



POLICY SPOTLIGHT | JULY 29, 2021

# Women's Housing Precarity During and Beyond COVID-19



UNIVERSITY  
OF ILLINOIS  
SYSTEM

INSTITUTE OF GOVERNMENT  
AND PUBLIC AFFAIRS

*Task Force on the Impact of the  
COVID-19 Pandemic*

## Authors

**Brenda Parker** is a member of the Community and Family Resilience Impact Group on the IGPA Task Force on the Impact of the COVID-19 Pandemic; Associate Professor and Associate Dean of Academic Affairs at the College of Urban Planning and Public Affairs, University of Illinois Chicago.

**Janet Smith** is a member of the Community and Family Resilience Impact Group on the IGPA Task Force on the Impact of the COVID-19 Pandemic; Co-Director of Voorhees Center for Neighborhood and Community Improvement, and Professor of Urban Planning and Policy at the University of Illinois Chicago.

## EXECUTIVE SUMMARY

COVID-19 has amplified gendered disparities in caregiving, work, and housing in the United States. This Policy Spotlight brings together the latest research and data to discuss the intersection of these disparities with regard to the anticipated eviction crisis in Illinois. Housing insecurity and potential evictions will affect thousands of Illinois single-parent households, most of whom are female-headed, and disproportionately Black and Latino.<sup>1</sup> This will likely lead to a sustained crisis of financial, health, and housing fluctuation, and set back historic gains in women's equality.

The recent \$1.9 trillion American Rescue Plan that was signed into law in March 2021<sup>2</sup> is an important step in the right direction, as are the federal moratorium extension and federal endeavors. However, there are challenges with getting assistance to where it is needed. There is a need for both wise allocation of these resources and the infusion of additional interventions to stave off the devastating effects of eviction. Upstream approaches must be put in place now, especially because landlords are filing actions in court despite the moratorium.



Single women with children should be especially supported. In particular, we recommend the following actions, many of which align with the new White House anti-eviction plan<sup>3</sup> released on June 24, 2021:

- Implementing immediate strategies that target low-income renters, including rental and legal assistance, that also integrate social services and childcare not only to prevent eviction but also to help women return to work;
- Expanding the capacity and resources of existing organizations, which include both funding and personnel but may also include things like broadband access for staff working from home;
- Getting information about resources out there frequently, through many outlets and many communication modes;
- Providing landlords a statewide online system that can be a one-stop shop to find out their rights and responsibilities during COVID-19, locate resources, and get questions answered; and
- Developing more flexible guidelines and requirements to increase landlord participation in rent assistance programs.

Furthermore, holistic policy solutions that can address inequalities and change the life trajectories for lower-income women and children in Illinois remain paramount. This means working toward a more permanent solution to the longstanding problem of housing affordability, especially for lower-income renters and with attention to women and single parents with children, including:

- Increasing funding for deep rental subsidies to support the thousands of low-income non-subsidized renters;
- Providing greater and more universal protections for tenants across the state including requiring “just cause” for eviction and stronger fair housing protections;
- Revising national policy and local practices that limit the development and location of low-income affordable housing to produce more units accessible to transportation and employment opportunities in safe locations; and
- Developing a more holistic approach to housing that includes coordinated wraparound services.



## PANDEMIC PRECARIETY BUILT ON EVERYDAY DISPARITY

Recent headlines and research have called attention to the way women are being hit hard by the pandemic, based on their role as caregivers and workers.<sup>4</sup> Notably, the precarity and exhaustion that many women are experiencing during the pandemic are not new. Rather, they build upon everyday disparities that are entrenched in the social, economic, and policy structure of the United States. Specifically, women face heavy caregiving burdens, workplace and income inequality, and are at greater risk of exposure to intimate partner violence and workplace harassment.<sup>5</sup> The pandemic is amplifying these disparities, putting women at immediate risk of eviction and job loss and clarifying the need for significant policy interventions.

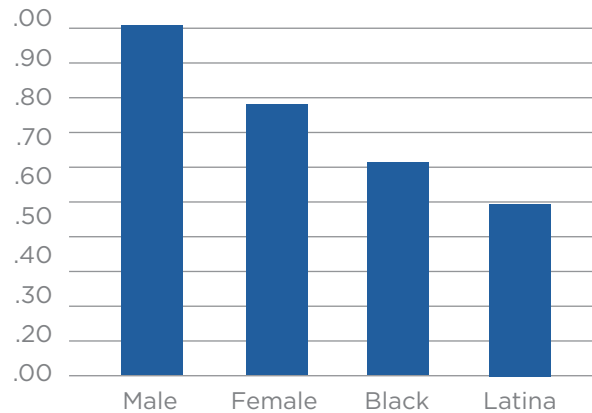
COVID-19 has made it clear that caregiving burdens are uneven and that women do much of the caring labor in households and communities. Although men are increasing their household responsibilities,<sup>6</sup> women in heterosexual households spend more time educating, feeding, and caring for their children.<sup>7</sup> This is true even when both parents work outside the home and women earn more than their husbands. Additionally, nearly 15 million children in the U.S. are now being raised by women alone. Caregiving responsibility is not just about parenthood—women are more likely to care for sick or elderly relatives, often while raising children.<sup>8</sup> In communities devastated by incarceration, violence, and now a pandemic, women care for their own children and other children and people in need.<sup>9</sup> Both before and during the pandemic, women have been on the front lines as non-profit staff or volunteers, providing care, time, and mutual aid for the benefit of communities.<sup>10</sup>



