



COVID-19 has a postcode: How urban housing and spatial inequality are shaping the COVID-19 crisis



Research Paper

COVID-19 has a postcode: How urban housing and spatial inequality are shaping the COVID-19 crisis

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1. Introduction

Amidst COVID-19, poverty is soaring. Forecasts suggest increases in global poverty for the first time since 1990, which could reverse approximately a decade in the world's progress in reducing poverty, with countries in the Middle East and North Africa (MENA), South Asia, and Sub-Saharan Africa especially hard-hit. In some regions the adverse impacts could result in poverty levels similar to those recorded 30 years ago.¹

While many of the world's poor live in rural areas, about 55 percent of the world's population presently lives in cities, and 26 of the world's 33 megacities are in developing countries, of which 19 are in the Asia-Pacific region. Urban areas are often the most prosperous parts of a country, but high levels of inequality are also found within cities—indeed “in most cities, high levels of wealth and modern infrastructure coexist with areas characterized by deprivation and a dearth of services. Underinvestment in infrastructure and public transportation prevents some urban residents from accessing good jobs, education, and services. Furthermore, the concentration of poverty in certain underserved neighborhoods reinforces the mechanisms that perpetuate disadvantage.”²

Spatial disparities³ have been thrown into stark relief by COVID-19. The pandemic has exposed deep disparities in power and resources in cities, and revealed how existing forms of inequality can deepen the spread of global health and other crises. The crisis has also underlined the importance of adequate housing as a fundamental need for populations in diverse global settings.

Cities pose the most serious challenges, where glaring inequality in housing and other amenities already existed. The sharpest and most vivid repercussions of COVID-19 have been felt in cities around the world. The lockdowns, shelter-at-home orders, and social distancing needed to halt the spread of the disease have hit the urban poor hardest, as pre-existing disparities in residential segregation, access to services, and homelessness have exacerbated COVID-19's impacts.

COVID-19 has underlined that spatial inequality is relevant—and costly—everywhere: not only in developing countries. The pandemic has exposed sharp inequalities in prosperous cities, such as New York and San Francisco, as well as in slums and informal settlements in developing countries such as Kenya and Iran. For an estimated 1.4 billion people living in informal settlements, home is crowded, inadequate, and unsafe. In the words of one observer, “[w]ith COVID-19, we are all in the same storm. We are not all in the same boat.”⁴

This paper presents the results of a rapid appraisal carried out in May 2020. It surveys how existing urban inequalities have played out in practice, how spatial inequality has shaped the repercussions of COVID-19, and how housing-related program and community responses have helped close—or exacerbated—these gaps. It also outlines the opportunities and prospects for longer term reforms. While data and empirical analysis are still nascent, academic, government, and civil society groups, as well as news outlets, have quickly ramped up efforts to document and study the pandemic and its numerous effects. We assess emerging evidence about how the COVID-19 pandemic's impacts reflect residential segregation, including how they differentially affect renters, people who live in informal settlements, and the homeless.

The COVID-19 crisis calls for rapid and innovative responses to address strains on lives and livelihoods. Our review identifies many promising emergency responses—from temporary eviction moratoria to cash transfer programs—aimed at mitigating COVID-19's immediate impact. Among the emergency measures are: short term social protection benefits, temporary rent or mortgage moratoria, initiatives to extend access to water and hygiene, and public health outreach in disadvantaged communities. Emergency measures, in many cases, build on pre-existing programs, such as vouchers and cash transfer systems.





It is important to monitor the coverage and distributional impacts of these programs in a timely way. This can inform both mid-course adjustments and the design of new programs, and the avoidance of unintended adverse effects of well-intentioned programs. Composite indices are being used to provide summary numbers, to help predict risks as well as inform responses.⁵ These types of tools—such as a new methodology developed by the World Bank to measure COVID-19 exposure hotspots⁶ and the Oxford Stringency Index⁷—can provide insights about the patterns of needs and responses. The Mind the Gap Index currently under development assesses multiple aspects of urban spatial inequality relevant to the COVID-19 pandemic, most notably disparities in opportunity, access to services, and voice.

As Arundhati Roy has powerfully observed, amidst the pandemic’s terrible despair, there is the opportunity to rethink what we want the future to look like, not just reverting to the status quo.⁸ The Pathfinders framework that encompasses both recognition and redistribution helps to underline the connections between self-worth, voice, and dignity, and the material consequences of the pandemic— aspects of inequality that are “distinct and yet related.”⁹

The rest of this paper surveys how existing urban inequalities are playing out in practice and shaping the repercussions of COVID-19, and how housing-related program and community responses have offset—or worsened—these gaps. The focus is on direct impacts on health and mortality outcomes, alongside incomes, livelihoods and access to services. We present evidence from around the world on the COVID-19 pandemic’s disparate effects on renters, informal settlements, and the homeless, as well as how these impacts are shaped by residential segregation. The concluding sections of this paper outline policy directions that would address the call to “build back better,” to create more inclusive, just, and resilient cities and communities in the wake of the pandemic.

Before the onset of the COVID-19 pandemic, governments and international actors increasingly acknowledged disparities in housing as a pivotal social and human rights challenge.¹⁰ We hope this note helps to illuminate how housing and spatial inequality influences the current health crisis, as well as lessons for the recovery and beyond.

