A blue-tinted photograph of a window with a 'FOR RENT' sign. The sign is white with black text and is mounted on the window. The background shows a window with blinds and a view of the outdoors.

Understanding and Addressing COVID's Impact on Housing Among Black IPV Survivors

**Implications for Regional-Specific
Culturally Sensitive Solutions**

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Background and Significance

The COVID-19 pandemic puts Black women at disproportionate risk to viral exposure as well as exacerbating existing racial and ethnic, and gender inequities leading to severe behavioral and economic consequences. Black women's lives are socially located at the intersections of interlocking systems of oppression and privilege (racism, sexism, classism).¹⁻⁴ Thus, health equity research needs to use an intersectional framework³ to investigate how consequences related to COVID-19 has impacted the unique needs of Black women, particularly intimate partner violence (IPV) survivors.

IPV is a key consequence of the COVID-19 pandemic,^{5,6} but extant discourse has failed to consider how this risk uniquely affects Black women. During times of crisis, women may be at greater risk for IPV due to tensions that arise in the home.⁷ Stress, fear and agitation with physical distancing policies may exacerbate violence.⁷ Physical distancing and sheltering-in-place orders may limit IPV survivors' options. Sheltering-in-place orders led to the closing of domestic violence shelters, which may limit options for alternative housing during the pandemic. Some domestic violence services were available through technology (e.g., teletherapy), but the digital divide can create extra barriers for IPV survivors who have limited access to internet or smartphones. When this landscape for IPV survivors intersects with systematic inequities due to racism, sexism, and classism, it has the potential to amplify disparities and disadvantages for Black women IPV survivors (hereafter, Black IPV survivors). Before the COVID-19 pandemic, Black women experienced higher rates of IPV compared to White women,⁸ but the economic consequences of COVID-19 may have widened IPV disparities. Black women are more likely to be the main household income source compared to women in other racial and ethnic groups⁹; and with the overrepresentation in essential jobs, this context can create family-work conflicts

that exacerbate IPV risk for Black women. Also, Black women's experiences of historical trauma, trauma due to a long history of racism such as police brutality, may foster a deep sense of mistrust in the criminal justice system and reduce women's interest to engage in this system to leave a relationship.¹⁰ Institutional racism has also portrayed Black women as undeserving of IPV survivorship,¹¹ and Black women may not disclose IPV if they anticipate a lack of support as a victim.¹²

Housing instability is prevalent among IPV survivors,^{13,14} and the coupling consequences of both structural racism, sexism, classism, and the COVID-19 pandemic, may create more barriers to safe and adequate housing for Black IPV survivors. Property owners may evict IPV survivors due to the abusive partner's behavior (e.g., violent incidents, damaging property). This is a key concern for Black IPV survivors as Black women are twice as likely to be evicted than women in other racial and ethnic groups.¹⁵ Further, Black IPV survivors who chose to leave their partners may find that discrimination prevents them from accessing quality housing.¹⁰ During COVID-19, eviction moratoriums were in place to prevent homelessness. However, these moratoriums vary greatly across states and most expire when states reopen causing widespread evictions.¹⁶ Unfortunately, without safe alternatives for housing, Black IPV survivors may stay in an abusive relationship. Having access to adequate housing is a basic human right, but this right needs to be enacted through protective policies and practices.

