

Tenant Housing Challenges and Policy Priorities

Report from the Study *Understanding and Preventing Housing Instability in San Diego's Low-Income Neighborhoods*

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October, 2023

UC San Diego
SOCIAL SCIENCES
Urban Studies and Planning

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Project Overview

San Diego, California is in one of the most rent-burdened counties in the nation.¹ Rent rose during the pandemic and has remained high.² While some areas, especially in the southeastern part of the city, remain lower cost than others, rent is unaffordable for low-income renters throughout the city.³

Housing precarity is insufficiently understood in San Diego. This is partly due to the difficulty in assessing tenant displacement through formal and informal evictions. Privacy protections for tenants have limited public access to eviction data throughout the state. Historically, there has not been a rent or eviction registry or a means by which property owners register any displacement-related activities with an oversight body.⁴ Research on other U.S. cities suggests that tenants are removed from their homes through formal and informal eviction processes for non-payment of rent above all other reasons.⁵ Housing displacement impacts people of color disproportionately, African American mothers and neighborhoods where Black renters are concentrated in particular.⁶ Estimates based on population data suggest the same is true in San Diego. Recent research by the Urban Displacement Project showed a high risk of displacement for many of San Diego's neighborhoods, largely due to cost and a severe shortage of available housing. These trends are exacerbated in predominantly minority communities.⁷

Federal and state programs that could prevent displacement due to high rental costs were only temporarily offered during the Covid-19 pandemic.⁸ Other programs, like Section 8 housing vouchers, are so insufficient that the wait time for San Diego renters is, on average, seven years.⁹

This study complements local research efforts by documenting the causes and consequences of housing precarity in southeast San Diego, with a particular focus on housing instability for racial minority, immigrant, and refugee renters. Previous studies analyzing local trends have utilized data from social service requests initiated by renters, estimated displacement risk or rent burdens

¹ <https://www.census.gov/library/stories/2022/12/housing-costs-burden.html> A household is considered rent burdened when they spend 30 percent or more of their income on rent. Rents have risen at a faster rate than wages, leaving many renters—and a large majority of low-income renters—rent burdened. See for a discussion of this benchmark, https://www.huduser.gov/portal/pdedge/pdr_edge_featd_article_092214.html

² <https://www.zillow.com/rental-manager/market-trends/san-diego-ca/>; <https://www.kpbs.org/news/local/2023/07/11/san-diego-now-has-the-3rd-highest-rent-prices-in-the-nation>

³ <https://www.rent.com/california/san-diego-apartments/rent-trends>

⁴ David Chiu, “AB 2819, Chiu. Unlawful Detainer Proceedings,” Pub. L. No. AB 2819, § 1161.2, 1167.1, 336 Civil Procedure (2016), https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=201520160AB2819.; <https://www.sandiegouniontribune.com/business/story/2022-10-29/youre-pushed-out-and-pushed-out-should-san-diego-protect-renters-from-no-fault-evictions>

⁵ Matthew Desmond, “Eviction and the Reproduction of Urban Poverty,” *American Journal of Sociology* 118, no. 1 (July 2012): 88–133, <https://doi.org/10.1086/666082>; David Robinson and Justin Steil, “Eviction Dynamics in Market-Rate Multifamily Rental Housing,” *Housing Policy Debate* 31, no. 3–5 (September 3, 2021): 647–69, <https://doi.org/10.1080/10511482.2020.1839936>.

⁶ Michael C. Lens et al., “The Neighborhood Context of Eviction in Southern California,” *City & Community* 19, no. 4 (December 1, 2020): 912–32, <https://doi.org/10.1111/cico.12487>.

⁷ Julia Greenberg et al., “San Diego Anti-Displacement Study Existing Conditions Report” (UC Berkeley, June 1, 2023), <https://urban-displacement.github.io/edr-sandag/>.

⁸ <https://www.sandiegocounty.gov/content/sdc/sdhcd/erap.html>

⁹ <https://www.cbpp.org/sites/default/files/7-22-21hous.pdf>

based on the demographics of residents in geographic areas, or focused on the prior experiences of people who have lost their housing.¹⁰ We add to these analyses by providing insights from tenants and community organization staff from our study titled *Understanding and Preventing Housing Instability in San Diego's Low-Income Neighborhoods*.¹¹ We worked with staff from City Heights Community Development Corporation, Legal Aid Society of San Diego, Casa Familiar, the Chicano Federation, the San Diego Refugee Communities Coalition, and Alliance of Californians for Community Empowerment (ACCE) between January, 2022 and June, 2023 to identify the following research priorities for a sample of renter households in low-income neighborhoods of southeastern San Diego:

- What are tenants' primary housing challenges and concerns?
- What are tenants' housing and displacement experiences?
- How does housing impact the health of tenants?
- What are the policy priorities of tenants?

Our research findings suggest extreme rent burdens for very low-income tenants, except the minority who had obtained Section 8 vouchers. Stress due to financial hardship was common and sometimes mounting, as our data collection extended through the period when rental assistance programs and more generous SNAP benefits ended.¹² A lack of available rentals and rising rents meant some tenants felt stuck because moving was not an option. Most tenants had experienced some form of residential displacement, or forced move, during their time in the United States.

The number one priority of tenants was rent stabilization or rent subsidies. As one tenant said, “Aquí se oye mucha renegadera de que nos están sacando a los inquilinos y la verdad el nivel económico que uno maneja no le llega. No le llega uno a los costos, están excesivamente altos... // Here you hear a lot of complaints that they are kicking out renters and the truth is the economic level that one has doesn't cover it. It doesn't cover the costs, they are too high...” The second policy priority tenants hoped to see was the construction of more affordable housing, meaning housing affordable to people with incomes like theirs. Other concerns and policy priorities related to housing quality and discrimination.

Methodology and Study Population

We employed various data collection methods to understand the experiences of low-income renters in San Diego. Data collection for this study was initiated in conjunction with a tenant education program, the Know Your Rights (KYR) workshops, funded by the City of San Diego through the Eviction Prevention Program, under contract with Legal Aid Society of San Diego.

¹⁰ Leila Yousefi-Rizi et al., “Impact of Housing Instability and Social Risk Factors on Food Insecurity Among Vulnerable Residents in San Diego County,” *Journal of Community Health* 46, no. 6 (December 1, 2021): 1107–14, <https://doi.org/10.1007/s10900-021-00999-w>; Greenberg et al., “San Diego Anti-Displacement Study Existing Conditions Report”; Mounah Abdel-Samad and Naader Ho, “The Impact of Utility Assistance on Keeping People Housed,” Social and Economic Vulnerabilities Initiative (San Diego State University, December 2020), https://sevi.sdsu.edu/_resources/files/the_impact_of_utility_assistance_onKeeping_people_housed.pdf.

¹¹ This study was given “exempt” status from the UC San Diego Institutional Review Board given the low risks presented to participants and steps taken by researchers to mitigate risks.

¹² <https://www.sandiegocounty.gov/content/sdc/sdhcd/erap.html>; <https://www.cbpp.org/research/food-assistance/temporary-pandemic-snap-benefits-will-end-in-remaining-35-states-in-march>

Our study team's work began shortly after KYR workshops were initiated (data collection began April, 2022; workshops began February, 2022) and extended through the end of the program in June, 2023. A separate report, available on request, focuses on our evaluation of the KYR workshops. They included the following:

- Surveys with 209 tenant workshop participants to record their biggest concerns in relation to housing.
- Observation of KYR workshops to record the concerns and questions tenants asked.
- Individual interviews with 98 tenants recruited through workshops, community organizations, or referrals from other participants.
- Group interviews (called Community Conversations) with 100 tenants across 13 groups, hosted by community organizations.
- Community feedback meetings with four community organizations, 2 composed mostly of tenants and 2 composed of staff.

The identities of research participants are anonymous. Any names referenced below are pseudonyms. Further details about data collection methods can be found in Appendix A.

The data presented below represent the perspectives of study participants only; they do not represent a general sample of low-income San Diego tenants. Our team took steps to gather perspectives from a diverse range of low-income renters and community organization staff residing in the City of San Diego neighborhoods of City Heights, Mountain Creek, Logan Heights, Paradise Hills, Imperial Beach, and in Chula Vista. Three participants lived further north in Ocean Beach and Clairemont and three lived in and around El Cajon.

Our study population sample overwhelmingly identified as female across all data collection methods. A majority identified as Hispanic or Latino/a and a sizable minority as Black, including African, Haitian, and African American individuals. The group interview participants included refugees from several East African countries, Burma (or Myanmar), and Haiti, as well as participants from Mexico and the United States. We have self-reported demographic information from a minority of survey participants and for nearly all of the 98 individual interview participants. Those details and more about all tenant participants are available in Appendix B.

Tenant Participant Housing Concerns

Tenants were asked to report their primary concerns, in particular concerns related to their housing, through surveys taken at KYR workshops and at individual interviews (which included a subsample of tenants who never attended a KYR workshop). Since pandemic unemployment and underemployment were major issues for Californians at the time of data collection¹³, we included a category related to paid work as well as a catch all “other” category, so that responses reflect the place of housing concerns relative to other household pressures. In surveys with 209 KYR workshop attendees, sixty-four percent (or 134 individuals) of tenants listed losing their housing and/or having enough money for rent as their top two concerns.¹⁴ Other financial issues,

¹³ See Census Pulse survey, which showed California ranking among the top 5 states when people were asked whether they had lost work or expected to lose income from work in 2020 and 2021. https://www.census.gov/data-tools/demo/hhp/#/?s_state=00006&periodSelector=12&measures=LFNEXT

¹⁴ Some survey participants left this answer blank; we report data for the 209 respondents who answered this question. Tenants could mark more than one challenge that they faced, therefore 134 represents all tenants who marked either, or both, of the losing housing and having enough money for rent categories.

keeping a job, relations with landlords, the condition of the home, other problems not listed, and conflicts with family or roommates followed, in declining order of concern.

