated the focus group conversations. However, concerns related to safety and infrastructure in neighborhoods were mentioned in relation to their children, including two instances where mothers expressed concerns about school bus services. A mother said in a tone of disbelief: “There are 40 to 45 families here. Why don’t they assign us a bus to [take] the kids to school and back? Two days ago a teenager holding a knife was chasing the kids on their way to school. The kids were very scared” (in Arabic). This was particularly concerning for these mothers because they have other children to look after and therefore could not walk their kids to and from school every day. The only male participant in both Somali focus groups shared a unique perspective on the lack of road safety amenities in his neighborhood. He explained that near his home there is a parking lot and no speed bump on the nearby street to slow down approaching drivers. This has led to several accidents when cars exited the lot and leaves him worried about letting his children play outside.

³¹ “Quizás no estamos bien informados cuáles son tus derechos, pero [the landlords te] asustan y eso está pasando mucho. El problema es como hay muchas personas que quieren rentar, es muy difícil encontrar.”

CONCLUSION: AN UNCERTAIN FUTURE

The affordability crisis has affected most Californians, and City Heights residents are no exception. Rising housing costs and stagnant wages have increased rent burden in the City Heights neighborhood of San Diego. However, our focus groups have demonstrated that traditional poverty alleviation programs are not meeting resident need. The unaffordability crisis has destabilized vulnerable households by creating uncertainty about housing stability. Residents worry whether they will continue to be able to make rent, and many fear eviction and displacement. Some reported worrying about whether they will be homeless in the future.

Rising costs have forced families to make difficult decisions and trade-offs, compromising their quality of life and creating long-term impacts. Many reported that traditional forms of social support, including food banks, food stamps, and social security, no longer meet their basic needs. Additionally, varying access to these resources can determine how a family copes with rising rent. This combination of differential access and increasing costs creates deep uncertainty for renters about their future. While their uncertainty primarily focuses on housing stability, it differs across immigration status, debt, and employment.



For those with stronger social networks, friends and family have been able to help rent-burdened families. Our data show that Latino and Vietnamese residents of City Heights, though still struggling and facing their own unique barriers, have a stronger social infrastructure to assist them than other groups. This may result from the longevity of their residency in the United States. Somali residents, though facing discrimination and language barriers, had Section 8 vouchers and reported being residents for longer than newer refugees. In contrast, the Burmese and Syrian refugees reported less access to public services, such as Section 8, and had not (yet) developed the strong social support networks found in the Spanish-speaking community.

Furthermore, when considering the important effects of social support, City Heights offers critical resources that can protect otherwise linguistically and culturally isolated residents from social isolation due to the multiculturalism in City Heights—a context that the affordability crisis threatens. For this reason, there is particular cause for concern about displacement for many City Heights residents, many of whom express a strong dependence on their communities for linguistic and resource support, and further depend upon the cultural resources and institutions in City Heights.

City Heights provides geographic proximity to residents who speak the same language and practice similar traditions, which affords important forms of social support. With rising rents, many residents may no longer be able to stay in close proximity to their community.

This leads us to consider the following questions:

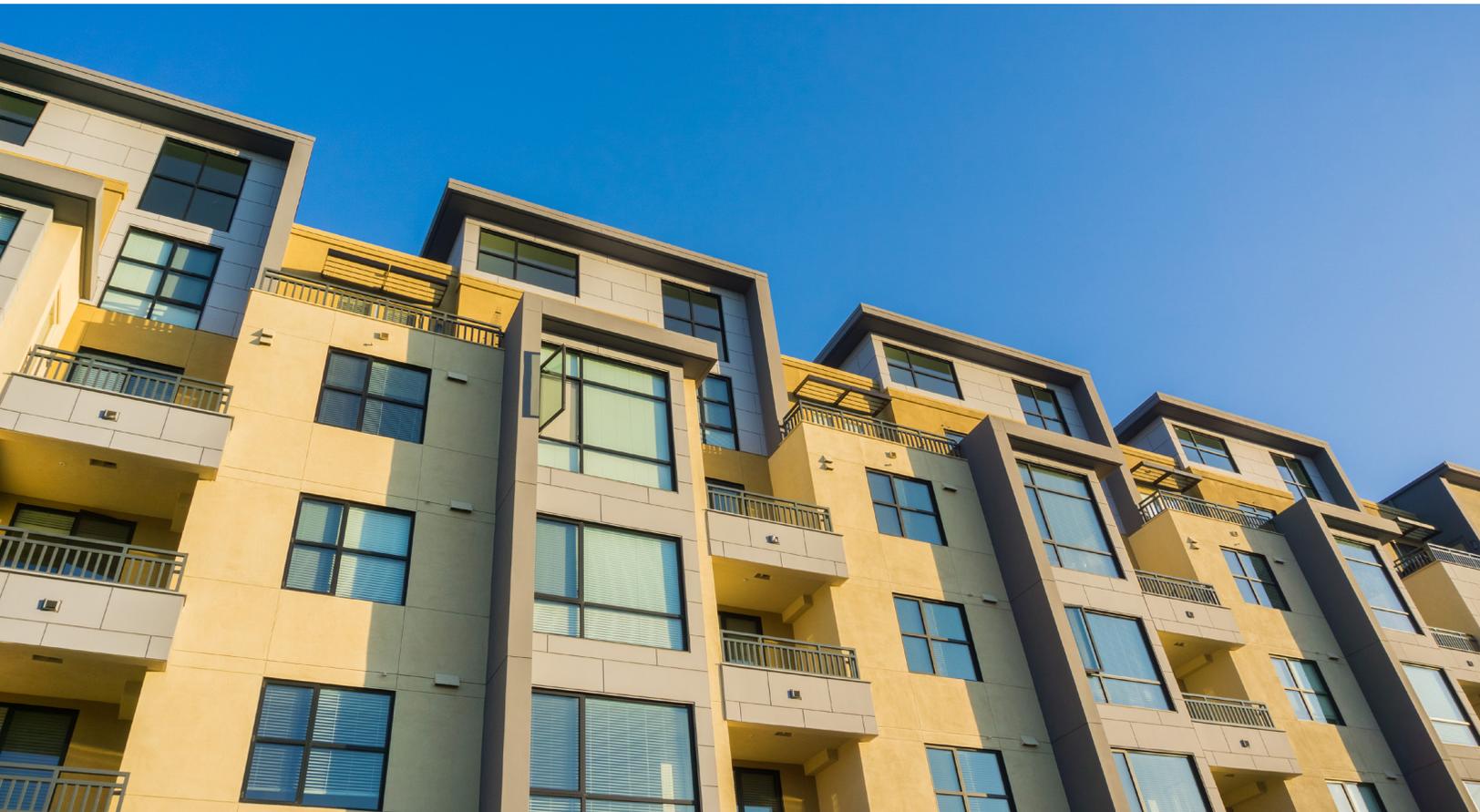
- ➔ Has the unaffordability crisis made it harder for new immigrants to integrate now than before?
- ➔ To what extent have immigration laws contributed to the availability, or lack, of support and resources that newer immigrants can access when facing dire poverty?

Our findings suggest that the affordability crisis has created new barriers to integration, because of the high costs of living that new immigrants immediately face. Therefore, interventions should pay particular attention to the differences that exist not just across communities, but within them as well: New immigrants may face differential vulnerability, as the affordability crisis appears to be creating new challenges for finding jobs, and particularly ones that pay residents enough to afford rent.

RECOMMENDATIONS

Residents repeatedly expressed that lower rents would substantially improve their lives by reducing their vulnerability to displacement and homelessness, and allowing them to spend more money on basic necessities beyond rent. Residents consistently reported the high cost of living—and primarily high and increasing rents—as the single biggest issue they face. This suggests that Price Philanthropies should continue to focus its efforts on building new housing in City Heights at affordable rents based on income levels. However, local leaders, including Price Philanthropies, must also focus on the issue of housing stability at scale. Indeed, the challenges experienced by City Heights residents reflect the local effects of a growing regional problem, so the solutions must reflect the geographic scale of the issue. We advocate for both supply-side and demand-side interventions (both building new housing supply and providing housing subsidies or price controls to soften the price impacts for existing renters) in order to tackle this growing challenge from every possible angle.