Women also earn less than men and are more likely to be poor, with single mothers most vulnerable to poverty. Gendered income disparities are a result of discrimination, caregiving responsibilities, labor market segregation, and more. Over time, these inequalities add up to earning gaps and startling differences in wealth. In Illinois, women working full-time earn an average of 78 cents for every dollar earned by men working full-time.<sup>11</sup> Black and Latina women earn 61 cents and 49 cents, respectively, for every dollar earned by white men in Illinois. Women, especially Black and Latina women, also have fewer assets and are less likely to own their homes, resulting in deeper income and wealth discrepancies.<sup>12</sup> Nationally, 30% of female-headed households have incomes lower than \$25,000.<sup>13</sup> Importantly, most of these gaps only account for full-time wage earners. Women are more likely to be part-time and contingent workers.<sup>14</sup> For many women, a lack of support for child care and elder care means that they take lower-wage jobs near their homes, work shorter or flexible hours, and interrupt employment by taking leave to care for others.<sup>15</sup> Women, especially mothers of color, are also more heavily concentrated in undervalued, underpaid yet important jobs, which have been significantly impacted by COVID-19.

Women also frequently experience sexual harassment at work and/or abuse at home, which leads to financial stress and often lower earnings.<sup>16</sup> Reported incidences of domestic violence (with

Figure 1. Wage gaps in Illinois, 2019-20



Sources: National Partnership for Women and Families, "Black Women and the Gender Wage Gap," accessed March 31, 2021, <https://perma.cc/CC56-KTJR>; National Women's Law Center, "Wage Gap for Latina Women State Rankings: 2019," accessed March 31, 2021, <https://perma.cc/9JHF-7YX6>; All original data cited by both organizations was attained from the U.S. Census Bureau, American Community Survey 5-Year Estimates, either for 2014-2018 or 2015-2019. In addition, the 2019 Current Population Survey, Annual Social and Economic Supplement was used in calculating the wage gap.

related financial and health implications for women) have increased during COVID-19. Calls to the Illinois Domestic Violence Hotline increased by 16% in 2020.<sup>17</sup>

At least 2.5 million women have already dropped out of the labor force during the pandemic. In the fall of 2020, they lost or left jobs at four times the rate of men<sup>18</sup> because of their concentration in education, retail, and hospitality industries and because working without child care was untenable.<sup>19</sup> Black and Latina women have been especially affected. Women still hanging onto their jobs are burning out quickly and considering quitting as they try to rearrange work hours and manage impossible situations as full-time caregivers, workers, and home educators.<sup>20</sup>

Before the COVID-19 pandemic, many women of color and/or women heading households were working in positions that became "non-essential," depending on the state they work in and the stage of COVID-19 restrictions. The Brookings Institution estimated that 51% of women work in vulnerable industries, including restaurants, hotels, and retail stores, where pay is often low and hours are variable.<sup>21</sup> In turn, these workers are likely not to have much, if any, savings.



Looking at unemployment in Illinois for 2020, the striking change is not only the overall growth in unemployment claims but also the shift in the proportion of unemployed women (see Figure 2). Before the pandemic, women constituted about 30% of unemployed workers in Illinois. Two months into the pandemic as unemployment increased, that fraction changed to nearly 54%. Historically women have represented a smaller number and proportion of the state’s unemployed. This pattern shifted during the pandemic, however. By December 2020, the number of women unemployed was four times the number who were unemployed in January 2020, compared to two times for men.<sup>22</sup> Of those who became unemployed during the pandemic, one in four women reported lack of childcare as the cause, compared to only one in eight men.<sup>23</sup> While unemployment overall was declining for women in the early months of 2021, it is unknown what factors have contributed (e.g., businesses and schools re-opening) or if these trends will continue.<sup>24</sup>