2. How spatial disparities have shaped the brunt of the pandemic

To what extent have spatial disparities in access to housing meant that the poorest and most marginalized in cities bear the brunt of the pandemic? Here we draw on evidence about pre-existing differences and emerging evidence about the crisis’ impacts. We begin with a discussion of residential segregation and spatial disparities in the pandemic including the intersection with racial disparities, and then focus on specific disadvantaged groups—namely renters, residents in informal settlements, and the homeless.

Residential segregation can be defined as the separation of groups of people by characteristics, such as race and income, into different places within urban space.¹¹ This separation of groups into neighborhoods of relative and absolute prosperity or disadvantage is often associated with spatial disparities in access to adequate housing, as well as in income, health, crime, education, and healthcare.

Residential segregation is shaping the impact and experience of the COVID-19 pandemic for people around the world. This can be seen in direct health impacts as well as in the larger economic repercussions. In this section, we examine what is known about COVID-19’s disparate risks in terms of residential segregation, linked to underlying health and economic conditions, as well as the consequences of the pandemic. We then offer brief analysis of research from before the pandemic that illuminates how housing and health inequalities influence major public health crises.





Spatial analysis is being used pre-emptively to identify locations that are particularly vulnerable to COVID-19 contagion and its effects. A new methodology¹² developed by a World Bank team focuses on two dimensions: first, population density and the inability of people to physically distance; and, second, conditions where clustering may be unavoidable due the location of necessities like public toilets and water pumps.

This has allowed the identification of “exposure” hotspots—places where population density makes social distancing infeasible—overlaid with key services (Figure 1):

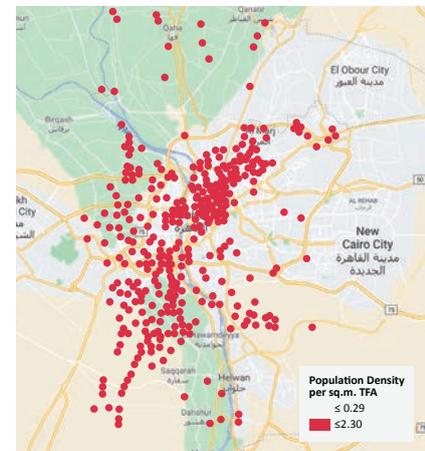
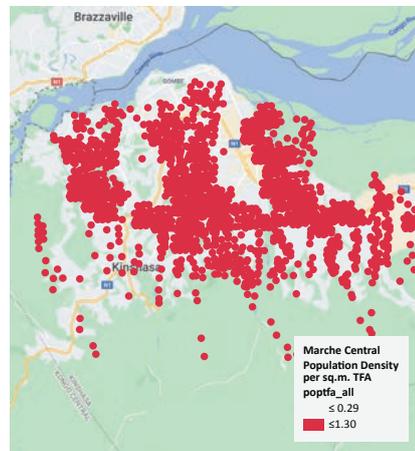
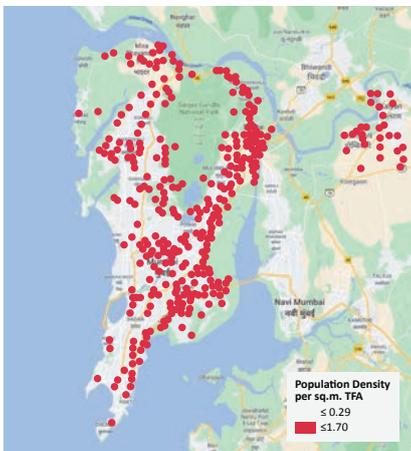
- In Mumbai, exposure hotspots cover 105 km² and an estimated 4.5 million people—meaning that about 20 percent of the population would be unable to adequately social distance.
- In Kinshasa, exposure hotspots affected 138 km² and 5.9 million people—about 53 percent of the total population.
- In Cairo, hotspots covered 84 km² and 5.5 million people (25 percent of the total population).

Figure 1: Exposure Hotspots in Three Cities

Mumbai

Kinshasa

Cairo



Source: Cities, crowding, and the coronavirus: Predicting contagion risk hotspots. World Bank (Bhardwaj et al.) (2020)

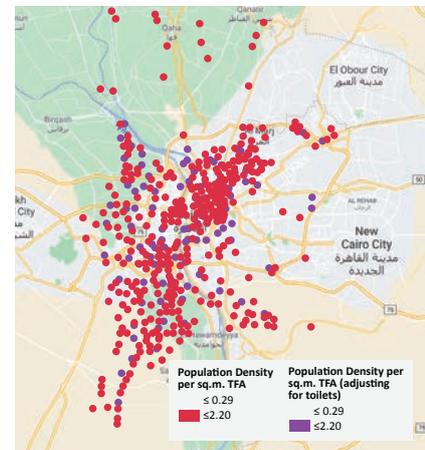
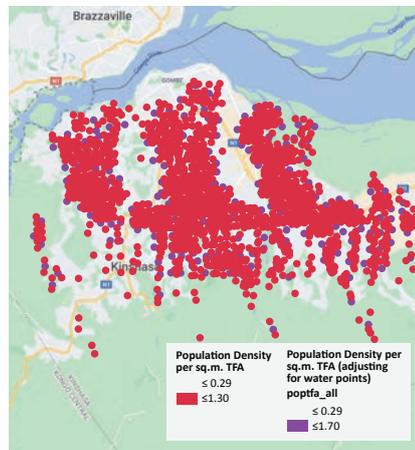
In each city, the area at risk expanded significantly when location data for key services such as water kiosks and public toilets was added (Figure 2).