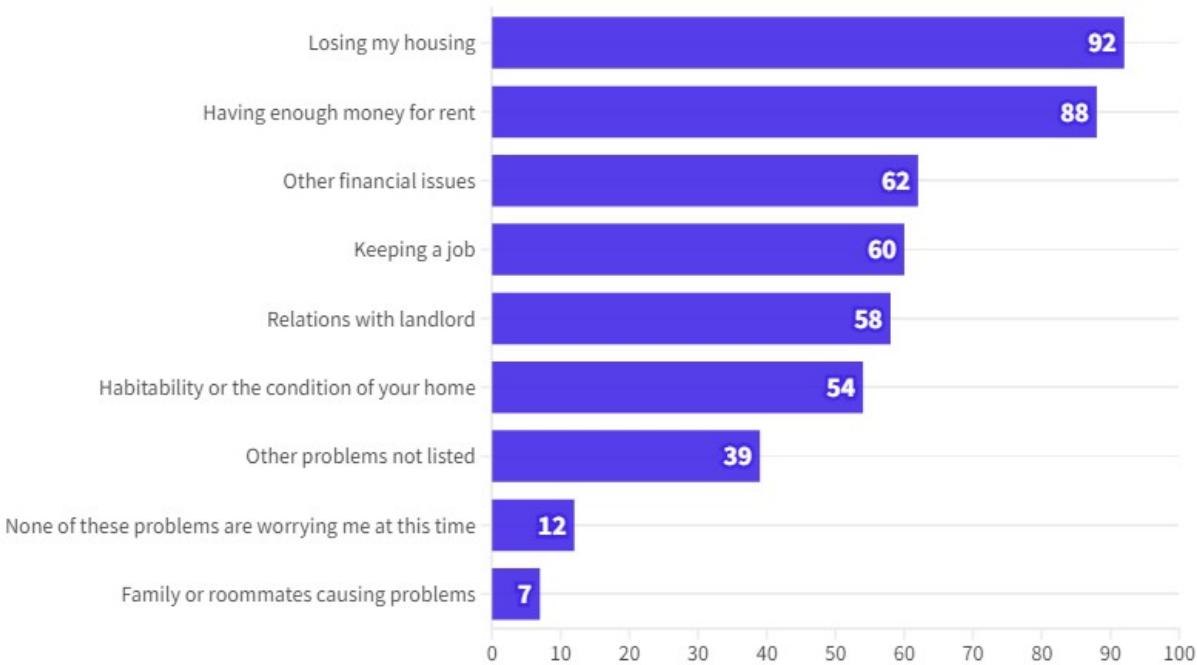


Figure 1. Self-Reported Housing and Other Challenges for KYR Workshop Participants (N=209)

Half of surveyed tenants who indicated that they were concerned about losing their housing indicated that they also worried about having enough money for rent (46 of 92). Thirty-eight percent (35 of 92) who indicated concern about losing their housing indicated that relations with their property manager or owner were a problem and thirty percent (28 or 92) recorded that habitability, or the condition of their home, was a major concern.¹⁵ Other financial issues overlapped, or co-occurred, with both having enough money for rent and losing housing.

¹⁵ We use habitability here to mean the condition of one's home, including the presence of pests, mold, holes and cracks in surfaces, plumbing issues, and more. Tenant descriptions of problems in their rentals were varied and rarely met the standard of being uninhabitable, in part because tenants often made repairs themselves or asked property managers to fix problems. <https://www.courts.ca.gov/documents/California-Tenants-Guide.pdf>

Table 1. Co-Occurrence Matrix for Self-Reported Housing and Other Challenges for KYR Workshop Participants (N=209)

	Having enough money for rent	Relations with landlord	Keeping a job	Losing my housing	Habitability or the condition of your home	Family or roommates causing problems	Other financial issues	Other problems not listed
Having enough money for rent	88	33	32	46	23	3	31	20
Relations with landlord	33	58	11	35	20	4	16	18
Keeping a job	32	11	60	27	15	3	25	11
Losing my housing	46	35	27	92	28	4	39	22
Habitability or the condition of your home	23	20	15	28	54	4	22	15
Family or roommates causing problems	3	4	3	4	4	7	3	3
Other financial issues	31	16	25	39	22	3	62	12
Other problems not listed	20	18	11	22	15	3	12	39

Having enough money for rent was the top concern reported by tenants we interviewed, reinforcing the connection between rental costs and fear of losing housing. Of the 98 tenants who completed an individual interview, 63 listed having enough money for rent as their primary concern. The second most common concern they listed was losing their housing, closely followed by other financial concerns, other problems not listed, and keeping their job.

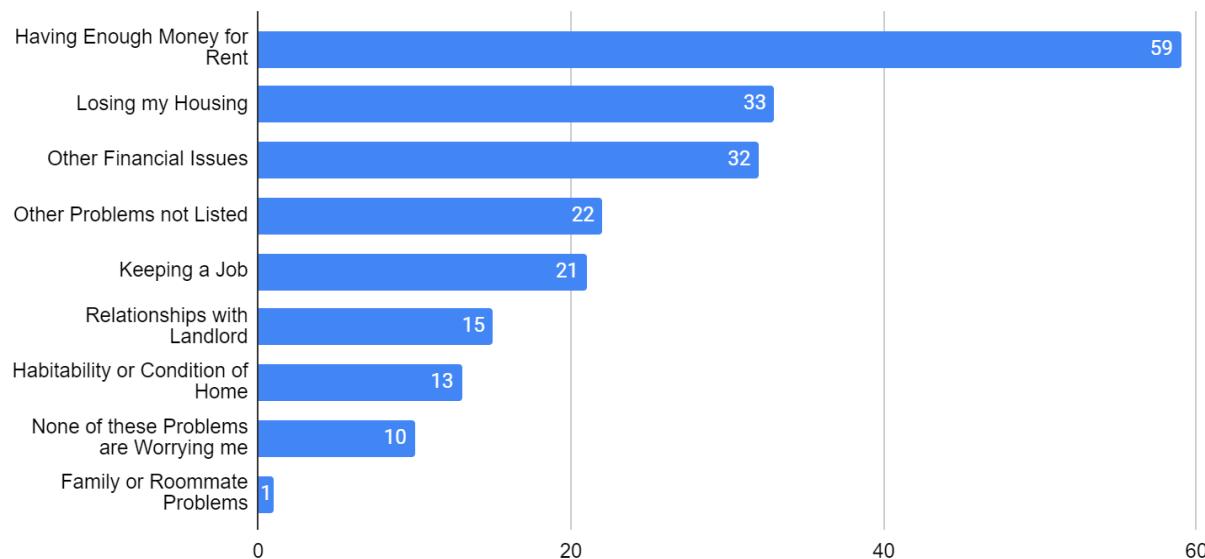


Figure 2. Self-Reported Housing and Other Challenges for Individual Interview Participants (N=98)

Through group and individual interviews, we explored these concerns in more detail and found that fears of losing one's housing were largely related to concerns about future rent increases, ongoing unaffordability, or unpredictable displacement threats, such as displacement due to factors not caused by tenants (e.g., no fault evictions or informal evictions that tenants believe are retaliatory). The next sections in this report provide additional qualitative insights into tenants' experiences and concerns.

Costs and Efforts to Stay Housed

Leti Herrera has lived in the City Heights neighborhood with her husband and 3 children for 12 years. Their apartment has one bedroom and one bathroom, so the older children sleep in the front room and the youngest shares with her and her husband. She would like to find a bigger place but feels this is impossible due to the cost.

Sí nos gustaría [mudarnos] porque donde vivimos nosotros es una recámara y tenemos tres niños. Los dos más grandes duermen en la sala, en una litera, y nosotros en el cuarto. Sí sabemos que el espacio es muy reducido. Si encontráramos una oportunidad donde la renta no fuera tan elevada y cada quien pudiera estar un poquito más a gusto, sí lo haríamos. ... Ya el más grande tiene 17. Yo sé que estamos apretados aquí, pero no podemos pagar más.

Yes we would like to [move] because where we live it's just one bedroom and we have three children. The two oldest sleep in the living room, on a bunk bed, and we're in the bedroom. We know the space is limited. If we found an opportunity where the rent wasn't so high and everyone could be a little more comfortable, we would do it... The oldest is 17 now. I know it's a tight squeeze here, but we can't pay more.

Although Leti feels that there are helpful programs out there for undocumented tenants like herself, she feels little relief from available assistance.

There are various problems Leti's apartment, including humidity in the rooms and problems with the carpet, but Leti expressed fear in telling her property manager about these issues because of the repercussions. Above all, she feared that if she 'complained' about the issues with her apartment, they would raise her rent. As a result, she preferred to stay silent than to address the issues.

Mejor no decimos nada porque...las rentas están subiendo, subiendo y subiendo, y sabemos que nuestra renta no es tan elevada como otros costos que conocemos, entonces preferimos quedarnos con los daños que tenemos a hablar por temor a que nos suban la renta.

It's better if we say nothing because rents are rising, rising, and rising, and we know that our rent isn't as high as other costs we know of, so we prefer to live with the damages that we talked about for fear that they will raise our rent.

Leti's family recently received a rent increase of \$100 which has been a burden. The day before she received the rent increase, her husband received a wage increase of \$0.50 an hour which is insufficient to cover the cost of the rent increase. In addition to directing much of her husband's pay to the rent, half of Leti's income checks go to rent: one biweekly check goes to rent and the other pays the bills. She emphasized that paying for her rent has become even more difficult as the price of everything else has also increased. This has caused her to budget more strictly and make sacrifices to be able to afford paying her rent. Leti stated that it is almost to the point where they have to decide whether to buy food or pay rent. Leti uses their overcrowded conditions as a way to motivate her sons to strive for something better.