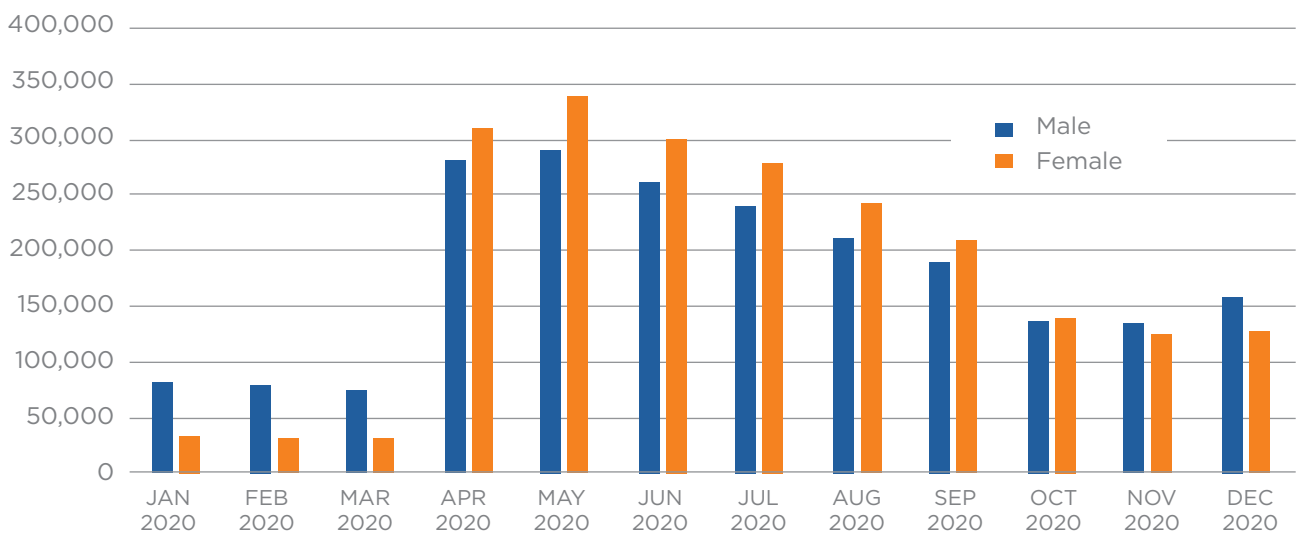
Between March and June 2020, women ages 25 to 54 experienced a 5.4% decrease in workforce participation – about 100,000 women. While not the majority of those affected by COVID-19-related job loss, college-educated women have been affected more than college-educated men, declining by 6% while college-educated men saw no change. This suggests that women in jobs that were more likely to be secure during the pandemic may not have



been able to retain that job due to other factors such as meeting child care needs when schools and child care facilities closed.<sup>25</sup>

The consequences of leaving the labor market, whether by compulsion or choice, are profound for women, who may not easily re-enter the on-ramp into the paid economy.<sup>26</sup> Women whose labor force attachment involves interruptions or a late start earn approximately 59% to 67% of the wages of men who retain steady employment over a lifetime.<sup>27</sup> Thus, long-term earning penalties will be severe and may negatively affect employees and employers.<sup>28</sup> Overall, job losses surrounding the COVID-19 pandemic will likely erase the equity gains made by some women, and will further disadvantage those who face ongoing disparities amplified by the pandemic (See Table 1 on pages 5-6).

Figure 2. Illinois Unemployment for Males and Females, 2020



Source: Illinois Department of Employment Security, Characteristics of Unemployment Insurance Claimants by State and County, accessed February 2021, <https://perma.cc/Y8D6-QQFK>.

Table 1. Summary of Disparities, Effects on Housing and Precarity Amplified by the Pandemic

Everyday Gendered Disparities	Related Housing Precarity	Pandemic Precarity and the Eviction Cliff
<p><b>Women do the majority of caregiving for children, sick or elderly family, and community members.</b></p> <p>80% of U.S. single-parent households are headed by women, sheltering 15 million children.</p>	<p>Women-headed households are less likely to own homes, and more likely to live in lower quality and/or crowded rental housing. They require larger units and access to childcare, schools, and other services.</p> <p>Due to insufficient childcare supports, women take lower-earning jobs, further limiting housing options based on income and location needs.</p>	<p>School and day care closures have intensified caregiving burdens for women and caring for COVID-19-positive family or community members is a responsibility often shouldered by women.</p> <p>Impending and occurring evictions will affect schooling and childcare options and access to place-based networks.</p> <p>Doubled-up households with multiple children and no school or childcare can generate stress and conflict for parents and children.</p>
<p><b>Women (especially women of color and disabled women) earn less</b> due to discrimination, concentration in low-paid industries, and part-time work or career gaps. 31% of women-headed households are poor, and significant gender and race wealth gaps persist.</p>	<p>Women with children have fewer quality housing choices and spend a higher proportion of their income on rental housing.</p> <p>In housing searches, women with children (especially Black and Latina women) risk discrimination and/or violence and manipulation by landlords.</p> <p>Women and children who are evicted experience long-term financial, health, criminal justice, and emotional consequences.</p>	<p>During the COVID-19 pandemic, 2.5 million women have left the workforce and others have reduced work hours, leaving them more vulnerable to eviction. Latina and Black women are most affected.</p> <p>The potentially large-scale evictions will cause substantial financial, health, and other forms of harm to families and entire communities.</p>
<p><b>Women often experience violence in households, from intimate partners (IPV), as well as community violence and harassment in workplaces.</b></p> <p>Shelter space and services for IPV survivors are at times insufficient and/or not accessible or culturally and gender supportive.</p> <p><i>(Continued on page 6)</i></p>	<p>IPV is a major reason that women lose housing. Lack of alternative housing options can also cause women to stay in abusive relationships.</p> <p>Stigma against survivors of IPV prevents them from gaining housing and may cause them to lose it. Housing displacement can isolate survivors from resources or support needed to escape abusers.</p> <p>Landlords may discriminate against survivors and/or perpetrate their own violence against low-income women.</p>	<p>Domestic violence reports and hotline calls have increased 16% during Covid in Illinois. Survivors are forced to spend more time with abusers during shelter-at-home orders. Some services and shelters are already insufficient, have declined, or have closed.</p> <p>Household and community violence have increased during COVID-19.</p> <p>Financial stress due to pandemic job loss means women may stay in abusive housing situations.</p> <p>Evictions during the pandemic may force women who have escaped back into abusive living situations.</p>