To this end, local leaders in City Heights must work together to launch a regional conversation about the housing affordability crisis and to convene regional stakeholders in partnership, since the housing impacts and pressures felt in City Heights will not be solved until they are solved throughout the San Diego region. In particular, local leaders must advance a policy dialogue and strong partnerships that create new forms of housing stability for renters and encourage new housing construction, with a focus on building affordable housing. Price Philanthropies is uniquely positioned to build a strong policy agenda and take a leadership role in launching a regional dialogue, focused on protecting the interests and rights of low-income renters, building more housing supply, and maintaining rental affordability. This policy agenda should explicitly recognize that the affordability crisis reflects a lack of workforce housing, in that workers earn so little that they cannot afford rents. A strong imbalance between wages and rents represents the core challenge of housing stability in City Heights. The unique challenges in City Heights demonstrate the critical importance of launching an inclusive and sensitive policy dialogue that represents the differences experienced across racial and ethnic groups, and immigrant and nonimmigrant populations. The City Heights context embodies this need.



The problem of rising rent burdens is driven by both rents and income, implying that part of the solution must focus on economic development, including both jobs and wages. Residents need new forms of financial support and more stable job opportunities. Destabilization was an important theme that arose across the focus groups, in the form of the unpredictability of current and future incomes, rents, unanticipated future expenses, and the uncertainty about future conditions. Stable employment (or lack thereof) represented a major driver of housing-related stability levels. While the nature of employment-related challenges differs across groups, all groups suffered from a lack of stable employment and high-quality jobs that would allow them to cover their basic living expenses and have sufficient benefits to take time off when necessary, meet their health needs, and spend more time with their families. Furthermore, the experiences of the Syrian immigrant population in City Heights, in particular, demonstrates that stable employment offers a critical mechanism to facilitate integration for new immigrant groups. Strong linkages to immediate employment opportunities must exist for new immigrant populations to gain their footing in City Heights.

The focus groups also suggest that City Heights residents lack voice to address housing stability issues and housing quality issues, even when their basic rights are violated. In City Heights in particular, where residents described how they could not effectively confront landlords about poor housing conditions and exploitation due to language and cultural barriers, greater tenant protections and enforcement could provide residents with a meaningful improvement in their quality of life. For some groups, their social isolation and lack of voice were compounded by discrimination, which was particularly expressed by Somali focus groups participants. The affordable housing crisis appears

to have worsened resident ability to voice concerns and address tenant issues. When landlords can easily replace tenants, and renters fear that they cannot find another affordable unit, residents lose the power to advocate for their needs and address exploitation. Without rent control or other rental protections, residents expressed constant worry about displacement, which deterred them from complaining about degrading housing conditions and drove up fears of complaints from neighbors. Therefore, tenant protections and additional protections for renters can provide critical stability for vulnerable populations. Any housing policy advocacy agenda must include tenant protection policies that help build the power and protections of all communities, including immigrant populations facing linguistic, cultural, and discriminatory barriers to housing protections.

Finally, social support and strong networks can provide important resources to help struggling families cope with the instability inherent to the current housing market. Therefore, the housing affordability crisis warrants a focus on strengthening support networks and cultural institutions. This is particularly necessary in City Heights, which has such a diverse and unique population, and where strong differences exist in social support across cultural groups. Beyond the regional housing agenda that we recommend here, local leaders in City Heights must continue to build and protect forms of social support that combat social isolation for immigrant groups and help maintain those connections even for displaced residents. They must also take into account the within-family social isolation and fragmentation that these focus groups exposed. Policies to support parents, and to foster familial support, are particularly important to ensure that the affordable housing crisis does not create deep and enduring impacts for affected families.