Tenants like Leti overwhelmingly and repeatedly talked about the cost of rent and the many ways that unaffordability and a lack of affordable or available units contributed to their stress and personal or family hardship. Many people described being at a tipping point: if their rent rose again, they were not sure what they would do because they already gave over half of their income to rent. These rent burdens are often unavoidable given the low wages most participants can earn, or the benefits levels people receive from social welfare programs. A person working full-time at minimum wage in the City of San Diego can earn an income slightly above 30 percent of the Area Median Income (AMI); a senior citizen relying on Supplemental Security Income (SSI) or a person living with a disability with independent living status earns just \$1,252 each month. The Department of Housing and Urban Development considers a household rent burdened if they spend one-third or more of their income on rent. For a person earning minimum wage to spend less than one-third of their income on rent, their rent would need to be under \$800 each month. For a person living on SSI to spend less than one-third of their income on rent, their rent would need to be under \$400 a month. Among the 65 extremely low-income tenants in our

interview sample (earning less than \$2,280 per month), rents were typically half of their income or more, well above the amount indicated by HUD. A minority of tenants paid a rent at or below 50 percent of their income.

Table 2. Housing Characteristics for Individual Interview Participants (N=98)

Variable	Indicated by Tenant	Percentage
Type of Rental		
Apartment	44	47%
Room or Room in Someone Else's Home	13	14%
Single-Family Home	16	17%
Converted Garage, RV, or Similar	9	10%
Townhome or Condo (Garage Included)	9	10%
Other	3	3%
Monthly Rent		
\$499 or less	5	5%
\$500-\$749	5	5%
\$750-\$999	16	17%
\$1,000-\$1,249	16	17%
\$1,250-\$1,499	14	15%
\$1,500-\$1,749	20	21%
\$1,750-\$1,999	12	13%
\$2,000-\$2,249	4	4%
\$2,250-\$2,499	1	1%
\$2,500-\$2,749	1	1%
Housing Support		
Designated Affordable Housing	11	12%
Section 8 Voucher	10	11%
Other	12	13%
None Reported	61	65%

Thirty-five interviewed tenants paid over 70 percent of their income in rent. For newly arrived, undocumented migrants, the situation was extreme: most of these tenants reported paying an average of 90 percent of their income on rent. These were individuals who had arrived in the United States within the past 2 years, who were often subleasing one or two rooms, and who were receiving income through CalWORKs, charity, or acquaintances while they waited for permission to work. These same individuals spoke of the obligations they felt to send money back to their families in Haiti or elsewhere, which they struggled to do, given their rent burden.

Participants in group interviews indicated similar rent burdens: nearly all participants across groups indicated spending over 50 percent of their income on rent. The exceptions, approximately 25 percent of the group interview participants were individuals who had managed to secure a Section 8 housing voucher, low-rent affordable housing, or were able to pool enough across multiple incomes. In Community Feedback meetings, rent was the primary concern for participants who speak on their own behalf and that of the communities they represented. At a

convening with Horn of Africa community organization members, a tenant explained through a Somali interpreter that the reason rent was their primary concern was because they always prioritized their rent for fear of losing their housing. Cockroaches, plumbing problems, rude landlords, problems with neighbors – all of those things they could tolerate, he said, if they could manage to pay their rent and have enough money left over to meet basic needs. This felt impossible given so few affordable housing options and rising rents.

In order to afford rent, tenants limited their purchases in other areas and made other financial sacrifices. Through an interpreter, a Burmese speaker said, “We would want to buy a house but right now, we pay 85% of our income in rent, everything else we need to spend on our children, on things we need, there is no money to save.” Another tenant explained that they had never fallen behind on their rent, but it meant going without.

“Entrevistadora: Ahorita donde está, ¿en alguna ocasión se ha retrasado en pagar la renta?

Entrevistada: Hasta ahorita gracias a Dios, no.

Entrevistadora: Qué bueno.

Entrevistada: Sí he estado como el pagar la renta y quedarme sin poder hacer otras compras o limitarme mucho en comprarle algo que se le antoje a mi hija ahorita de comer. Es como, ‘No podemos hacerlo, tenemos que pagar la renta.’ Sí nos limitamos bastante, la verdad.”

“Interviewer: Right now where you live, has there been a time when you have fallen behind on paying your rent?

Interviewee: Up until now, thank God, no.

Interviewer: That’s good.

Interviewee: Yes, I’ve been in the situation of paying my rent and I’m left without being able to make other purchases or limit myself a lot in buying something that my daughter wants to eat. It’s like, ‘We can’t do it, we have to pay rent.’ We limit ourselves a lot, seriously.”

Rent put people in financial situations that were uncomfortable because it limited their ability to make necessary purchases and made it difficult, and often impossible, to save for the future.

Tenants avoided rent increases by tolerating suboptimal living conditions, doubling up, or avoiding making demands on property owners that could result in a rent increase—similar to Leti. During a group interview, a promotora (or community health worker) described the condition she found tenants living in:

They will have rats and other pests. They don’t speak up because they are afraid of what will happen. They also can’t guarantee that they will find other housing because rent is so high everywhere. They won’t ask for things to be fixed in fear the rent will increase.

Promotoras, who spoke from experience working with a largely Mexican immigrant population in San Ysidro, also described illegal subletting as a common tactic for affording rent, especially for undocumented immigrants. Similar strategies were common among the Haitian refugees we spoke with. Leasing from a master tenant could save money and could help an individual or family avoid homelessness, but it increased the risk of forced displacement should the property owner find out or a disagreement arise with the master tenant.

Many tenants sought out Know Your Rights workshops because their rent was increasing or they feared an increase and were looking for relief. Workshop attendees overwhelmingly asked

questions about rent. Our team took field notes at 62 workshops. We counted 76 instances when attendees' questions were about rent, nearly all in regards to allowable rent increases, such as "They have increased my rent by about \$300 within two years. What can I do?" and "They have done a rent increase about 3 times already, I'm not sure what I can do" and "How many times can a landlord increase rent in a year?" While there were instances where, based on tenants' description of their situation, it was possible their rent increase was illegal, there were many cases when rent increases stayed within allowable limits but were difficult for tenants to pay, as in the example of Leti, above.

A small number of tenants we spoke to in individual and group interviews described ways that they had pushed back against rent increases that were unfair or possibly illegal. In one group interview, a man described his decision to resist a rent increase (excerpt from field notes, not verbatim):

In the past, the managers have told me that they were raising the rent to fix the windows which were in bad condition. This was a couple of years ago. They did not fix them even after the rent increase until two years later. An organization helped us (San Diego Tenant Union) fight back for the illegal rent increase. They reimbursed me \$1500 after. I'm sure they only changed my windows because of the organization fighting back and I was able to stay in my home. Six months ago, they said the same thing, that they would need to fix the windows and at the same time notified us of a rent increase. I told them "No," that they can't do that because that was an issue in the past.

This was rare among both group and individual tenant participants. We heard descriptions of similar actions only two other times in group interviews and eleven times in individual interviews. Most people feared the repercussion of pushing back, in particular the risk of losing their housing. One tenant who was renting a room in a house explained: "I'm pretty certain that the rent increase, it's more than the 10 percent, which is the limit of the law right now. Looking at some of the resources, I'm pretty sure I do fall under that law. Do I want to risk saving some money every month or again becoming homeless because I fight it?"

Utilities and Other Costs

Interviews suggest that low-income tenants' financial concerns relate to other aspects of household expenses as well, specifically utility and food costs. The high cost of rent meant less money left to pay for other needs and, as pandemic inflation and other factors resulted in higher gas, utility, and food prices, families felt extremely burdened by expenses. Tenant descriptions of utility bill costs reflect the high price of natural gas in the San Diego region. Gas prices grew throughout the pandemic and were especially extreme in January 2023.¹⁶ However, tenants also described instances where in addition to rent increases, property owners were requiring them to pay for utility costs they had not previously borne or were telling them utility bills had risen without showing them bills. Tenants sometimes pushed back when utility costs did not seem accurate. For example, a tenant living in a mobile home park demanded that the property manager reduce an electric bill charge by showing that the meter was spinning for her space even when no one in her trailer was using electricity. Other tenants feared fighting back over what

¹⁶ Bureau of Labor Statistics historical prices for San Diego-Carlsbad region.

https://data.bls.gov/timeseries/APUS49E72620?amp%253bdata_tool=XGtable&output_view=data&include_graphs=true

they viewed to be incorrect charges. This was especially the case for undocumented tenants. One woman said she had not previously paid a water bill until recently when the manager began charging her household of six \$400 each month. When she asked why the bill was so high, they said it was due to the size of her family. The charge did not make sense to her, and she was not shown a bill, but she felt she had no choice but to pay, for fear of being kicked out.

“...yo tengo un bebé de tres años, ¿se cuenta en el seis personas? Un niño de ocho años se cuenta en los bebés, de una persona entera? Así yo estoy buscando, el motivo por qué, pero no lo encuentro. Me aguanto, no busco problemas porque no quiero que ellos se quejan porque estoy quejando, o me sacan, porque aquí ahorita no encontramos casas, está muy difícil. [...] Lo que tengo que hacer es aguantarme, quedarme callada...no tengo papel de aquí, no quiero buscar problema con nadie. Pienso quedarme callada.”

“I have a three-year-old baby, do they count in the six people? A child of 8 years old counts as a baby, or as a full person? I am looking for a reason why, but I can’t find it. I put up with it, I don’t look for problems because I don’t want for them to complain because I am complaining, or they’ll kick me out, because right now we can’t find housing, it’s very difficult. [...] What I have to do is put up with it, keep quiet...I don’t have paper[s] here, I don’t want to look for problems with anyone. I’m thinking of staying quiet.”

Tenants worried about food costs as well. This was especially the case as the larger SNAP allowances that had been approved during the pandemic were ending. In one group interview, two mothers with children explained,

Food stamps have been cut, now we can only get WIC. We had to rebudget for daycare services which is why we went to Headstart. My husband is on DACA which means his income counts in our family budget but they don’t count him as a member of the household, which led to us losing eligibility. SNAP was denied. WIC is not enough for our family of 4.¹⁷

Rent increases yearly, with our lease renewal. I lost my job, SNAP amount was cut. We were fighting with section 8 because they wanted to increase the rent.