Figure 2: Hotspots Overlaid with Service Locations

Mumbai

Kinshasa

Cairo



Source: Cities, crowding, and the coronavirus: Predicting contagion risk hotspots. World Bank (Bhardwaj et al.) (2020)





Emerging analysis has also examined the spatial distribution of COVID-19 health outcomes, including death rates, excess death rates, and positive tests.

The spatial distribution of health outcomes in Californian cities shows how residential segregation and racial disparities overlap during the COVID-19 pandemic:

- In San Jose, the city’s poorest, and predominantly Hispanic, zip codes had a death rate from COVID-19 by April 2020 quadruple that in the wealthiest zip codes. Most—70 percent—residents in the hardest-hit zip codes worked in occupations, such as services, construction, or Uber driving, that preclude working from home, and many live in multifamily or multigenerational households, where transmission risk is increased.⁴⁸
- In San Francisco, the city-wide positive rate per 100,000 people was 14.7 but about twice as high in neighborhoods such as SoMa (29.3) with high levels of homelessness, as well as concentrated low-income and minority communities (Figure 3).⁴⁹

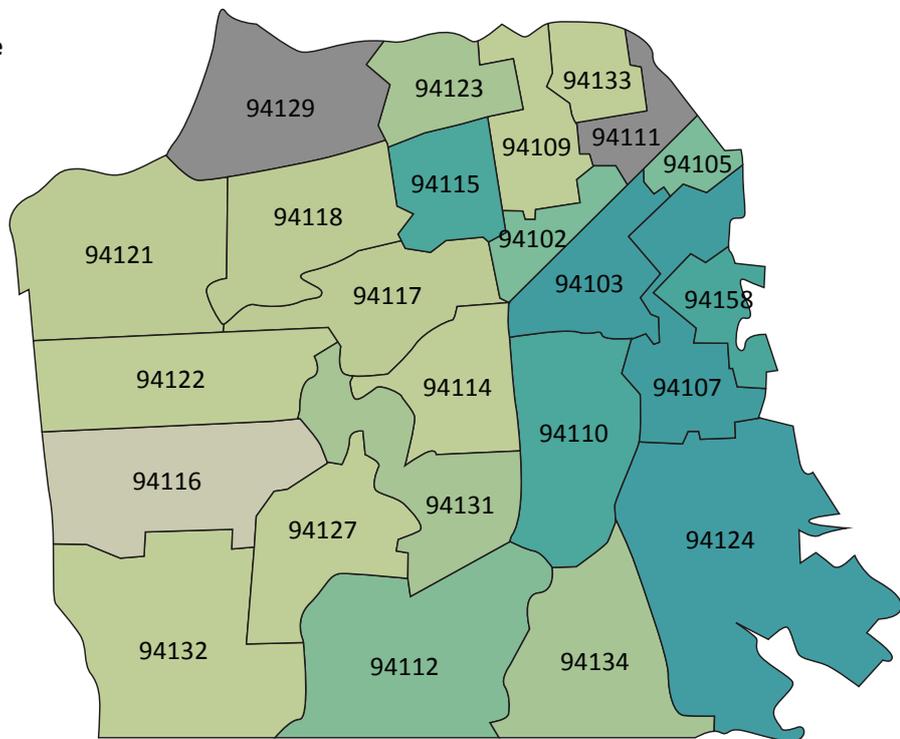
Figure 3: COVID-19 Rate of Cases by Zip Code (San Francisco)

Legend

COVID-19 Rate of Cases by Zip Code

Estimated Rate of COVID-19 Cases per 10,000 Residents

-  More than 50
-  45.1 - 50.0
-  40.1 - 45.0
-  35.1 - 40.0
-  30.1 - 35.0
-  25.1 - 30.0
-  20.1 - 25.0
-  15.1 - 20.0
-  10.1 - 15.0
-  5.1 - 10.0
-  Fewer than 5
-  Less than 10 cases



Source: City of San Francisco (2020)

In New York City, which at the time of writing was the most severely impacted metropolis in the world, predominantly African-American and Hispanic neighborhoods, as well as those with low-income residents, have suffered the highest death rates. The death rate in hardest hit zip code—11239—was almost 40 percent higher than the area with the next highest rate.¹³ The neighborhoods with the highest rates of confirmed COVID-19 cases were also disproportionately low-income and racially segregated, where residents are less able to work from home and tend to rely on public transit.¹⁴ A separate analysis of mobile phone data shows that low-income, African-American, and Hispanic neighborhoods have had relatively more work activity and less sheltering-in-place during the pandemic.¹⁵





Recent mapping of how socioeconomic and racial disparities intersect with the COVID-19 pandemic has drawn on US Census data, quantifying death rates at the county and zip code level. Striking findings include that:

- At the county level, people living in the poorest, as well as the most economically and racially polarized, counties have experienced “substantially elevated rates of COVID-19 infection and death.”¹⁶
- There is a strong association between COVID-19 death rates and crowding, defined as the share of households with more than one person per room.”¹⁷
- Another recent study in Milwaukee at the census tract level found that the number of incarcerations was a strong predictor of COVID-19 cases, suggesting that mass incarceration, which disproportionately impacts low-income minority neighborhoods, may increase vulnerability to public health crises.¹⁸

In Brazil, COVID-19’s spread began in wealthy neighborhoods in Sao Paulo, Rio de Janeiro, and Fortaleza. By mid-May, however, COVID-19 was most rampant in poor districts such as Brasilandia, which has Sao Paulo’s highest death toll, and Campo Grande, Bangu, and Irajá in Rio de Janeiro.¹⁹ Poor Brazilians, due to disparities in access to health care and pre-existing conditions, are more likely to die if infected with COVID-19: in Irajá, for example, the death rate is 16 percent, while in the wealthy Leblon neighborhood of Rio the death rate is 2.4 percent (in line with global trends). In Brasilandia, the death rate is a shocking 52 percent. Preliminary spatial analysis in Sao Paulo concluded that population density was a key indicator of COVID-19 death rates.²⁰

Spatial disparities in COVID-19’s impact are also evident in South Africa. Cape Town has 60 percent of South Africa’s cases,²¹ but within Cape Town, the economically-disadvantaged Tygerberg and Khayelitsha districts have been the most severely affected. In the more affluent suburb of Hout Bay, the most severe impacts were in the disadvantaged township Imizamo Yethu, where the most recent census indicated there were roughly 61 households for each toilet and nearly 400 households share each tap.²²

By way of contrast, in Jakarta, Indonesia, a mapping of data from the provincial government’s COVID-19 response website onto Jakarta’s neighborhoods, in April 2020, found that most clusters of infection were in middle class or affluent neighborhoods. This finding highlights that COVID-19 health outcomes will not necessarily align with socioeconomic disparities, although the patterns may reflect limits in local COVID-19 testing capacity and disparities in access to tests, leading to underestimated infection rates in poor areas.²³

Government policies to address the COVID-19 pandemic, including lockdown/stay-at-home orders, have had major economic impacts on disadvantaged communities—who are far less likely to be able to telework, and/or work in high-risk essential frontline services. Evidence on the pattern of job losses suggests that workers in the services sector, as well as women and young workers, have been especially hard hit.

Nearly all of the world’s workers live in a country with some form of COVID-19 “workplace closure measure” in place. Among these, informal workers—including 400 million in India alone—as well as young people, are especially economically at risk.²⁴ The ILO has suggested the emergence of a “lockdown generation” whose education, employment, and income all stand to be severely disrupted by the pandemic. For example, nearly 77 percent of the world’s young workers—or 328 million people—worked in the informal sector in early 2020. In a recent survey, one in six young workers said they had stopped working since the onset of the COVID-19 crisis.²⁵

Globally, reduced working hours have often affected low-paid workers worst.²⁶ In the United States, poor workers have been most severely impacted by lockdown orders—about one in four in households earning \$40,000 or less have lost their jobs,²⁷ while women accounted for 55 percent of job losses in April 2020.²⁸ Racial minority groups have been disproportionately affected, with the largest employment declines among Hispanics, and greater declines for African-American workers than for whites. These disparities may be partly explained by the concentration of racial minority groups in industries where remote work is infeasible.²⁹ In early June 2020, the unemployment rate unexpectedly fell for white workers, but rose for African-Americans to 16.8 percent, its highest point in ten years.³⁰





In developing countries, lockdown and stay-at-home orders have devastated the incomes and employment of poor and migrant workers, who depend on daily wages to meet basic needs, and lack savings to cushion impacts.³¹ The World Bank further predicts that remittances to low- and middle-income countries will drop by 20 percent in 2020.³²

Enforcement of social distancing and lockdown orders has, in some cases, led to human rights abuses. Reports indicate that some such measures have disproportionately targeted poor communities and disadvantaged neighborhoods when they were enacted in the Philippines³³ and Honduras.³⁴ In Nigeria, security forces have reportedly killed at least 18 people while enforcing a national lockdown in major cities.³⁵ In India, the nationwide lockdown left tens of thousands of migrant workers stranded, and there have been reports of police brutality in several states.³⁶ In Nairobi's Kibera slum, a planned food distribution turned into a violent confrontation between residents and security forces.³⁷ UN High Commissioner for Human Rights Michele Bachelet has cited the proliferation of repressive emergency measures as a major human rights challenge.³⁸

Research on residential segregation from before the COVID-19 crisis illuminates how it is deeply connected with other forms of inequality—and how pre-existing inequality exacerbates health outcomes during the pandemic.