Table 1. (Continued)

Everyday Gendered Disparities	Related Housing Precarity	Pandemic Precarity and the Eviction Cliff
<p><b>Lower-income women rely disproportionately on informal networks of support</b> and require local services and amenities for caregiving, well-being, and economic support.</p>	<p>Services are often unevenly distributed and many lower income women live in neighborhoods without sufficient services.</p> <p>Eviction and displacement negatively impact women's local networks, often leaving them and their children more vulnerable.</p>	<p>Due to COVID-19 closures and shelter-in-place orders, women have a lack of access to social services and increased isolation from informal networks.</p> <p>Informal support networks are overextended because of COVID-19 and related crises, especially for Black, Latina, and disabled women.</p> <p>Impending mass evictions will harm women's place-based networks.</p>
<p><b>Women and other marginalized populations are under-represented in leadership.</b> Illinois women make up only 37% of its elected officials at state and national level. Women of color comprise less than 12% of its office holders.</p>	<p>Even as lower-income women often need housing assistance and services the most, they have little say in them.</p> <p>Diverse perspectives and lived experiences may not be brought into housing policies and budget allocations.</p>	<p>Women, especially women of color, in elected office are more likely to focus on social issues and policies that benefit women.</p> <p>Many burdens of the COVID-19 crisis have been largely borne by women even as men have been making critical decisions about policy, relief packages, and more.</p>

Table adapted from Brenda Parker & Catherine Leviten-Reid (2021) Pandemic precarity and everyday disparity: gendered housing needs in North America, *Housing and Society*, DOI: <https://10.1080/08882746.2021.1922044>. Data in this table and from the original paper come from the U.S. Census Bureau; the Rutgers Center for Women in American Politics ([https://cawp.rutgers.edu/facts/levels\\_of\\_office](https://cawp.rutgers.edu/facts/levels_of_office)), and from sources cited at the end of the paper.

## HOUSING PRECARIETY AND THE EVICTION CLIFF

In 2018, approximately 414,000 renter households in Illinois had incomes below \$50,000 (80% of the median household income in Illinois). Of these, 248,000 were cost-burdened, that is paying more than 30% of their income for rent, with most of this group consisting of female-headed households with children under 18.<sup>29</sup>

These women are now also very vulnerable to eviction and its devastating long-term effects. When the pandemic began, there were estimates that more than 600,000 renter households were vulnerable based on their employment in Illinois and, of this total, nearly 90,000 were likely to be single mothers with children. They are also vulnerable to eviction because they are low-income (85%), cost-burdened (61%), or both (60%).<sup>30</sup> These rates are all higher than for men. Furthermore, when broken out by race and ethnicity,



Black and Latina female-headed renter households are disproportionately represented when compared to whites. This is true in both urban and rural communities.

Approximately 250,000 households faced eviction in Cook County alone as of February 2021.<sup>31</sup> While we cannot determine exactly how many women renters are currently at risk of becoming homeless in Illinois, we can assume that the likelihood increases for those who are cost-burdened and low-income simply due to limited resources. Anticipating the impending eviction cliff, an already stretched shelter and service system for homeless people will not be able to accommodate the thousands of newly evicted renters once eviction moratoriums are lifted. In part, this is due to reduced bed space because of social distancing needs. Even at full capacity, more bed space is often available for single people than for families with children.<sup>32</sup>

However, this does not mean that there are fewer homeless women and families with children. Instead, homelessness *looks* different and is *less visible* for women and is chronically underestimated. Annual data from school districts, which report how many enrolled students are homeless, suggest thousands of families are doubling up with friends or family members. In 2019, among the 52,000 homeless students in Illinois schools, nearly 45,000 were doubled up and another 2,000 were in a hotel or motel.<sup>33</sup>

Before and during the pandemic, homelessness for women and families often looked like overcrowding or temporarily staying with friends or family. Importantly, this *hidden nature* of homelessness means that there are insufficient resources to address the problem, prolonging women's experiences of homelessness and increasing the long-term effects on health and well-being. Among those effects are mental health problems, exhaustion, and more.<sup>34</sup> Doubling up can cause stress and conflict for women and families, as described by firsthand accounts from displaced mothers. As one woman put it, "I don't talk to my sister anymore after I had to live with her and my kids and her kids. It was too much fighting, too much crazy."<sup>35</sup>

To avoid homelessness, women may become trapped in less visible but still highly vulnerable situations. They may stay in violent relationships, for example, or keep paying



rent in order to retain custody of their children while forgoing food, healthcare, or other vital needs.<sup>36</sup> As noted above, calls for help have increase during the pandemic. Staff have noticed an increase in the number of women who are unable to leave their homes and are asking for help in staying safe while remaining with an abusive partner. Women have lost jobs during the pandemic, also making it harder to escape. "About 80% of our clients are under the poverty guideline level... Losing their financial ability has been something that's been a common theme" said Keisha Larkins, Associate Director for Connections for Abused Women and their Children (CAWC) in March 2021.<sup>37</sup>