Similar financial concerns were pervasive among the people we spoke with and often had negative repercussions for the emotional health of tenants, which we describe more below.

Health Impacts

During individual interviews, we asked tenants about the relationship between rent, housing, and their health, recognizing that health conditions can impact people’s ability to pay rent and that stretching money to pay rent every month can negatively affect health. Tenants’ stress related to housing typically had to do with the high cost. The majority of tenants in our sample had never missed a rent payment in their current unit. This aligns with a recent study of Los Angeles renters: researchers found that the lowest-income renters reported prioritizing rent payments

¹⁷ These passages are excerpts from field notes; they are not verbatim quotations.

above other costs.¹⁸ There are emotional costs to this prioritization. In response to being asked whether she had been experiencing any stress related to her housing, a participant explained:

“Estrés a lo mejor que si mas cuando va allegar la fecha de la renta que no completamos, porque no nomas es la renta sino tambien los billes y todo ese rollo. Y uno se ando tronando los dedos. El estrés si ese si me saca salpullidos.”

“Stress, probably moreso when the date to pay the rent comes and we haven’t made it yet, because it’s not only rent, it’s also the bills and all of that. And one goes about wringing the hands. The stress gives me a rash.”

In addition to the stress this tenant felt in making her rent, the time she paid her rent two days late the property manager spoke harshly and exacerbated feelings of shame and stress. They told her, “no somos tu caridad,” or “we aren’t your charity,” even though they were still planning to pay. Of course, not every tenant dealt with such high stress: tenants who had stable, functional relationships with property owners, who generally did not struggle so intensively to make the rent, or who had housing vouchers or otherwise low rents rarely reported housing-related stress.

The Benefits of Rent Subsidies for Tenants

Tenants with Section 8 vouchers were the most stable and the least rent burdened of those we spoke to. These individuals and their families benefited from deeply discounted rent, between \$375 and \$800 for most of the ten Section 8 voucher holders who did individual interviews. Even participants with very low incomes could manage to afford Section 8 vouchers. Individuals renting in the private market with no subsidies who felt they could afford their rent lived in apartments, converted garages or RVs, or rented one room in a house. They often managed to get by with minimal rent-related troubles because they had people in their lives who helped them: adult children, a separated spouse, or extended family. In a few cases, rent was low due to informal arrangements where the tenant had no signed contract, rent increases were communicated verbally, or the tenant paid the property manager under the table for repairs. Not all informal arrangements were low cost: Haitian tenants we interviewed reported paying close to one thousand dollars for one room.

Tenants we spoke to in individual and group interviews who lived in designated affordable housing were often rent burdened, despite qualifying for lower rents. They reported paying from about \$750 to over \$2,000 each month. For some, affordable housing offered predictable and small rent increases and a sense of stability. Others wondered how their housing could be considered affordable when they were paying more than 50 percent of their income in rent.

Research suggests that unpaid rent is the most common cause of residential displacement across the United States.¹⁹ Another major cause is no fault evictions, or needing to move out when property ownership changes or an owner wants to move into the property. While not many of the individuals we spoke to were actively experiencing eviction, many had been displaced at some point, largely for these two reasons. We turn to that subject in the next section.

¹⁸ Manville, Michael et al., “End of the Pandemic, but Not Renter Distress,” accessed October 6, 2023, <https://www.lewis.ucla.edu/research/covid-renter-distress-2021/>.

¹⁹ Ashley Gromis and Matthew Desmond, “Estimating the Prevalence of Eviction in the United States: New Data from the 2017 American Housing Survey,” *Cityscape* 23, no. 2 (2021): 279–90.

Experiences With Housing Instability and Displacement

Involuntary displacement from housing can be devastating, linked as it is to chronic stress, trauma, economic insecurity, homelessness, poor physical health, depression, and general destabilization.²⁰ The majority of low-income tenants experience displacement, in the form of an eviction or other forced move, at some point in their lives.²¹ A formal eviction is the court-ordered removal of a tenant at the request of the owner of a housing unit. An informal eviction is the departure of a tenant at the request of the owner or manager without a court order, for example when a tenant is given a verbal notice to leave or is paid to leave (i.e., cash for keys). Households are displaced for other reasons, such as when they cannot pay their rent and leave before an eviction, or they leave a property when serious habitability concerns, or neighborhood conditions, make their tenancy unviable.²² All forms of involuntary displacement exacerbate already existing inequities in housing and poverty, striking women and families of color disproportionately.²³ Eviction is driven by the conditions of poverty but can also lead to extreme financial instability as the likelihood a person loses their job or misses other life-sustaining activities increases when they experience housing loss.²⁴

Recent research by the Urban Displacement Project showed a high risk of displacement for many of San Diego's neighborhoods and a severe shortage of available housing, trends exacerbated in minority communities.²⁵ The Homelessness Hub at UC San Diego has mapped various sources of eviction data.²⁶ A forthcoming report commissioned by the San Diego Housing Commission is likely to include similar insights.

²⁰ Matthew Desmond, *Evicted: Poverty and Profit in the American City*, 2016, <https://www.penguinrandomhouse.com/books/247816/evicted-by-matthew-desmond/>; Morgan K. Hoke and Courtney E. Boen, "The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health," *Social Science & Medicine* 273 (March 1, 2021): 113742, <https://doi.org/10.1016/j.socscimed.2021.113742>; Matthew Desmond and Carl Gershenson, "Housing and Employment Insecurity among the Working Poor," *Social Problems* 63, no. 1 (February 1, 2016): 46–67, <https://doi.org/10.1093/socpro/spv025>; Matthew Desmond and Rachel Tolbert Kimbro, "Eviction's Fallout: Housing, Hardship, and Health," *Social Forces* 94, no. 1 (September 2015): 295–324, <https://doi.org/10.1093/sf/sov044>; Seungbeom Kang, "Severe and Persistent Housing Instability: Examining Low-Income Households' Residential Mobility Trajectories in the United States," *Housing Studies* 0, no. 0 (October 7, 2021): 1–26, <https://doi.org/10.1080/02673037.2021.1982871>; Esther Sullivan, "Displaced in Place: Manufactured Housing, Mass Eviction, and the Paradox of State Intervention," *American Sociological Review* 82, no. 2 (April 1, 2017): 243–69, <https://doi.org/10.1177/0003122416688667>.

²¹ Kang, "Severe and Persistent Housing Instability."

²² Stefanie DeLuca, Holly Wood, and Peter Rosenblatt, "Why Poor Families Move (And Where They Go): Reactive Mobility and Residential Decisions," *City & Community* 18, no. 2 (2019): 556–93, <https://doi.org/10.1111/cico.12386>.

²³ Desmond, *Evicted: Poverty and Profit in the American City*; Desmond and Kimbro, "Eviction's Fallout"; Philip ME Garboden and Eva Rosen, "Serial Filing: How Landlords Use the Threat of Eviction," *City & Community* 18, no. 2 (June 1, 2019): 638–61, <https://doi.org/10.1111/cico.12387>; Lens et al., "The Neighborhood Context of Eviction in Southern California"; Emily Badger, Claire Cain Miller, and Alicia Parlapiano, "The Americans Most Threatened by Eviction: Young Children," *The New York Times*, October 2, 2023, sec. The Upshot, <https://www.nytimes.com/2023/10/02/upshot/evictions-children-american-renters.html>.

²⁴ Desmond, "Eviction and the Reproduction of Urban Poverty"; Desmond and Gershenson, "Housing and Employment Insecurity among the Working Poor."

²⁵ San Diego Anti-Displacement Study, accessible at <https://www.urbandisplacement.org/maps/3711/>

²⁶ <https://homelessnesshub.ucsd.edu/>

When we asked survey participants to register their primary concerns (see Figure 1 and Table 1), about half indicated a fear of losing their housing. As reported above, these concerns appear to be mostly related to concerns about affording rent for both survey and individual interview participants. Thirty-five of 58 surveyed tenants who indicated that their relationship with their property owner was a major concern also indicated that they feared losing their housing, suggesting a connection between landlord relationships and fears of housing insecurity for some survey takers.

In interviews, we categorized tenants' displacement experiences in three categories. A formal eviction occurs when a landlord forces the tenant to move out through an order obtained in San Diego Superior Court. A formal eviction is identifiable because property managers must serve tenants with an official notice and then must file a petition with the court if tenants do not comply with whatever the notice requests.²⁷ Informal evictions are when a tenant is asked to vacate their rental verbally or in writing, but outside of the designated legal process established by law. The third type of displacement threat we observed was a forced residential move, which refers to a circumstance that prompts the tenant to undergo a reactive move.²⁸

Across multiple studies, researchers estimate that about 7 percent of renters will be threatened with a formal eviction each year with many more facing a formal eviction in their lifetime.²⁹ These rates are higher for Black families and families with children. Informal evictions affect many more families. A nationally representative, survey-based study estimated that informal evictions were 5.5 times more likely than formal evictions.³⁰

²⁷ E.g., a 3-day pay or quit notice: <https://selfhelp.courts.ca.gov/eviction-tenant/notice-types>

²⁸ We determined the type of eviction and displacement tenants experienced by asking "Did you go to court? Have you ever received verbal threats of an eviction? Have you ever received a written notice of an eviction? and Have you ever had to move involuntarily?" and then asking for additional detail, as needed.

²⁹ The Eviction Lab, "Eviction Tracking System"; Desmond and Shollenberger, "Forced Displacement From Rental Housing"; DeLuca, Wood, and Rosenblatt, "Why Poor Families Move (And Where They Go)."

³⁰ Gromis et al., "Estimating Eviction Prevalence across the United States."