Methodology

Specific Aim

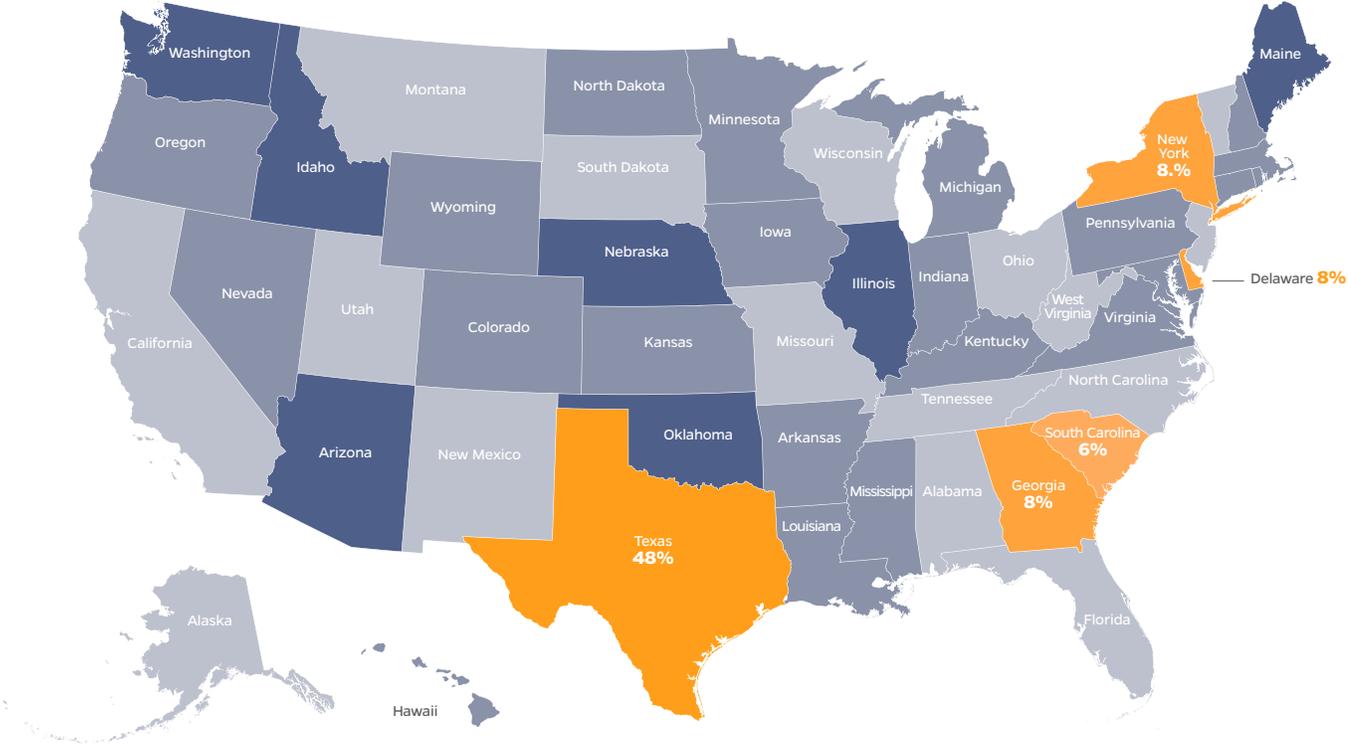
This project aims to understand the processes by which Black women IPV survivors’ access, obtain and maintain affordable, safe and stable housing in the context of violence, COVID-19 pandemic and structural racism.

Activities Completed

We conducted 50 semi-structured interviews totaling 42.64 hours, with Black women IPV survivors in order to identify survivor-centered recommendations to strengthen housing policies, programs and funding priorities for Black women’s needs. A codebook was developed to address themes related to participants experiences with housing.

Participant Characteristics

The table provides demographics of the 50 participants. The average age was 35.6 years. Almost half of the sample had a current residence in **Texas (48%)**, followed by **New York (8%)**, **Georgia (8%)**, **Delaware (8%)**, and **South Carolina (6%)**. 42% of participants reported their marital status as Never Married, followed by Divorced or Separated (36%), Married (20%), and Widowed (2%).



Findings

Several codes related to Black women's experiences with housing instability during the COVID-19 pandemic.

- Housing impacts of COVID code underscored women's experiences with housing, in general, during the pandemic. This code has had a particular emphasis on issues with property owners during pandemic, and concerns regarding eviction.
- Housing program utilization code captured women's experiences obtaining support from programs to manage their housing expenses and maintenance or obtain new housing.
- Pre-pandemic expense management, pandemic expense management, and pandemic maintenance management were three codes that characterized women's experiences managing housing expenses and maintenance *before* and *during* the COVID-19 pandemic. Women also shared the tradeoffs made in order to maintain their housing.
- Housing beyond COVID-19 code described women's perceptions of what their housing situation would be like in the post-pandemic period.
- Housing program recommendations and housing policy recommendations codes addressed women's recommendations on policies and programs that would best impact Black women's housing needs.
- Housing barriers code captured obstacles Black women experienced when trying to obtain and maintain safe housing.
- Housing facilitators code addressed factors that help women obtain and maintain housing.
- Residential segregation code captured women's experiences of being physical separated in regard to their residence on the basis of race, sex, and SES.
- The table below provides some examples related to the emerging themes discussed above.