### DOUBLE WHAMMY: THE POTENTIAL EFFECTS OF EVICTION WHEN COUPLED WITH JOB LOSS

Robust research shows that the effects of eviction are devastating and can even be deadly, especially during a pandemic. Evictions in the 27 states that lifted eviction moratoriums between March and September 2020 have contributed to 433,000 additional COVID-19 cases and more than 10,000 deaths nationally.<sup>38</sup> These estimates did not include states, such as Illinois, that had eviction protections in place during the study. Furthermore, these numbers are conservative as they do not account for (1) longer-term financial, physical, and mental health stress, and disease exposure that comes from eviction; (2) injuries or death of women who stay in or return to abusive relationships once evicted; or (3) deaths following eviction due to substance abuse, mental health, or suicide.<sup>39</sup>

**Evictions in the 27 states that lifted eviction moratoriums between March and September 2020 have contributed to 433,000 additional COVID-19 cases and more than 10,000 deaths nationally.<sup>38</sup>**



Eviction nearly always leads to residential instability, including an eventual downward move to a disadvantaged neighborhood with higher crime rates, lower-income levels, and substandard housing, and often to homelessness.<sup>40</sup> Poor women of color on the private rental market may also face discrimination and even harassment and assault, as some landlords exploit economically vulnerable women tenants through sexual coercion.

Eviction has serious financial consequences.<sup>41</sup> Where job loss and poverty often lead to eviction, eviction itself creates further financial insecurity. It affects access to credit and entails added expenses (such as a new security deposit and moving costs). Eviction can also make it difficult to find a replacement job.<sup>42</sup> An eviction on one's record makes it even harder to secure scarce and decent affordable housing, especially safe, larger units for women with children. A new Illinois law introduced May 2021 can mitigate this problem. The COVID-19 Federal Emergency Rental Assistance Program Act, requires all eviction records be sealed upon filing between March 2020 and March 2022, and even older eviction records if "the court finds that doing so is in the interests of justice."<sup>43</sup>

Eviction also has high social and health costs borne not only by the mothers and children but also by society. Mothers and adolescents with housing instability are more likely to be involved in the criminal justice system.<sup>44</sup> Children in evicted families are more likely to have discipline problems in school or encounters with child protective services.<sup>45</sup> When a family moves, it also loses informal ties and supports for child care and mental health, which are especially important during this pandemic. Forcing a family to move can mean the family members will experience poor physical health and mental health even up to eight years after the eviction.<sup>46</sup>

Finally, most research on the effects of eviction does not take into account the fact that mothers are especially vulnerable to conditions associated with systemic inequality, including community violence and related negative health outcomes or the compounded stress experiences that female-headed households—especially Latina and Black—are experiencing during this pandemic.<sup>47</sup> As one lower-income mother noted after



receiving an eviction notice, "My life right now is in two people's hands: It's in the government's hands, it's in my landlord's hands...[I'm] stressed out. I barely eat."<sup>48</sup> When this type of stress is coupled with caregiving, homeschooling, physical illness and even deaths in families and communities, the effects of eviction may be even more devastating and long-lasting.

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## POLICIES AND PREVENTION

The inequalities and struggles faced by lower-income women with children are neither new nor simple. They have long warranted ample consideration, holistic policy interventions, and sustained social investment. In the short term, the goal should be to advance policy efforts to minimize, if not prevent, evictions.

All of these efforts need to take into account how lower-income women of color and women with disabilities have been particularly affected by COVID-19 and face ongoing housing challenges.

Before COVID-19, the state of research about what works to prevent and mitigate eviction identified upstream strategies that not only deal with the immediate needs of a tenant facing eviction



but can also reduce the likelihood of even getting to that point.<sup>49</sup> These include:

- Eviction prevention, including legal representation, financial assistance, and mediation;
- Wrap-around community services, including assistance with childcare, employment and job placement, and education; and
- Case management, especially for people struggling with mental health and addiction.

The need for upstream approaches is acute. Despite federal and state moratoriums, landlords are filing actions in court.<sup>50</sup> If tenants do not respond to those actions, they can lose by default.<sup>51</sup>

In Illinois, many of these strategies were already in practice before the pandemic, including legal and financial assistance and community services; however, they have been historically underfunded relative to need and, equally important, they are not necessarily coordinated at the national or state level where policy is made, connected in the communities where people live, or holistic by design. And as is usually the case, all these efforts require more resources. As Mary Ellen Ball, CEO of Open Communities, a fair housing organization that serves the northern suburbs of Chicago, described the situation at the end of 2020: “We need cash for people to stay housed, and we need policy changes that look at both sides of the equation for landlords and tenants. It needs to be a complete overhaul of the housing world.”<sup>52</sup>

The following recommendations aim to increase coordination at a time when more funding is temporarily available to prevent eviction. While not quite a silver lining, the pandemic has provided insights from emergency efforts that can help shape immediate and future policy, practice, and resource allocation decisions to help renters in general and female-headed families in particular. This includes eviction prevention assistance for tenants and landlords, assisting people to connect to a range of social and legal services, and targeted housing programs.