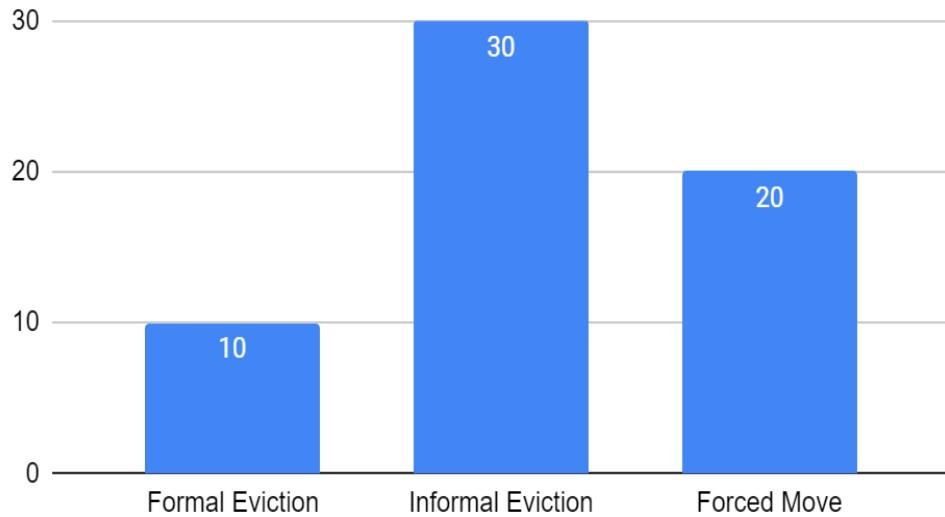


Figure 3. Displacement Threat Type as Reported in Individual Interviews (N=60)

In the population of 98 tenants we interviewed, over half (60) reported ever being threatened with a formal or informal eviction or a forced move. Forty-seven had actually been displaced. Every tenant who indicated that they were White and non-Hispanic had been threatened with either a formal, informal, or forced move, with none reporting no displacement. All tenants who indicated a racial identity of Black/African American, and who were not immigrants, reported some form of displacement threat. Among individuals who indicated they were Hispanic or Latino(a), about sixty percent indicated displacement threats. The Black immigrants in our sample, 9 from Haiti and one from Ethiopia, had arrived in the United States in the past 5 years and were the least likely to have experienced displacement: 38 percent reported displacement of some kind, none reported a formal eviction process. Notably, our sample includes just 5 individuals who indicated they were Black or African American, and not immigrants, and 2 (or 40 percent) reported a formal eviction. Thirty percent of White, non-Hispanic interviewees reported a formal eviction and just 10 percent of Hispanic/Latino(a) respondents had experienced a formal eviction. Interviews with tenants and community organization staff suggest that this is due to the informal living arrangements that immigrants and refugees may be more likely to enter.

These numbers are likely higher than displacement rates in San Diego generally, given that we recruited extremely low-income participants, who are more likely than the general renting population to experience eviction, and people who had an interest in learning about tenant's rights, and so were possibly more likely to have a prior or ongoing displacement concern. Larger sample sizes would be necessary to determine whether these patterns hold for the broader San Diego population.

Comments and questions by tenants during the question-and-answer periods of KYR workshops suggest that a knowledge gap persists about navigating the eviction process. Tenants asked questions such as,

1. What if the landlord does not want to give a written eviction notice? Can they call the police?

2. I went to the courthouse because I had the summons and filed a response. I want to file a motion to wash the thing away because they served me incorrectly. Can I file that?
3. If they take me to court will an eviction appear on my record?
4. What if the landlord becomes aggressive if I don't move out because the eviction notice was verbal and not written?
5. I was evicted and they only gave me 2 weeks to move out. What can I do?
6. What can we do if I don't find a place to live after the eviction notice expired?
7. How long is the "withdrawal from rental market" supposed to be? How can this be monitored?

In group interviews and community feedback meetings, a minority of participants said they had experienced displacement or that a minority of people in their communities had been evicted. Eviction and displacement still ranked relatively high among tenant participants' concerns in groups. Promotoras with Casa Familiar ranked "fear of eviction" as the second most common concern for people in their community and explained that the informal rental agreements that many tenants were part of led to a "quiet" eviction process, i.e., outside of the courts.

Participants in the Horn of Africa community feedback meeting ranked fear of eviction as their third biggest concern. They said it was not very common, but when it did happen, it occurred when buildings had a change in ownership or underwent remodeling. Rent increases for those buildings meant tenants could rarely afford to move back in. Reported evictions are likely lower for group interview participants because we could not ask detailed questions about their experiences and because community members attended workshops based on organizational affiliation rather than an immediate housing need.

Drivers of Displacement

Aliyah Moore is a 30-year-old Black woman living with her two children in an apartment building near the neighborhood of City Heights. Almost two years ago, she received a 30-day eviction notice. She described not fully understanding the legal intricacies surrounding evictions but being acutely aware of the lasting impact that can result: "You don't want an eviction on your record, here, you're not going to be able to find another place."

Aliyah lost her job working at a hospital during the pandemic because her children's schools closed and she had no one to watch her children. "Who's going to stay home with my kids? I have to, so I have to leave my job to stay home with my kids." Soon after, Aliyah was given an eviction notice for missing rent payments. Despite her efforts to work something out with the property owner, she was unable to stay. She did not know if the case had gone through the court system or not, but before vacating, she paid the past due rent in order to maintain good credit. She wound up homeless for four months before receiving assistance from San Diego County's CalWORKs program which provided hotel vouchers and then paid a deposit and part of the rent on a new apartment.

Despite the help she received to transition to her current apartment, the cost of living in San Diego remained challenging.

"I have two jobs, actually. One of my jobs I have because I have to make up for rent. I recently just lost a lot of income, so that has been very stressful. I have two jobs, and in one of the jobs I don't get paid until the seventh, and rent is due, but I need that money to

make up for my rent. Now I have to figure out how to save money from the previous month to pay for the rent from this month until I can replace another job.”

Despite juggling multiple jobs, Aliyah shared that she currently spends almost all of her income on rent payments and continues to search for assistance.

Of the ten tenants who reported a formal eviction notice, one person stated their building was being remodeled and four tenants were evicted when the property was sold. An additional five tenants, including Aliyah, were formally evicted due to non-payment of rent. Unemployment and sudden income changes were the reported root causes of tenants not being able to afford their rent payments.

Informal eviction threats accounted for half of the residential displacements reported by tenant interview participants. Of the tenants who reported an informal eviction, thirteen described receiving a verbal or other non-official request to vacate the property. Three tenants with poor housing conditions received invalid eviction notices or verbal threats after they requested repairs. For example, one tenant informed her landlord of code violations in their unit and received an invalid notice of eviction. Informal evictions were also driven by illegal subletting, doubling up in a unit, landlord or relative move-ins, and non-payment of rent.

Tenants who described experiencing a forced move explained a range of reasons that led to their decision to move. Four of twenty tenants indicated moving out of their rentals due to habitability issues, or poor conditions of the unit; three moved out due to roommate or neighbor conflicts; three left in response to a rent increase; two because of recent family changes such as a divorce; two due to foreclosure; and one tenant moved because the owner was moving in.³¹

Accepting Displacement

Most of the tenants who received an eviction notice or faced displacement did not attempt to resist and vacated their rental units without seeking legal assistance. Tenants accepted displacement to avoid further problems or stressors for themselves and their families, or because they could not pay owed rent or could not negotiate with the property owner. As Aliyah’s story demonstrates, tenants did not always understand the eviction process fully, even if they were given a formal notice. Aliyah did not show up for any court dates and was unsure of what happened. Tenants who received informal requests to vacate typically did not want the property owner to go through the formal eviction process for fear of the consequences because they did not know how to correctly respond.

Most tenants did not attempt to remain in a property once they had been asked to leave. In a group interview, a tenant shared her positive experience living in a single-family home for nine years. The situation changed when she received a \$200 rent increase quickly followed by a request to move out as the owner wanted to sell the property. The tenant learned that the owner

³¹ In voluntary, in-depth interviews, participants are told that they can stop the interview at any time and refuse to answer any questions they are not comfortable with. This means that although interviewers may have asked the same questions to every participant, we do not have detailed answers for every tenant if one or more chose not to divulge the additional information we were requesting. In the case of drivers of eviction, some tenants did not want to provide a detailed account of their experience, hence these descriptions of the causes of displacement do not equal the exact number of people who indicated a certain type of displacement.

was not selling the property and instead had listed it for rent at a much higher price. As she described the situation, the tenant emphasized having a good relationship with the owner which played a role in not resisting the informal eviction.

Interviewer: Did you follow up with any organization or person when you were given the eviction notice?

Interviewee: No, I didn't. I had a good relationship and still do with the owner so we just talked it out ourselves [...] I don't think we could have changed the situation. He was set on increasing the rent but it is sad because that was my kid's childhood home."

This tenant willingly left in order to respect the positive relationship she had developed with the property owner. Another tenant described opting not to challenge a no fault eviction because he did not have the time or energy to resist. This man and his wife were given a 90-day eviction notice when their building was sold. The tenant explained deciding against fighting the notice as it would be hard to balance the effort while continuing to work. However, he was not aware of how limited housing options were, which led the couple to move in with their respective parents until a new apartment was found.

"My lady was all like, 'Hey, I think we should fight it and I don't think we should move out.' Like I said, most of the time I'm working, so I just don't have time for that. I thought it was going to be easy. I'd be like, 'Hey, let's just find something for our home.' It wasn't like that. It was in a way much harder you could say that [...] I was struggling for about three months to find a place. I was actually staying with my dad and my lady was staying with her parents and my kids."

Tenants were also hesitant to challenge an eviction notice because of the power dynamics that they perceived, related to the eviction process. One tenant asked, "Do I want to risk saving some money every month or again becoming homeless because I fight [the rent increase]?"

When tenants received a rent increase, sometimes they themselves prompted the reactive move when they were unable to afford the cost.