In wealthy countries, residential segregation is reflected in unequal patterns of home ownership and rental, income and race gaps. These inequalities exist in developing countries, as well, which have the added and highly visible manifestation of informal settlements, which exist apart—both geographically and in terms of access to opportunity and services—from urban centers.³⁹

In the United States, neighborhoods with large African-American and Hispanic populations are, among other things, disproportionately “rent burdened,” meaning that monthly rent for many residents costs at least 30 percent of their monthly income.⁴⁰ There has been a hollowing out of the middle class over time—in 1970, two thirds of families in large metropolitan areas lived in middle-income neighborhoods in which the median income reflected that of the larger area, but by 2009 this share had fallen to 42 percent, while the share of families living in either poor or affluent neighborhoods doubled from 15 to 33 percent.⁴¹ In the US this is highly intertwined with racial disparities and discrimination.⁴² In the 100 largest metropolitan areas in 2014, a third of low-income whites lived in high-poverty urban neighborhoods, compared to nearly 72 percent of low-income African-Americans and 67 percent of low-income Hispanics.⁴³

Local land use regulations contribute to residential segregation—including zoning ordinances which limit neighborhood density and building lot sizes and reduce the supply of affordable housing in predominantly white neighborhoods.⁴⁴ In developing countries, decentralization of governmental authority also has significant impacts on housing market regulation (Box 1). In recent years, major US financial institutions have been penalized for continuing to engage in discriminatory practices.⁴⁵ In Indonesia, zoning and land use regulations have been linked to unequal access to transportation.⁴⁶ In South Africa, the national Spatial Planning and Land Use Management Act of 2013 seeks to redress the legacy of apartheid-era segregation.⁴⁷





Box 1. Decentralization and housing

In developing countries, decentralization—the transfer of authority for certain governmental functions from the central government to sub-national governments—is an important factor in land market regulation and housing.

Municipal governments are responsible for myriad housing policy areas, including zoning, building regulation, and project approval, as well as maintaining property registries or cadastral systems. A review of 49 countries in Africa, Asia, and Latin America found in nearly all these functions were undertaken at the municipal level.⁵⁵

Decentralization’s potential benefits include increasing voice and empowering local people and communities. By placing decision-making authority at a more local level, decentralization promotes the ability of individuals to influence the policy choices impacting their lives and to hold leaders accountable.⁵⁶ In the area of housing, studies suggest that decentralization may incentivize politicians to oppose evictions and to grant title to the residents of informal settlements.⁵⁷ At the same time, decentralization has been identified with challenges in the housing context, including undermining service delivery, encouraging urban sprawl, and contributing to inequality.⁵⁸

Emerging analysis suggests decentralization has both aided and, in some cases, hindered government responses to the pandemic. In Pakistan, decentralization has enabled subnational governments to pursue tailored policy responses, including in the area of public health, but has also increased the complexity of coordinating between different levels of government.⁵⁹ In Indonesia, the Carnegie Endowment has argued that a disjointed pandemic response—especially at the district (equivalent to municipal) level—may cause a “reevaluation” of the country’s decentralization laws.⁶⁰

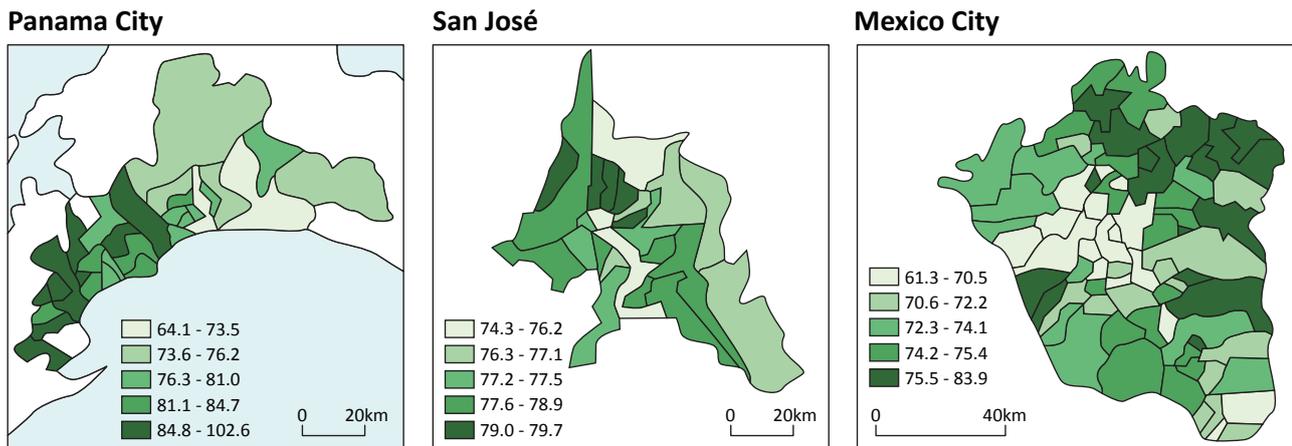
While the decentralization policy agenda is beyond the scope of this note, it is clear that transparency and oversight of electoral processes at the local level are important, as political accountability has been shown to yield benefits in terms of housing market regulation.⁶¹

Residential segregation and housing inequality are an important factor in health disparities along measures such as life expectancy, childbirth, and infectious disease in the urban context. In Chicago, average life expectancy varies by as much as 30 years depending on the neighborhood where a baby is born.⁵⁰ In Panama City, San José, and Mexico City, among other large Latin American cities, spatial differences in average life expectancy have been linked with socioeconomic status (Figure 4).⁵¹ Residential segregation has also been linked to the transmission of infectious diseases by concentrating risk factors, including poverty, poor housing, and lack of access to healthcare, in confined spatial areas.⁵² In neighborhoods where residents tend to work in industries that do not permit “work from home”—such as food service and transportation—risk from the COVID-19 is elevated.⁵³ In Salvador, Brazil, a major outbreak of leptospirosis most severely impacted the urban poor living in slums on the edges of the city, due to lack of basic sanitation.⁵⁴





Figure 4: Intra-urban life expectancy disparities: Panama City, San Jose, and Mexico City



Source: Bilal et al. (2019)

The research outlined above, illustrating how residential segregation is associated with disparities in health and other socioeconomic measures, bolsters the conclusion that COVID-19's impacts will be felt disproportionately in disadvantaged areas.