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**—Mary Ellen Ball**

## **Eviction Prevention Funds**

The various moratoriums on evictions have offered a short-term fix. The Centers for Disease Control and Prevention (CDC) has extended for a final time its eviction moratorium through July 31, 2021, which was upheld by the U.S. Supreme Court. The Illinois moratorium, however, continues until August 21, 2021, but without sufficient funds to cover the rent owed, moratoriums will only postpone eviction for many families.<sup>53</sup> The Coronavirus Aid, Relief, and Economic Security (CARES) Act, the \$2.2 trillion coronavirus relief package, and now the \$1.9 trillion American Rescue Plan Act of 2021 (ARPA) greatly expand emergency rent assistance in Illinois. However,

it still may not be enough. As just one barometer, Illinois assisted 45,000 households with up to \$5,000 each through CARES Act funding in 2020. Approximately 80,000 households applied.<sup>54</sup>

Demand outstripping resources will likely continue to be a serious challenge. Lessons learned during the last year provide some guidance on how Illinois might use its relief funding to better serve marginalized renters and advance equity.<sup>55</sup> This includes using demographic and spatial criteria to target resources, which Illinois did with CARES Act assistance funds to areas “that have been disproportionately impacted by the health and economic effects of COVID-19, exceeding goals mandated by the Illinois General Assembly.”<sup>56</sup> The newly passed Illinois COVID-19 Federal Emergency Rental Assistance Program Act has guidance to ensure renters with the



lowest incomes and most severe housing needs can access the \$566.2 million in emergency rent assistance being distributed by the state through ARPA.<sup>57</sup> *While this new focus should be able to help prevent many low-income unemployed single mothers caring for children from losing their homes, attention should also be paid to providing assistance such as child care that in turn may also help them return to employment.*

Getting landlords to participate in the program remains a challenge, specifically because it requires them to provide documents to public officials. This can include proof for a tenant whose rental arrangement may not utilize a lease, which is required to be eligible for assistance. *Creating flexible guidelines on the documentation required from landlords could help them overcome hesitancy about providing documents to public or non-profit agencies, enabling their tenants to receive assistance.*

### **Legal Aid and Eviction Prevention Assistance**

Before COVID-19, legal aid organizations offered low-income tenants help in negotiating solutions with landlords and provided pro bono legal assistance if needed. While not always possible, a goal was to keep the case out of eviction court and preferably prevent formal eviction papers from being served. This not only reduces stress for the tenant but can also save money for all parties. Even in cases that have gone to court, legal advocacy can help mediate solutions.<sup>58</sup>

To accommodate people remotely during COVID-19, established programs like Cook County's Coordinated Advice & Referral Program for Legal Services (CARPLS) are now online.<sup>59</sup> Also, the legal aid community launched Illinois COVID H.E.L.P. (Housing and Economic Loss Prevention) for the state in December 2020.<sup>60</sup> Both efforts look to provide more than legal assistance for eviction by connecting people to other resources such as unemployment benefits and consumer protection. We recognize that not all people have access to the internet or smartphones and that other means to access these combined resources is necessary.<sup>61</sup> Other states provide examples that blend legal and tenant services, such as the Ramsey County Housing Court Clinic, housed in the same building as the court in Minnesota. This clinic provides wrap-around services to landlords and tenants, centralizes resources, and fosters better relations between services and programs.

As with the need for rent assistance, the need for legal aid is anticipated to grow in magnitude as moratoriums end, which will strain already stretched organizations. Furthermore, women in need of rental assistance or facing eviction will likely need other forms of assistance, as discussed above, including child care. *To this end, expanding what state and local assistance programs offer people now requires making sure existing organizations have the capacity and the resources needed to help, such as funding and personnel, but also including things like broadband access for staff working from home.*





### **Connecting People to Assistance**

Helping people proactively requires they know about and trust the resources that are available and be able to access them. All available means need to be used to get information out. Recent examples of this include kiosks in courthouses to provide information on housing-related and social services and courts providing links on their websites to upstream programs that can help mediate eviction before a landlord files.<sup>62</sup> In addition, groups like the United Way that normally assist with social service needs are also providing locality-based rental assistance information.<sup>63</sup>

The Illinois Supreme Court has recognized the value of connecting both landlords and tenants to available assistance to prevent eviction. Since eviction cases may be filed beginning August 1, but the moratorium is not actually lifted until August 21, the Court will capitalize on this transitional month to connect landlords and tenants to programs to avoid eviction (i.e., rental assistance, housing counseling).<sup>64</sup>

Access points need to be expanded now to help people connect to public assistance. A key concern during COVID-19 is reaching those who have never sought help and may not know they are eligible, including those recently unemployed. Using multiple modalities and outlets to specifically connect women with children to resources will be helpful. This can include local schools and school districts, which communicate regularly with parents. Emails can be sent to parents and students, announcements can be sent home with students, and school and district social workers can reach out directly to parents. In some districts (e.g., Chicago Public Schools), specific staff members work with unsheltered students and so can be a resource as well.