APPENDIX

APPENDIX A

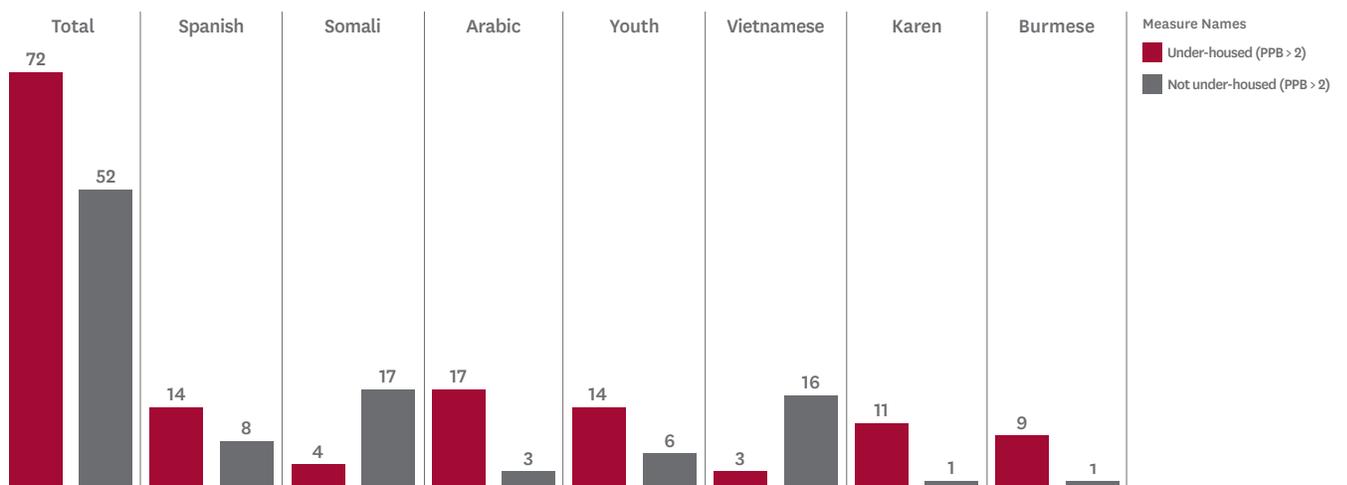
STATISTICAL SIGNIFICANCE TESTING FOR AGE

Group	Average Age
Arabic	40
Burmese	55
Karen	51
Somali	49
Spanish	45
Vietnamese	62

Shaded cells are statistically significant from zero at the 5% level. This indicates that our report can conclude with a strong degree of certainty that there were age differences across specific ethnic groups in our sample.

APPENDIX B

PARTICIPANT PERSONS PER BEDROOM RATIO



Under-housed is defined as having a persons-per-bedroom ratio greater than 2.

APPENDIX C

SURVEY QUESTIONNAIRE

Rent Burden Focus Group

Participation Number: _____

Thank you for participating in our rent burden focus group! We really appreciate you sharing your experiences to help us better understand the housing situation in City Heights. We want you to know that anything shared in this survey or with the group will be completely confidential and anonymous.

To begin, we have a few short questions about your situation that will not be shared with group:

1. Do you live in a/an: House Apartment (4 or fewer units) Apartment (more than 4 units)
 Mobile home Other _____

2. Are you a renter? No Yes

3. Is your building protected by rent control or the rent stabilization ordinance (RSO)? No Yes Unknown

4. Do you receive assistance from Section 8 or the Department of Housing and Urban Development (HUD)?
 No Yes Unknown

5. On average, how much do you pay in rent during a typical month? _____

6. How many bedrooms does your home have? _____

7. Are you employed? No Yes (if no, skip to question 8)

a. What type of work do you do (if you have multiple jobs, please answer for your primary job)?