Renters

Renters typically have lower income and savings, as well as less access to credit and less job stability, than homeowners.⁶² By definition, renters normally pay for housing on a regular basis, typically monthly—this means that economic shocks and job losses associated with the COVID-19 crisis can have serious repercussions on housing security.

In the near-term, renters are more likely to experience job loss and financial dislocation due to economic consequences of social distancing and stay-at-home orders. For example, the U.S. Federal Reserve estimates that the poorest 20 percent of U.S. households were spending more than half of their income on housing costs (classified as “severe” rent burden) even during an economic boom.⁶³ An estimated 16.5 million renter households now have at least one member who works in an industry that is immediately at risk of job layoffs or pay reduction.⁶⁴ Nearly half of renters (47 percent) in a nationally-representative US survey reported that during the pandemic they couldn't pay their rent or utilities, were experiencing food insecurity, or couldn't afford needed medical care.⁶⁵

In New York City, neighborhoods with the highest shares of economically vulnerable households were those with pre-existing housing market inequalities, such as a high proportion of rent-burdened households (Figure 5).



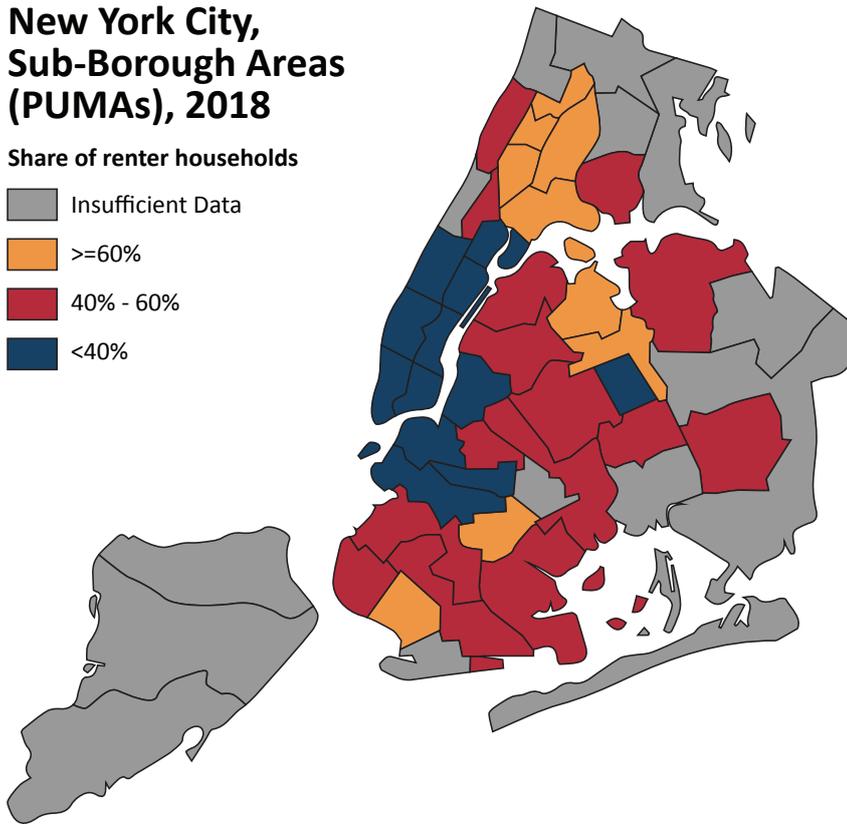


Figure 5: Share of renter households with at least one member employed in a vulnerable occupation

New York City, Sub-Borough Areas (PUMAs), 2018

Share of renter households

-  Insufficient Data
-  >=60%
-  40% - 60%
-  <40%



Source: Furman Center (2020)

Evidence of adverse impacts on renters is emerging from around the world:

- In South Africa, municipal authorities have evicted people unable to pay their monthly rent during the COVID-19 lockdown in defiance of the national government’s order to halt evictions.⁶⁶
- Renters who work in health care have also been targeted for eviction due to the fears of neighbors or landlords that they could be infected with COVID-19. In Indonesia, for example, three nurses were evicted,⁶⁷ and in India and Colombia doctors have reported similar forced evictions.⁶⁸

As outlined further below, policy responses have also sought to temporarily protect renters.

Informal settlements

The most vivid manifestation of residential segregation in developing countries is the existence of informal settlements or slums—where about 1.4 billion live. And a defining characteristic of informal settlements is overcrowding—which creates major vulnerabilities in the face of COVID—and is exacerbated by lack of adequate services. During the Ebola crisis in West Africa, outbreaks were largely driven by introduction of the virus into crowded slum areas in Liberia, Guinea, and Sierra Leone.⁶⁹ A key challenge in these settings is social distancing. Residents of informal settlements tend to have low incomes at the best of times, and face major challenges coping with stay-at-home orders. Their lack of recognition and political power has also put them at risk for governmental actions that further erode their material wellbeing.