In some places, relief funds have allowed for additional social workers who provide emergency supports for people with COVID-19. These additional boots on the ground can provide housing-related information to clients, as can community health workers intended to act as liaisons between Black communities and healthcare and social service programs.<sup>65</sup> In addition, flyers could be made available at COVID-19 testing and vaccination sites, included in information shared with people receiving and applying for unemployment insurance, and even in grocery stores.<sup>66</sup> *The key is to get information out there frequently, through many outlets and many communication modes.*

### **Rental Property Owners**

Eviction moratoriums have also raised serious questions about how to support property owners who, without rent from some tenants, may not be able to pay mortgages, utilities, and taxes to keep their buildings operating for all their tenants. Of particular concern are small landlords and non-profit, affordable housing operators who often operate at tight margins. Property owners can benefit from help with:

- Understanding their rights and responsibilities during COVID-19, including CDC, state, and local policy and public health requirements, which can be confusing as requirements have changed over time and will continue to do so;
- Knowing the rights of all tenants, what programs are available to them and what assistance landlords can directly apply for to cover rent arrears; and
- Enrolling in federal programs to help address mortgage arrears problems including dealing with lenders, accessing financial assistance, and extending payments.

Also, landlords renting to tenants who get rent assistance through federal programs may need guidance on their rights and responsibilities under COVID-19 and programs that might help assure they receive full rent each month. For example, tenants can apply to have HUD adjust their income and subsequent proportion of rent owed if their income declines.<sup>67</sup>

Organizations like the Preservation Compact of Cook County, which aims to preserve affordable rental housing, have been providing information and training to help property owners during COVID-19.<sup>68</sup> This includes working with lenders and connecting with local housing authorities,

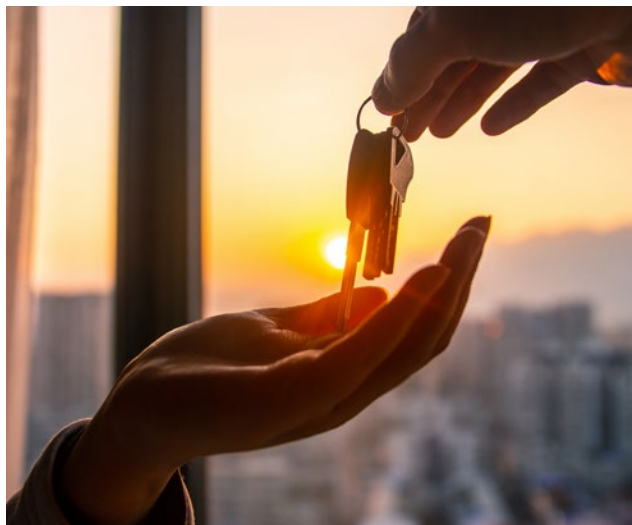


as well as making sure property owners know what resources are available to their tenants. The Chicago Department of Housing has created the Emergency Relief for Affordable Multifamily Properties (ERAMP) to provide short-term operating support, as either a no-interest loan or grant, for multi-family affordable housing operators.<sup>69</sup> The COVID-19 relief package, approved in December 2020, allows landlords to apply for rent in arrears on behalf of their tenants from the \$25 billion being distributed to states and government agencies.<sup>70</sup> *As with legal assistance for tenants, landlords need a statewide online system that can be a one-stop shop to find out their rights and responsibilities during COVID-19, locate resources, and get questions answered.*

### Housing Policy

The wide-scale concern that millions of people in the U.S. could lose their housing during COVID-19 has brought attention to the larger issue of housing insecurity. It also raises questions about how a limited supply of affordable housing, especially for low-income renters, reduces our ability to prevent homelessness and help people in shelters find permanent housing. Adding to all this is the need for specific programs that can benefit women with children who are often the most challenged to keep their housing and more likely to be doubled up and precariously housed.

The shift to permanent supportive housing for homeless people in the last decade has demonstrated how integrating services and housing,



**Rather than waiting for a family to become homeless, society should look to expanding and providing supportive services to help stabilize their housing situation.**

whether on-site or in the community, can significantly improve formerly homeless individuals' and families' lives.<sup>71</sup> Rather than waiting for a family to become homeless, society should look to expanding and providing supportive services to help stabilize their housing situation. Several holistic models exist across the country, and studies suggest that tenant and property management relationships, housing satisfaction, and an array of family, child, and health services are important.<sup>72</sup> The Young Mothers Residential Program, for example, provides subsidized child care, mental health and career and leadership supports, along with stable housing for two years.<sup>73</sup> Another program called Your Way Home utilizes four different homelessness prevention strategies: an eviction prevention coalition, a school-based homelessness prevention program, a coalition to provide emergency rent and utilities, and preventing homelessness as a whole.<sup>74</sup>

Looking ahead, one strategy that can help address systemic problems in our housing market that pre-date COVID-19 is recognizing affordable housing as infrastructure, which can also bolster local economies and employment through development, investment, increased worker mobility, and disposable income.<sup>75</sup> This approach opens many possible directions for new policies. However, it may be easier to start with proposals to improve or expand existing policies such as:

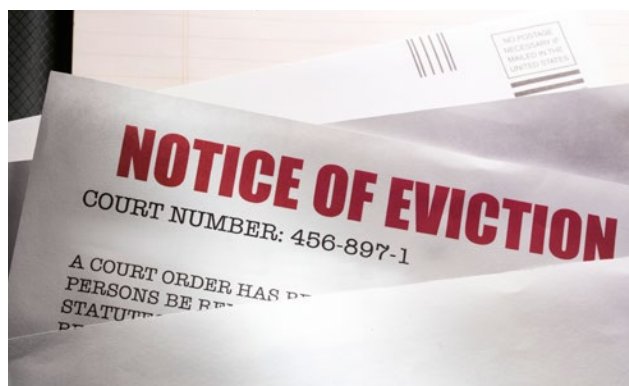
- Increasing funding for deep rental subsidies for low-income renters in non-subsidized housing with attention to lower-wage workers and single parents with children, who also tend to be women. In Illinois, fewer than 5% of renters have some form of assistance and most waiting lists for housing assistance are full and closed.
- Providing greater and more universal protections for tenants across the state including requiring "just cause" for eviction, which currently does not exist anywhere in Illinois, and stronger fair housing protections for women and single-parent families who are often discriminated against due to having children.
- Revising national policy and local practices that limit the development and location of low-income affordable housing to produce more units accessible to transportation and employment opportunities since most

transit-oriented development is geared toward single people and small households.<sup>76</sup> This also should consider the needs and safety concerns of single women with and without children.

- Developing a more holistic approach to housing that includes coordinated wraparound services. While this is currently the intent of permanent supportive housing, a family is only eligible once they have become homeless. The goal should be to provide sufficient and appropriate services and affordable housing that can prevent homelessness.

Addressing the many factors affecting women outlined above requires raising awareness and developing targeted solutions. This includes solutions for the thousands of female-headed families that are not accounted for in our annual homeless counts because they are living doubled up.<sup>77</sup> The U.S. Department of Housing and Urban Development (HUD) does not count someone doubled-up with relatives or friends because they are not on the street or in a shelter. The children, however, are likely to be accounted for in school data. While these data help bring resources for school districts, they also point to the need for broader programs that can connect families to services dealing with housing precarity, and ideally to help them find stable housing before they become homeless, based on HUD's definition.

To this end, we can look to recent efforts by women to raise awareness of their precarious housing situations, before and during the COVID-19 pandemic. These efforts include taking over vacant housing that was publicly owned and not in use or that private owners were either waiting to sell until the market improved or had just abandoned. While squatting is illegal, these efforts have had some success. For example, the activist group the Reclaimers took over some of the hundreds of empty homes in East Los Angeles owned by the California Department of Transportation (Caltrans), many of which had been vacant since the 1950s and 60s. While inhabiting these homes, the group worked with the Housing Authority of the City of Los Angeles and Caltrans and created a deal that now leases 22 of these homes legally as transitional housing.<sup>78</sup> Illinois passed the Abandoned Housing Rehabilitation Act in 2011, which allows a non-profit to petition for temporary possession of a unit that has been vacant for one or more years and to rehabilitate it for low-income and moderate-income families.<sup>79</sup> Of course, the risk is that the possession is only temporary if the owner is unwilling to sell it to the non-profit.



Still, it may also offer some property owners, particularly in soft housing markets, an alternative means to sell a home that otherwise would remain vacant.

## CONCLUSION

As the research shows, widespread eviction because of the COVID-19 pandemic can have catastrophic outcomes. Without stable housing, women with children may face terrible choices, such as moving into unsafe housing, living with an abuser, staying in a shelter where beds are limited, living in their car on the street, or trading sex for a roof over their head. For many homeless women with children, doubling up is a solution that increases the likelihood of spreading COVID-19, exacerbates stress for mothers, and could present learning challenges for children. Years later, moms and kids will likely be reeling from poor health, housing instability, learning problems, and criminal justice encounters.

The everyday disparities faced by women (e.g., high caregiving burdens, lower earnings, subjection to violence and more) amplified by this pandemic precarity will likely reverberate for a long time. The pandemic could set back gains for women with children who have become financially stable and have helped contribute to a slowly shrinking gendered wage gap and high maternal workforce participation. For women who have never been able to fight their way out of poverty, in part because of violence, income inequality, and insufficient child care supports (and often racial inequality and neighborhood deprivation), evictions will worsen the bleak outlook for them and their children. One estimate predicts that the eviction of the predicted 4.2 million adults after the eviction moratoria is lifted could cost those adults \$6.6 billion in lost wages and increase their debt by \$5 billion.<sup>80</sup> And this bleakness could affect our entire state if it strains public health, education, and other systems.<sup>81</sup>

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### *Publisher's Notes*

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### Photography from istockphoto.com

- Pg. 1 - Concerned woman reads notice, #1290259713 by fizkes
- Pg. 2 - Overwhelmed single mom, #513536510 by DGLimages
- Pg. 3 - Hispanic woman with bills, #1324380136 by Mario Arango
- Pg. 4 - Unemployment graphic, #1221378257 by da-kuk
- Pg. 5 - Scared women in car, #471433595 by sjharmon
- Pg. 6 - Notice of eviction posted, #1257693791 by Bill Oxford
- Pg. 7 - Don't want to listen, #1073097562 by skynesher
- Pg. 8 - Dark street, #955522372 passigatti
- Pg. 9 - Rent relief, #1318841534 by designer491
- Pg. 10 - Consultant, #125577098 by FG Trade
- Pg. 11 - Woman alone, #1227401796 by Maridav
- Pg. 12 - Keys given, #1205893433 by xijian
- Pg. 13 - Mail notice of eviction, #1298071829 by Bill Oxford