"Antes de estos apartamentos vivíamos aquí en San Ysidro, pero nos subieron mucho la renta y decidimos irnos porque fue demasiado."

"Prior to these apartments, we lived in San Ysidro, but they increased our rent a lot and we decided to move out because it was too much."

As reported above, many tenants feared displacement due to high rent. Some had already been forced to relocate due to rent increases while others anticipated needing to because they had observed rents increasing in the region.

Resisting Displacement

Few tenants resisted displacement. Tenants who decided to fight back were typically working with legal or community organizations which gave them a sense of solidarity and control. A tenant who was actively resisting displacement from her own apartment after the new owner served tenants with no-fault eviction notices explained the consuming process of fighting the eviction and her hope to overturn the situation.

"I have been overwhelmed and have done every ounce of research that I could possibly – I mean I went right – first I was like okay, I've got to move. I'm so – I'm so angry right now. I've gone from being completely traumatized and in complete despair to realizing that I'm going to be in the street if I let them do this to me, so I got really angry about it,

and I stopped looking for places because every week I looked for them they were going higher and higher and higher. [...] And hopefully, we can get this overturned, you know, and maybe I won't have to leave."

She described other tenants in the building moving out to avoid an eviction on their record even though they had nowhere else to go. She feared becoming homeless herself given high rental prices everywhere else.

Involvement with such groups did not always overcome tenants' displacement fears. One tenant felt going to eviction court would not be beneficial to her case because she felt disadvantaged. This was despite being involved with ACCE organizers fighting other evictions. She explained:

"Me emocionó mucho cómo las personas se organizan, el interés y luchan. Yo le dije al chico, 'Dame información para, no sé, algún día hagan una protesta, algún día hagan una marcha, algún día hagan algo, yo quiero seguir conectada con esto, o al menos conocer a gente.' [...] Dije [a mis hijos] 'Sí, claro que [la información sobre los derechos de inquilinos] es importante, uno nunca sabe.' Luego ya cuando pasó, le dije, 'No vamos a ir a corte porque tengo muchas desventajas.' Dijeron, 'Okay, está bien,' pero al menos entré y aprendí algo."

"I got very excited seeing how people organize, their interest and fight. I told the guy [organizer], 'Give me your information to- I don't know, someday if there is a protest, or someday if there is a march, any day that you plan something, I want to continue being connected with this, or at least meet people.' I tell [my children], 'Yes of course, [the information about tenants' rights] is important, you never know.' Then when it happened, I said, 'We are not going to court because I have a lot of disadvantages.' They said, 'Okay, that's okay,' but at least I came in and learned something."

For tenants who experienced eviction threats due to the sale of a home, the process could be confusing. One tenant described receiving no communications from the original owner of her rental and not realizing it was being sold until the new owner came and told her and her family that they needed to leave. They worked with legal counsel to stay in the rental longer so they could have time to find new housing. She described feeling treated by the new property owners like they were not people. She credits legal assistance with helping her push back.

Health Impacts

We asked tenants about the relationship between their housing and health when they had experienced, or feared, displacement. For tenants who reported their housing situation impacting their health, the symptoms varied from stress, anxiety, and depression to physical impacts like rashes, migraines, and fatigue. We found that tenants who had previously experienced displacement were more likely to express stress or anxiety toward their current housing than tenants who reported voluntary residential moves. Health challenges were sometimes the factor that prompted eventual displacement.

A tenant who suffered a back injury was forced to stop working and became unable to afford mortgage payments, ultimately losing her house to foreclosure. She reflected on the emotional toll of losing her home and her experience of getting out of homelessness with her five kids.

“You can’t imagine how stressed I was. I got depressed. I’ve overcome my depression during the last three years. But it’s hard to lose what you made such a great effort to pay for, as well as the improvements you made to your house. And suddenly, you hurt your back and you can’t continue paying. It’s very depressing. Now, I can look at my house but before I couldn’t. And I was stressed because I didn’t have money to pay the rent so I bought a trailer, those you can drive, and I parked on the side of the freeways. I lived like that, like a homeless person, for almost a year. We were bathing at the park, using other people’s bathrooms, or at a friend’s. She would tell me, ‘Stay here.’ ‘No, not at all,’ I don’t like to bother because I have many kids.”

The tenants quoted above expressed how mentally and physically challenging it was to face an eviction. One said, “I’ve been having panic attacks and nightmares and just, you know, throwing up and having diarrhea and, you know, it’s just awful, you know, and I just have to put my foot down and say, you know, look I’m either going to keep going this way and maybe end up in the hospital, you know, or I’m going to do something to [stay].” Another described not eating or sleeping during the period when she was fighting to stay in her rental longer.

One woman recalled a distressing experience from 10 years ago when she was given a 30-day eviction notice and had trouble searching for other housing options due to her family size. Amidst the stress, she broke into a rash which her doctor connected to her precarious housing situation.

“En ese tiempo, sí [me afectó la salud]. Yo creo que ya que me conozco, ese tiempo que le digo que me pasó con la otra mánager, que nos iban a sacar, yo estaba embarazada. Me dio una alergia, una de granos, sarpullidos desde la punta del dedo hasta mi cabeza y el doctor [dijo que era el estrés]…me dio un analgésico y se me quitó. Ya después cuando pasamos todo eso, sí se me quitó.”

“At that time, yes [it affected my health]. Now I understand, at that time that I told you about when everything was happening with the manager, that they were going to kick us out, I was pregnant. I got an allergy, of red spots, a rash from the tip of my finger to my head and the doctor [said it was from stress]…gave me an antihistamine and it went away. After, when it was all over, it went away.”

While some of the symptoms reported by tenants were temporary, research suggests that evictions can have long term, negative consequences for tenants’ health.³²

The Benefits of Stability

Tenants who indicated stable housing experiences described positive or limited, transactional relationships with their property owners, affordable rents with small, predictable rent increases, and responsiveness to repair requests.

“Yo hasta ahorita no he tenido ningún problema y nunca he tenido tampoco problemas en que tenga cosas que arreglarme. Aquí el apartamento está en buenas condiciones y trato de mantenerlo en buenas condiciones. Nunca he necesitado recurrir a ellos para solicitar que hagan arreglos o cosas así. Los pagos yo los hago directamente por una aplicación, no tengo mucho contacto con la persona de la oficina, realmente no.”

³² Desmond and Kimbro, “Eviction’s Fallout”; Kang, “The Cumulative Relationship between Housing Instability and Mental Health”; Hoke and Boen, “The Health Impacts of Eviction.”

“Until now I have not had any problems and I have never had problems with things to fix myself. Here the apartment is in good condition and I try to keep it in good condition. I have never needed to go to them to request that they make repairs or things like that. I make the payments directly through an application, I don’t have much contact with the person in the office, not really.”

Tenants who did not fear losing their housing or who did not have concerns also described financial flexibility to pay their rent on time, having lower rent burdens, and having savings to overcome unpredictable events. For example, one tenant and her family described being primarily dependent on their savings during the COVID-19 pandemic when work hours were low and inconsistent each week.

Housing Quality and Suitability

Overall, habitability was a more minor concern reported through surveys: about 25 percent of workshop survey respondents indicated that the condition of their rental was a primary housing concern. Habitability, or tenants' concerns about the quality of their housing, also co-occurred with concerns about losing housing: 52 percent of respondents who indicated they had habitability concerns also indicated concerns about losing their housing (see Table 1). Although a majority of individual interview participants (85 percent) did not report housing quality as a major concern on surveys, over one-third described housing quality concerns when directly asked by an interviewer. We report on the impact of poor housing quality because tenants who were dealing with it often reported physical and/or mental health consequences. Housing quality and suitability issues, including overcrowding, were more commonly reported in refugee group interviews, although they were not the top concern for participants.

Thirty-six of the 98 tenants we interviewed individually described physical problems with their homes, including mold growing on the walls or carpets, other issues with old carpets, pest infestations such as roaches or mice, holes in the floors or walls, plumbing and electrical issues, and problems with windows. Out of those 36 tenants, 31 attributed allergies, asthma, or coughing to these habitability issues. One woman explained that she went to the clinic due to a cough. The clinic gave her a pamphlet about black mold which was especially prevalent in older homes, like the one she was renting. She took the pamphlet to the property manager who responded by coming to remove the mold. However, he did so in a way that she felt was unsafe: “No nos movió de lugar. Aquí donde estamos...estuvimos también respirando todo lo que quitó.” “We didn’t move out of the place. Here we are...we were also breathing what he removed.” Habitability issues were reported by people living in market-rate and affordable housing.

A minority of group interview participants described serious habitability issues. An August, 2022 interview with community members from Burma, or Myanmar, represented the types of concerns other tenants had. The participants—all women, many with children—described through a translator the following issues (excerpt from field notes, not verbatim):

- The landlord is not fixing damage, especially holes in the floor which seem to invite rodents, snakes, cockroaches that go into people’s ears.
- Feeling like the property is not livable but they do not have other options

- Being blamed for “not living in a sanitary way,” i.e., being told that “the reason why you have cockroaches/mice, etc is because you are not cleaning up properly,” when the reality is working hard to keep unit clean and store food correctly

A Burmese woman participating in the same group interview claimed that it took months for the landlord to fix problems, or if they sent someone, they did not follow through to see if it was done correctly. Another said that when workers do come to repair things, they leave a mess behind, including leaving holes and trash. Two wondered aloud whether what they were experiencing was discriminatory. African refugees at the Horn of Africa organization also raised this question, which we report on more extensively below.

Tenants who requested repairs and had those addressed quickly and sufficiently did not describe stress or other negative consequences due to housing quality. However, for many tenants who did describe housing quality issues, it was a lack of timely or sufficient response from property management that exacerbated the problems. We heard this complaint across data collection settings. In the workshop question and answer periods, tenants asked questions like the following:

- I'm having a difficult time getting my landlord in a timely manner [to deal] with repair of apartment issues, what can I do?
- We are scared that the landlord might retaliate if we ask for things. We stay quiet because we don't want to get evicted and we don't have a good relationship with the landlord.
- When should we ask about who is responsible to fix certain things?
- What can I do if there's an infestation in the house and the landlord has not done a lot about it?
- It can be frustrating that we pay rent every month in full but receive little maintenance.
- Landlord sends someone to inspect - that person reports that everything is ok when it is not okay, or they fix something but charge the tenant. What recourse do they have?