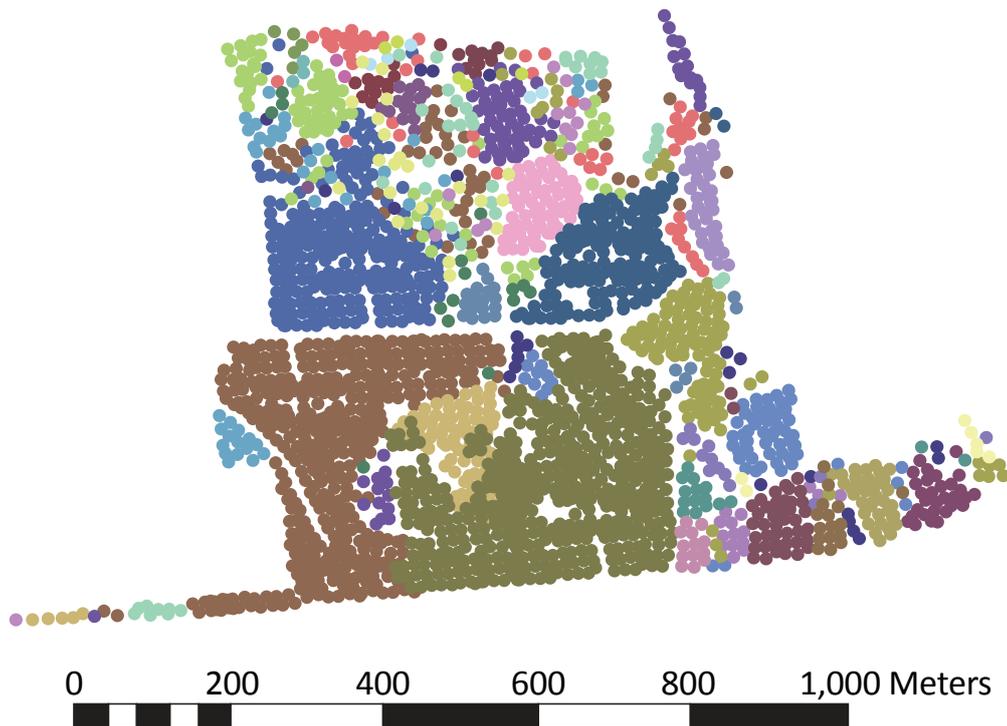
In India, between 152-216 million people live in informal settlements that have been badly hit by the pandemic.⁷⁰ Dharavi, Mumbai, one of the world’s largest slums, is home to about 800,000 people living within a one-square mile area. In Mumbai, 42 percent of households live in informal settlements or slums; by mid-April 2020, Mumbai had 490 containments zones (defined as having a large outbreak of cases), largely in or nearby slums, and infection rates are likely higher than what has been detected in



official test results.⁷¹ One slum in Bangalore is 12 times denser than the city average,⁷² housing 140,000 people per square kilometer, and only 60 percent of residents could access piped water⁷³—and even then, only for an average of two hours per day, two to three days a week. In such settings, hand washing means traveling to a shared tap or drawing from a scarce household supply.

In Cape Town, geographic information system (GIS) analysis shows social distancing may be difficult or impossible for informal settlement residents during a COVID-19 lockdown. Residents “would be asked to do the impossible, as they would be unable to leave their homes to access toilets and water while maintaining a safe 2-meter separation distance.”⁷⁴ Figure 6 depicts Klipfontein Glebe, an informal settlement where residents face difficulty in social distancing.

Figure 6: Cape Town – Klipfontein Glebe informal settlement



Source: Gibson and Rush (2020)

Note: Color clusters represent groups of dwellings unable to practice social distancing from neighbors in same color cluster.

Given their heightened risks, knowledge and awareness of the COVID-19 pandemic is critical to populations living in slums and informal settlements. Available evidence suggests that awareness is good, but it is very difficult for people to abide by lockdowns.

- A survey of more than 2,000 individuals in five informal settlements in Nairobi,⁷⁵ where an estimated 60 to 70 percent of the population lives in urban slums,⁷⁶ found knowledge of COVID-19, such as symptoms and high-risk groups, was generally high. However, 61 percent of respondents indicated that social distancing would disrupt their source of income.
- A recent survey in Bangalore—where over 70 percent of work is informal—showed that while many low-income workers worried about contracting COVID-19, most felt compelled to continue working for fear of losing income, jobs and the ability to feed their families.⁷⁷

Informal settlements are often home for migrant workers. In Karachi, an estimated fifty percent of the migrant population, which totals 2.5 million people, lives in informal settlements.⁷⁸ Housing in these settlements is dense and includes accommodations for day laborers where as many as 15-20 people share a room.⁷⁹ In early March, many of these economic migrants left the city following the provincial government’s lockdown order, raising fears that the mass exodus may have contributed to COVID-19’s spread.



Due to their political exclusion and discrimination, residents of informal settlements are also at risk of becoming targets for human rights violations during the pandemic, as has been seen in the actions of local authorities in South Africa and Ethiopia.