CODES	EXAMPLES
<i>Housing Program Utilization</i>	“Then I think <non-profit organization> helped me pay my rent at that time. Right now, of course, I’m not because they’re payin’ my rent so that leaves me extra money to do what I need to do on that.”
<i>Housing Impacts of COVID</i>	“We’ve been moved two times since COVID because of financial reasons like I’m not making the money I used to make”
<i>Pandemic Expense Management</i>	“I’m late on all my bills. I have to pay just a little bit here and there”
<i>Housing Facilitators</i>	“I have a job. I have a job already. A job. I don’t know. I don’t know. I don’t have a criminal record, so it’s not hard for me to get a place. I just really want a house”
<i>Housing Beyond COVID-19</i>	“We’ll be able to be free cause we’re on lockdown right now. We’ll be able to move around. I’ll be able to move. My kids will be able to go wherever.”

A housing timeline followback calendar was used to assess how women’s housing changed since the start of the COVID-19 pandemic. Preliminary findings indicated that a little more than half of participants (54%) had moved at least one time since the start of the pandemic. A little less than half (44%) lived in an apartment where they were the one solely responsible for covering the cost of housing. Only 8% of women owned their own homes. About 30% of women stated that they spent more than 30% of their income on rent or mortgage, and only 32% women stated that they received some form of housing assistance. About 34% of women experienced issues with the quality of their housing (i.e., plumbing issues; mold; no running water; non-working toilet; bath; shower; stove; refrigerator; or having to share a bathroom with neighbors).

Themes Related to Housing

Economic impacts of COVID-19 pandemic exacerbated housing instability.

Since the start of the pandemic, some Black women have been forced into economically-vulnerable groups: (1) increased risk of viral exposure due to essential worker status, or (2) increased risk of economic insecurity due to job loss [either underemployment or unemployment]. Women's narratives indicated that they lost their jobs due to the pandemic. Several women lost their jobs due to the closing of the facilities (e.g., child care center), however one woman shared that her healthcare provider informed her to stop working in food delivery in order to reduce her risk of viral exposure. Some women with multiple jobs were able to retain one of their jobs, however the income from that sole job was not enough to cover their bills, including rent. Women shared stories of eviction, threats of eviction, and inconsistent information regarding governmental rent relief. In the light of these economic challenges, women often applied for alternative forms of employment but did not receive follow-ups from potential employers or the interviews were canceled. Some women attributed these employment challenges to the lived reality "of being a Black woman in America."

In terms of reflecting on the intersections of classism and socioeconomic status (SES), it is important to discuss the narratives of Black women as small business owners and other unique positions. Black women business owners often had to close their businesses during the pandemic and had the additional stress of managing the impact of the pandemic on their employees. Similarly, women in this group shared the difficulty in accessing loans during the pandemic to help alleviate the economic burden.

Social consequences of IPV, in particular economic IPV, interfered with job stability.

Since the start of the pandemic, the prevalence of IPV has increased drastically. Women's narratives highlighted the importance of economic abuse during these times of crises, and how it put a strain on women's employment directly and indirectly. Women shared that their partners would use physical violence and the resulting injuries (e.g., bruises, black eyes) would prevent women from going to work. Women also discussed the ways in which their partner's controlled the finances, even her personal finances.

There were also behaviors that indirectly influenced women's ability to obtain economic and financial resources. For example, women also discussed their partner's neglectful behavior towards their children would cause additional stress about their safety, and in an event to protect one's children, women would leave their workplace. There were also narratives describing how partners would sabotage or destroy women's cars, which was their primary mode of transportation to their workplace.

The job instability created concerns regarding women's ability to pay their rent. For some women, owning their own home felt like an unattainable goal given the influence of pandemic-related impacts and economic abuse.

Government sponsored rent relief programs and conflicting information regarding moratoriums on rent increased housing instability for Black survivors.

Women expressed concerns with conflicting communication about tenant law, moratoriums on rent, and whether they were in fact actually evicted from their home. According to some women, they were not clear what the status of their housing was, because it was reported on television there was a temporary suspension on evictions. Women stated even though the moratorium was conveyed on television, eviction notices were placed on their doors. Some individuals continued to receive calls to collect rent from their property manager and notices to appear in court. They expressed anxiety about shelter insecurity during this financially unstable time and needed more clarity on their status as a tenant.

Women expressed increases in living expenses and utilities generally. A participant stated because of the closure of businesses as a result of COVID-19, companies were trying to recoup funds that were lost. The increase in living expenses contributed to less availability of funds for housing costs. Discrepancies in rental relief were also reported. Women explained when governmental relief was received, it was sometimes insufficient. The funds disbursed was not enough because the payment did not include utilities, even though some rental payments required payment for utilities. There were also reports of women being denied funds if they were employed, even if the job did not generate enough income to pay the entire rent.