Among all 98 tenant interviewees, 9 informed their property owner of a problem in their unit and their concerns were dismissed. As a result, tenants created their own ways of solving problems. For example, a tenant made a demand but when they received no response, they resorted to being avoidant and decided they were no longer going to be in contact with the property manager.

“De hecho, es bien antiprofesional, porque le puedes llamar 20,000 veces y no te contesta, ni te regresa llamadas, ni nada. Eso era otra parte que me frustraba, que el correo electrónico me dejaba saber, ‘Si tienes preguntas, cualquier cosa, estoy a tu disponibilidad.’ Eso era mentira, yo también le dejé saber eso. Le dije, ‘Es mentira. Nos llevas al atasco, nos llevas a la frustración de no poder con quién comunicarnos.’ Por eso yo le pedí a ella una junta con su supervisora o mánager. La mánager fue peor. [ríe] En lugar de encontrar una respuesta al menos razonable, ella se empeñó en defenderla y defenderla a capa y espada. Ella fue la que me dijo, ‘Si no te gusta, yo voy a proceder con nuestro team legal y vamos a proceder.’ Dije, ‘Ay, no. Si llegué aquí para encontrar un poco de paz, de orden y me salió peor’. …yo ya no voy a la oficina, ni nada.”

“In fact, she is very unprofessional, because you can call 20,000 times and she won't answer, or return calls, or anything. That was another thing that frustrated me, that the email stated, ‘If you have any questions, anything, I'm at your disposal.’ That was a lie, I also let her know that. I told her, ‘It's a lie. You lead us to be stuck, you lead us to the

frustration of not being able to communicate with anyone.' That's why I asked to meet with her supervisor or manager. The manager was worse. [laughs] Instead of finding at least a reasonable answer, she insisted on defending her and defending her tooth and nail. She was the one who told me, 'If you don't like it, I'm going to proceed with our legal team and we're going to proceed.' I said, 'Oh, no. I came here to find some peace, some order and it turned out worse.'I no longer go to the office or anything.

Supporting healthy communication between tenants and property owners and finding ways to ensure against rent increases when property owners make routine repairs could improve these outcomes for tenants.

Discrimination Based on Tenant Characteristics

Tenants connected difficult interactions with property managers or landlords to their gender, immigration status, whether they had a housing voucher (i.e., Section 8), and race. Many tenants were hesitant to attribute outcomes to blatant discrimination, although some felt there was no other way to understand their experience. A transgender tenant described actions by their property owner that "scream discrimination," including a refusal to address them by their chosen name until they had legal proof of the name change, then charging a \$300 name change fee once they had a court document proving the change. A White woman believed that she was turned away from a rental due to holding a Section 8 voucher:

"Interviewer: At any point in your rental history, did you believe that you've been discriminated against based on your race, ethnicity, age, gender, or immigration status?
 Interviewee: I don't know. I think it's a possibility. I remember going to this really nice house in Paradise Hills. Maybe it was not the race, but I know that when I mentioned I had a voucher, they were like, 'No, we don't take that.' They didn't want to deal with it."

Undocumented tenants also described instances of perceived discrimination related to their residency status. One said,

"Fíjese que desgraciadamente uno por miedo o por hacer eso, yo pienso que como siempre uno se va pensando que por ser una persona indocumentada, ilegal, es más probable que lo corran a uno. ¿Por qué? Por no tener esos documentos."

"Unfortunately one out of fear or for doing that, I think that as always one goes on thinking that being an undocumented, illegal person, it is more likely that you will be kicked out. Why? For not having documents."

Other migrants described instances where people in their community were treated as unintelligent or incapable of understanding due to the perception that they were immigrants.

Black tenants described discriminatory experiences in various situations and a general sense that they were viewed negatively by members of every other racial and ethnic group. During a group interview with Somali refugees, several staff members from the United Women of East Africa organization described instances of discrimination they had witnessed. One described helping a woman who had been told her application for an apartment was accepted, only to later be told it was a mistake once management learned more about her. The staff member said,

[The tenant] was convinced it was due to racism. I called the property and code switched, told them my name was Nancy and they informed me that there were in fact many available rentals. [The tenant] was right and this happens to others too. It happened to me.

My building used to be owned by an individual owner and there were so many people of color living there. The property was sold to a company and now my neighbor and I are the last people of color living there.³³

Another staff member described the experience of Black African refugees who were reluctant to speak up against discrimination as it was a new experience for them and they did not want to misspeak. An African American tenant described feeling that she was less able to exercise her rights as a tenant because retaliation from landlords is worse for Black tenants. Research supports these tenants' experiences. Studies employing experimental, correspondence, and audit study methods all show evidence to support these tenants' claims of discrimination. In particular, property owners are less likely to rent to darker-skinned applicants, especially Black applicants, and more likely to evict them, even after controlling for other factors.³⁴ Research shows discrimination against Section 8 voucher holders and refugees, as well.³⁵

Policy Priorities Identified by Tenants

In a large group interview with women associated with the United Women of East Africa community organization, tenants explained that they could find community support when they had problems, but little programmatic support that could truly improve housing outcomes. When asked who they could trust to help them, one participant asked "Who do we trust who we can talk to or who will listen? Or who do we trust that can actually help us?" She explained that friends, family, and others in their community can hear them out but can rarely resolve their issues long-term. Listening ears or sympathetic friends could not help them find homes with affordable rents. Another woman shared that if their property managers don't listen, they have no recourse, and she felt that there was no one above them to go to for help. The Casa Familiar promotoras described doing a lot of work to manage the expectations of community members due to the lack of support available to cash-strapped renters. They described a game of telephone, where a person would call for assistance from a non-existent program that they had heard rumors about. Unfortunately, it was their job to tell them what programs did exist but acknowledge that most were temporary, had long waiting lists, or had very limited funding.

³³ This passage is an excerpt from field notes; it is not a verbatim quotation.

³⁴ Breanca Merritt and Morgan D. Farnworth, "State Landlord–Tenant Policy and Eviction Rates in Majority-Minority Neighborhoods," *Housing Policy Debate* 31, no. 3–5 (September 3, 2021): 562–81, <https://doi.org/10.1080/10511482.2020.1828989>; Peter Christensen, Ignacio Sarmiento-Barbieri, and Christopher Timmins, "Racial Discrimination and Housing Outcomes in the United States Rental Market," Working Paper, Working Paper Series (National Bureau of Economic Research, November 2021), <https://doi.org/10.3386/w29516>; Robinson and Steil, "Eviction Dynamics in Market-Rate Multifamily Rental Housing"; Amelia R. Branigan and Matthew Hall, "Colorism in the Rental Housing Market: Field Experimental Evidence of Discrimination by Skin Color," *Social Psychology Quarterly* 86, no. 3 (September 2023): 275–97, <https://doi.org/10.1177/0190272521129624>.

³⁵ Jacob William Faber and Marie-Dumesle Mercier, "Multidimensional Discrimination in the Online Rental Housing Market: Implications for Families With Young Children," *Housing Policy Debate* 0, no. 0 (2022): 1–24, <https://doi.org/10.1080/10511482.2021.2010118>; Sarah Gillespie et al., "Residential Mobility, Mental Health, and Community Violence Exposure among Somali Refugees and Immigrants in North America," *Health & Place* 65 (September 1, 2020): 102419, <https://doi.org/10.1016/j.healthplace.2020.102419>.

Tenants overwhelmingly said that rent stabilization, rent caps, or other methods of lowering the rent were their highest priority. In every group interview we conducted, tenants voiced strong support for the need for rent limitations. A formerly homeless woman explained:

“When I take my granddaughter to school, I can see women bringing their children to school, getting them out of the car and combining them, spraying them, cleaning their faces with water. I think that lady is like I was. It’s a very awful feeling having to sleep in the car. And many people are experiencing that. [...] That is what I would tell [government leaders], to reduce the rents so that housing was affordable for everyone.”

If policymakers could do so it would signal to tenants that policymakers were humane, one tenant said:

“Que fueran un poco mas humanos con las personas o que no incrementaran las rentas tanto.”

“That they would be a little more humane with people or that they would not increase rents so much.”

And lower rents would give tenants the time and capacity to connect and build community, which could improve mental and emotional health for whole communities.

“[La renta] no va acorde con los ingresos de las personas que vivimos aquí. Tenemos nada más una cierta cantidad de horas al día. Tenemos que cuidarnos, a nuestros niños, y nos pagan \$15 la hora. No alcanza. Tendríamos que dejar de cuidar de nuestros hijos y muchos lo están haciendo. No podemos cuidar de nuestros hijos porque tenemos que trabajar. Es la cosa más importante para mantenernos unidos y vivos, con menos depresión, suicidios, etcétera, porque estamos desconectados. Para poder estar conectados, necesitamos tener precios accesibles a las cosas básicas... que necesitamos y que no nos alcanza.”

“The rent does not align with the income of the people who live here. We only have a fixed number of hours in the day. We have to take care of each other, of our children, and they pay us \$15 an hour. It’s not enough. We would have to stop taking care of our children and many are doing that. We can’t take care of our children because we have to work. It’s the most important thing to keep us united and alive, with lower depression, suicide, etcetera, because we are disconnected. To be able to be connected, we need to have affordable prices for basic necessities that we need and we cannot afford.”

Conclusion

The experiences and needs of tenants in our sample are clear. Discussions between our team and leaders in community organizations suggest that these problems are shared by many others whose incomes have not kept pace with rising rents and price inflation for other goods.