b. How many hours per week do you work at this job, including paid overtime? _____ hours/week

c. Is this job: Full-Time Part-Time Seasonal

d. How long have you had this job? _____

e. How long do you expect to have this job? _____

f. How do you get to this job? Car (drive alone) Carpool Uber/taxi Walk
 Rapid transit Personal Bike Shared Bike Bus
 Trolley Other _____

g. How long does it take you to get to this job (one way)? _____

8. Do you currently have a second paying job? No Yes (if no, skip to question 9)

a. What type of work do you do for this job? _____

b. How many hours per week do you work at this job, including paid overtime? _____ hours/week

c. Is this job: Full-Time Part-Time Seasonal

d. How long have you had this job? _____

e. How long do you expect to have this job? _____

f. How do you get to this job? Car (drive alone) Carpool Uber/taxi Walk Rapid transit
 Personal Bike Shared Bike Bus Trolley
 Other _____

g. How long does it take you to get to this job (one way)? _____

9. What transportation do you use for activities not related to work?

Car (drive alone) Carpool Uber/taxi Walk Bike
 Bus Trolley Rapid Transit Other _____

10. On average, how much do you earn in a typical week? _____

11. How many people, including yourself and any children, currently live with you? _____

*** Please turn page, additional questions on next page ***

APPENDIX C

SURVEY QUESTIONNAIRE

12. In total, how much do these additional people contribute to rent each month?
(Not including the income already listed in question 8) _____
13. How many vehicles does your household own (including everyone living in your home)? _____
14. How many parking spaces does your household have? _____
15. In the past two years, have you gone without any of the following in order to pay rent? (Please check all that apply)
- | | | | | |
|--------------------------------|-----------------------------------|--|--|---|
| <input type="checkbox"/> Food | <input type="checkbox"/> Water | <input type="checkbox"/> Electricity/gas | <input type="checkbox"/> Education-related costs | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Phone | <input type="checkbox"/> Internet | <input type="checkbox"/> Health-related cost | <input type="checkbox"/> Childcare | <input type="checkbox"/> Other _____ |
- _____
16. Are there any other sacrifices you've made or things you've gone without? (List as many things as you like)
- _____
- _____
17. In the past two years, have you done any of the following to make your cost of living more affordable?
(Please check all that apply)
- | | | |
|--|--|--|
| <input type="checkbox"/> Moved to smaller location | <input type="checkbox"/> Moved farther away | <input type="checkbox"/> Moved to neighborhood that is not safe or clean |
| <input type="checkbox"/> Living with more people | <input type="checkbox"/> Moved to a lower quality home | <input type="checkbox"/> Worked more jobs or hours |
| <input type="checkbox"/> Asked children to contribute to rent (more than before) | | |
18. Is there anything else you've done to make rent more affordable? (List as many things as you like)
- _____
- _____
19. Do you feel like you are paying a fair rent where you currently live? No Yes
- 19b. If not, how much do you think a fair rent would be? _____
20. Please list any organizations that you are involved with and/or receive support or services from?
(List as many things as you like)
- _____
- _____
21. Where do you get your food? (Please specify which grocery stores, farmers markets, etc.) _____
- _____
22. Do you have access to the Internet? No Yes
- 22a. If you have access to the Internet, where or how do you access it? (check all that apply)
- | | | | | | |
|--|--|--|----------------------------------|---------------------------------|-----------------------------------|
| <input type="checkbox"/> Home computer | <input type="checkbox"/> School computer | <input type="checkbox"/> Work computer | <input type="checkbox"/> Library | <input type="checkbox"/> Tablet | <input type="checkbox"/> My phone |
| <input type="checkbox"/> Phone from family/friends | | <input type="checkbox"/> Other _____ | | | |
- 22b. If you have access to the Internet, what do you use it for? (check all that apply)
- | | | | |
|--|---|---|------------------------------------|
| <input type="checkbox"/> Search/apply for jobs | <input type="checkbox"/> Talk with friends and family | <input type="checkbox"/> Search for information | <input type="checkbox"/> Read news |
| <input type="checkbox"/> Homework | <input type="checkbox"/> Social media | <input type="checkbox"/> Other _____ | |
23. What year were you born? _____
24. How do you identify? Male Female Self identify: _____
25. What is the primary language spoken in your home? _____
26. Were you born in the United States? No Yes I don't know I do not want to answer this question
27. What is your ethnicity? Latino/Hispanic Asian American African American Caucasian/White
 Native American Indigenous / Native Other: _____

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