The women that participated in this study often experienced housing insecurity as well as actual eviction. The economic downturn caused by COVID-19 as well as inconsistent policy regarding rental property contributed to their angst at a time they were already experiencing trauma caused by IPV.

Lessons Learned for Policy and Practice

Below we have outlined several suggestions for policy and practice to improve the lives of Black women surviving intimate partner violence. We also denote (i.e., SC) which recommendations are specifically from survivors.

Section 1: Policy Recommendations

1. **[SC] “Second chance program”:** Black women described this program as one that would provide safe, adequate housing regardless of a negative credit history (e.g., past evictions, poor credit score). Black women survivors often noted the social consequences of economic abuse such as eviction and poor credit scores, which could interfere with future housing applications, even after the abusive relationship has ended. Therefore, these types of programs, if specific to survivors, could have a significant short-term and long-term impact on women’s housing stability.
2. **[SC] Rapid re-housing program:** This type of program would facilitate access to permanent housing through appropriate housing identification, rental assistance, and case management (e.g., childcare, employment opportunities). Some survivors shared their experience during this type of program, which was in general helpful, if a family is experiencing homelessness. Alas, some under-employed survivors may not qualify for this type of program, and thus implementation considerations must be made in order to make this program more accessible (i.e., assuaging the eligibility restrictions).
3. **Funding for culturally-specific programs:** Efforts should be made to actively support policies that direct funding and resources specifically toward local culturally-specific program providers. Black women are inclined to seek assistance and resources from community programs, religious organizations, etc. These survivors often present with inadequate child care, a lack job training and educational resources, and food insecurity coupled with the fact that they are experiencing homelessness. Culturally-specific programs are traditionally underfunded even though communities of color, and in particular Black women are disparately impacted by IPV. Dedicated funds to community coordinated programs vice mainstream programs will provide Black women with the holistic assistance they need when they are experiencing housing insecurity or and the intersectionality of barriers they face when seeking resources.
4. **Increase the minimum wage:** A recent report that was disseminated by the National Low Income Housing Coalition revealed, [on average a full-time worker needs to earn \\$24.90 to afford a modest apartment. This is \\$17.65 higher than the minimum wage.](#) This is particularly relevant to Black women because they over index in low wage work. [Some states and localities have moved forward with an increase to the minimum wage,](#) even though the federal minimum wage has remained stagnant, since 2009. Constituents and advocates should educate and ask their local and state lawmakers to enact ordinances and statutes to increase the minimum wage. Increased wages will make housing assessable for survivors that have decided to leave abusive relationships.

5. **Enact current federal legislation:** [In July 2021, there were three bills introduced in Congress to address the United States housing crisis.](#) All benefit Black IPV survivors as they promote less barriers to housing. These initiatives if passed will establish housing as an entitlement in the United States, create and fund investment into affordable housing, and address the racial wealth gap by distributing \$100 billion as housing down payments. These initiatives are advantageous for Black survivors as they take a layered approach to housing inequity.
6. **Universal income program:** This type of program offers no-strings-attached payments and can be used to allow individuals to meet their necessities. This program has the potential to have significant impacts in the lives of Black women survivors. In particular, this program is particularly relevant for Black women survivors who do not qualify for unemployment or homeless resources, such as women experiencing underemployment; making tradeoffs with housing and other needs (e.g., food); and women who own homes.

Section 2: Practice Recommendations

1. **Culturally-specific approaches to housing:** Housing programs, within and outside of domestic violence agencies, should engage Black women and families in a way that promotes equity and is respectful of one's culture. Providers need to be trained to understand how systemic and historical barriers have produced barriers to housing stability for Black women. Providers also need to understand how their biases can shape help-seeking behaviors among Black women and provided the necessary resources to help providers actively change their actions. Organizational-level efforts must be in place to hold providers and organizations accountable for eliminating racial inequities in housing experiences among Black women they are supposed to serve. Also, initial and continued collaboration with culturally-specific organization is paramount to reducing racial inequities in housing.
2. **Trauma-informed approaches to housing:** Housing programs, in particular programs not nested with domestic violence agencies, should be trained in trauma-informed care and these principles should be implemented at the organizational-level. Organizational policies should be in place to prevent re-traumatizing survivors who are attempting to access housing resources. Further, given the high prevalence of economic abuse among Black women survivors, housing programs should screen for these experiences among survivors and if identified, take that into account when identifying the appropriate housing program. Women's partners should not be present during the screening process and as a result, this process should occur when the partners are separated.

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