Interventions that could stabilize tenants include rent increase limitations that track inflation or minimum wages and benefits increases, continuing protections for tenants from no fault evictions, resource awareness for utility costs, and legal assistance. Education for property owners and tenants regarding contracts, responsibility for repairs, and establishing healthy communication strategies, and pre-court mediation when conflicts arise could also support tenant stability. When tenants do have to move, they would benefit from financial help for moving

costs, deposits, and application fees for new units. In the long-term, San Diego must expand efforts to build more deed-restricted, affordable housing with units priced for people whose incomes are at 30 percent of AMI and below.

Appendix A

Below we describe the range of data collection methods we employed to demonstrate the scope of this project.

Surveys

For the workshop evaluation component of this study, we employed a survey to assess the impact of workshops on tenant participants. We included one question in the survey that provides a window into the concerns of 246 tenants who completed the survey during a KYR workshop between April, 2022 and June, 2023. The survey asked tenants to indicate which problems from a list they were worried about. Example items were “*Having enough money for rent*” and “*Habitability, or the condition of your home (e.g., things are broken or otherwise in poor condition)*”.

We collected 246 surveys during the study period. Responses with incomplete answers were dropped, as were duplicate records (i.e., people who took the survey more than once and not on behalf of another tenant). We also dropped cases where workshop participants lived outside of our study area (i.e., north of I-8, outside the City of San Diego or Chula Vista). For Figure 1 and Table 1, we report answers for 209 respondents who answered the question about their biggest housing challenges.

Observation of Workshops and Question and Answer

Members of our research team attended more than 80 KYR workshops between August 30, 2022 and June 26, 2023. We took notes on the questions tenants asked after workshop presentations at 62 workshops, in order to create a record for the types of issues, challenges, and questions tenants brought to workshops, given that many workshop attendees did not volunteer to participate in individual interviews. The themes that arose from tenant questions are included in relevant sections of this report.

Interviews

Individual Interviews

Our team recruited tenants for in-depth interviews through the survey administered at KYR workshops, verbally by research team members at about one-fourth of workshops, and through fliers and by word-of-mouth with the assistance of community organizations and people who had already completed an interview (i.e., “snowball sampling”). After obtaining consent, arranging for gift card delivery (each participant received a \$40 gift card), and confidentiality details, participants completed another survey where the majority provided demographic information related to income, gender, race, ethnicity, household size, and more. Interviews lasted an average of 45 minutes. We recorded interviews for transcription and detailed analysis. Interview questions covered topics on the workshop’s impact on tenants, their housing and eviction history, rent, changes in employment, relationship with their landlord, and rights and resource awareness. Five interviewees who did not meet the study’s income qualifications were excluded from our sample for a total sample of 98 tenant interview participants.

Group Interviews

We organized group interviews with community-based organizations. The interviews were held after in-person tenant workshops or as independent events. We conducted thirteen group interviews. Group sizes varied, ranging from two to sixteen participants for a total of 100 participants. We led group interviews in English and Spanish. For group interviews in Karen, Burmese, Somali and Arabic, we relied on interpreters provided by the community-based organization. Interview topics included tenant feedback on workshops, ongoing housing challenges for participants and people in their community, resource awareness, rent increases and other expenses, and COVID-era job loss and residential displacement. During group interviews, participants were not required to disclose personal information and interviews were not audio recorded. Participants were invited to engage in conversation, though answering every question was not mandatory. Participants received a \$20 Walmart gift card as a participation incentive.

Community Feedback

The research team held four community feedback meetings with a total of thirty-eight participants from United Women of East Africa (UWEAST), Horn of Africa, ACCE, and Casa Familiar. The purpose of the meetings was to share research findings, verify that these findings resonated with tenants and CBO staff, and capture additional feedback. We presented research findings related to tenants' housing concerns, policy changes, and the KYR workshops. Although the majority of the tenants from Horn of Africa and Casa Familiar had previously participated in a workshop and a group interview, this was not the case for the UWEAST participants. The community feedback meeting with ACCE involved two organizers only.

Appendix B

The two-part survey tool we designed had to fit in a five-minute window before workshops began and a three-minute window after workshops ended, but before tenants were invited to ask questions. To collect necessary data to evaluate the workshops, but not delay the beginning of KYR workshops, we excluded demographic and most tenant characteristic questions from the surveys. Because the CBOs registering attendees for workshops asked registrants to provide personal information, including names and contact information, our intention was to match workshop surveys with registration surveys and thereby be able to report on participant demographics for a majority of survey attendees.³⁶ Gathering this information during registration presented challenges, as most community members were wary about providing private and potentially identifying information, even to organizations they trust. CBO staff explained that respondents were uncomfortable sharing their information which led staff to skip over many questions, often not even asking the registrant for the information at all. This led to extremely low response rates for some demographic questions. Doing so decreased our ability to accurately depict the demographics of the workshop participant population. Clearly, program staffs' (and

³⁶ The KYR workshop registration form requested participants' racial, ethnic, gender, and linguistic identities, as well as their income, family size, ZIP codes, name, and email address or phone number.

researchers') goals regarding data collection are not consistently in alignment with what community members are willing to share.

We report the information gleaned from matching workshop surveys to registration surveys below but note that we cannot tell whether registrants declined to answer questions randomly. In other words, the following information is best interpreted as a summary of the characteristics and identities of the workshop registrants most willing to complete the demographic questions of the registration survey, rather than a clear reflection of who participated in workshops and therefore in the workshop survey. Only if registrants varied randomly in their decisions to answer the questions could we be sure these characteristics represent the population for the survey portion of this study, but this is undetermined and unlikely. We report demographic information from the registration surveys for attendees who completed workshop surveys. We also report sample proportions for the sub-sample of people who did not have missing workshop registration survey data.

The following show characteristics of the residents who participated in the workshop surveys. This is the sample of people who provided data for Table 1 and Figure 1, above. Of the individuals who were willing to answer demographic questions, survey workshop participants overwhelmingly identified as women and as Hispanic or Latino/a. Half spoke Spanish. Eight percent of registrants who completed a workshop survey identified as Black or African American, 63 percent as White, and over 8 percent as multi-racial. Nearly 18 percent identified themselves as "other."

Table 3 (Appendix). Self-Reported Demographic Characteristics from KYR Registration Survey, Matched to KYR Participant Surveys (N=246)

Variable	Indicated by Tenant	Percentage	Percentage*
Gender Identity			<i>n</i> =92
Female	79	32.1%	85.9%
Male	12	4.9%	13.0%
Nonbinary	1	0.4%	1.1%
No Response	154	62.6%	
Language Spoken			<i>n</i> =88
English	44	17.9%	50.0%
Spanish	43	17.5%	48.9%
Oromo	1	0.4%	1.1%
No Response	158	64.2%	
Ethnic Identity			<i>n</i> =84
Hispanic/Latino	46	18.7%	54.8%
Not Hispanic/Latino	38	15.4%	45.2%

No Response	162	65.9%	
Racial Identity	<i>n=84</i>		
White	53	21.5%	63.1%
Black/African American	7	2.8%	8.3%
American Indian/Native American	1	0.4%	1.2%
Native Hawaiian/Other Pacific Islander	1	0.4%	1.2%
Bi-ethnic	5	2.0%	6.0%
Multi-ethnic	2	0.8%	2.4%
Other	15	6.1%	17.9%
No Response	162	65.9%	

Note: Not all percentages will add up to 100% due to rounding.

* Percentage ratios excluding no response data

Of the 86 participants who reported their income during the registration process, 88 percent (76 of 86) qualified as extremely or very low-income, based on their earnings and size of household.

Interview Participants

A majority of the 98 tenants who completed individual interviews identified as female, Latina/o or Hispanic, and as single heads of households. They were typically extremely low-income by area median income standards and tended to live in apartments. Black identified respondents made up 21 percent of the sample, 31 percent identified as White, and 24 percent as “other.”

Table 4 (Appendix). Self-Reported Demographic Information for Individual Tenant Participant Interviews (N=98)

Variable	Numbers of Tenants	Percentage
Gender		
Female	79	84%
Male	11	12%
Non-Binary	1	1%
Other	1	1%
No Response	2	2%
Race		
Black or African American	20	21%
White or Caucasian	31	33%
Multiracial	2	2%
Other	24	26%
Choose not to Answer	10	11%
Ethnicity		
Hispanic/Latino(a)	51	54%
Not Hispanic/Latino(a)	20	21%
No Response	23	24%
Single-Head of Household		
Yes	51	54%
No	42	45%
No Response	1	1%
Legal Status*		
Undocumented Tenants	32	33%
Mixed-Status Households	3	3%
Primary Language Spoken at Home		
English only	19	20%
English and Spanish Equally	5	5%
Spanish only	63	67%
Haitian Creole	14	14%
Amharic	1	1%
Creole, Spanish, French	1	1%

*Note: Tenant participants indicated whether their primary language was English and could fill in a second question in case it was a different language. Spanish speakers could complete the survey in Spanish and Haitian Creole speakers filled out the survey with assistance of an interpreter. *The survey did not ask tenants about their legal status. Instead, this information was volunteered during interviews.*

Fourteen of the 15 Haitian participants identified themselves as Black/African American and non-Hispanic.

During interviews, 36 percent of the 98 participants identified themselves as undocumented. It is possible that this number is higher - we did not explicitly ask tenants to report their documentation status.

We did not request personally identifying information from group interview participants. We report the organizations that hosted groups, number of attendees, and languages spoken for the group interviews.

Table 5 (Appendix). Group Interview Details (N=100 tenants)

<u>Organization Name</u>	<u>Number of Participants Total</u>	<u>Languages Spoken</u>	<u>Number of Interviews Held with Group</u>
Casa Familiar	8	English & Spanish	1
Horn of Africa	11	Somali	1
Karen Organization of San Diego	34	Burmese & Karen	3
Neighborhood House Association Head Start	39	English & Spanish	7
United Women of East Africa	16	Arabic	1