In South African cities such as Cape Town, Durban, and Ekurhuleni, local authorities have demolished shacks used, according to local rights groups, by people who lost their homes and employment during the pandemic. Community groups working in informal settlements have pushed back against these abuses. A legal challenge resulted in the Cape Town High Court ordering the municipal government “to return building materials to residents so they could rebuild some of the demolished homes on the same land, on the basis that no additional homes are built.”⁸⁰ In Durban, Right2Know and the Social Justice Coalition, for example, have petitioned President Cyril Ramaphosa and Durban’s mayor regarding alleged illegal evictions.⁸¹

Municipal authorities in Addis Ababa demolished informal settlements due to fears over the COVID-19 pandemic. Amnesty International estimates at least 1,000 people have been forcefully ejected from their homes in informal settlements in city’s Bole district.⁸² Residents report that they were given little or no notice prior to the demolition.

Homelessness

Homelessness is a key urban challenge during the COVID-19 pandemic.⁸³ Homeless people suffer the most extreme form of housing deprivation: by definition they cannot “stay home,” to follow the basic directive issued by many governments in both developed and developing countries. Social distancing is frequently difficult in shelters, and homeless people tend to have health conditions that can significantly worsen COVID-19’s impacts. Many have low access to health services.

It is estimated that at least 150 million people—about 2 percent of the world’s population—live on the street or in shelters.⁸⁴ In Rome, charitable groups report that many of the city’s 8,000 homeless are going hungry and lack access to sanitary facilities due to the disruption caused by the pandemic.⁸⁵ A recent study of 11 cities in Ethiopia estimated that at least 88,000 Ethiopians currently live on the street—with about 50,000 in Addis Ababa alone.⁸⁶ India, which already had one of the world’s largest homeless populations, saw a massive increase as the government’s lock-down measures rendered millions of migrant laborers homeless and jobless almost overnight.⁸⁷ In the US, more than 570,000 people are currently homeless—with 63 percent living in shelters or transitional housing, and about 211,000 living rough.⁸⁸ This population is disproportionately older⁸⁹ and prone to health problems,⁹⁰ and unmet healthcare needs.⁹¹ Experts predict severe COVID-19 impacts,⁹² due to such risk factors as overcrowding.⁹³

Women and girls who experience homelessness encounter unique challenges. Although they are homeless at lower rates than men, the risks and impacts are often tied to such factors as domestic violence, employment discrimination, and human trafficking. Survivors of domestic abuse, for example, may face a choice during the COVID-19 pandemic between overcrowded and dangerous shelters or returning to a violent partner.⁹⁴

3. Emerging policy and program responses

There is a major long-term agenda to address the foregoing disparities. This includes investments in infrastructure for water, sanitation, housing, and health care to specifically improve access for those residents currently being left behind.⁹⁵ In the absence of fundamental structural reforms, after the immediate crisis subsides, the housing and social disparities will remain, and possibly worsen, if not addressed. The politics and prospects for longer-term reforms are addressed further below.

There is also a critical short-term agenda. The COVID-19 pandemic has prompted responses by governments and civil society at different levels—from the national, state/provincial to the municipal





and local, as well as global agencies. Actors at these levels have different capacities but have also worked collaboratively on policy interventions. There has been a huge range of programs and major expenditures and extraordinary voluntary efforts within a short space of time, although it is not yet clear that these are fiscally and otherwise sustainable in the longer term.

The COVID-19 pandemic has prompted guidance and led to global calls for action on the housing and urban front fronts, motivated by the need to avert the undue fallout on disadvantaged groups. These are summarized in Box 1. There is clear commonality of themes, with an emphasis on service delivery (water and sanitation), economic assistance and social protection, as well as the need to collect actionable data to plan COVID-19 responses.

Box 2: Urban COVID-19 responses—overview of international guidance

The World Bank has issued guidance for local governments during the COVID-19 pandemic based on six core principles:⁹⁶

- Assure a coordinated response and incident management structure
- Anticipate and manage health crisis to contain the epidemic
- Assure coverage of basic needs and maintain access to essential services
- Support vulnerable groups
- Adapt institutional and financial management to support COVID-19 response
- Safeguard the economy and development gains to promote swift restoration of normal life

UN-Habitat has issued a COVID-19 Response Plan⁹⁷ which emphasizes three pillars:

- Support local governments and community-driven solutions
- Scale up urban data and mapping for evidence-based solutions on COVID-19
- Mitigate the economic impact of the pandemic and initiate strategies for recovery

The UN Special Rapporteur on Adequate Housing has called for national and subnational governments to cooperate and has advocated for a global policy spotlight on key housing challenges during the pandemic, including evictions, informal settlements, rent and mortgage payments, and homelessness.⁹⁸

The World Resources Institute recommends four short-term strategies:

1. City agencies should provide access to basic water and sanitation facilities for free.⁹⁹
2. National governments should process fiscal transfers to states/cities so they can immediately distribute cash assistance—through more creative means than usual, if necessary—to those who need it most.
3. Government and private health care providers must step up efforts to provide access to emergency services in cities' most under-served areas.
4. City governments must work more closely with community leaders and NGOs that work in informal settlements and other at-risk communities.

In this light, we undertook a rapid desk review of responses in terms of both instruments—programs and legislative actions—as well as place-based approaches and efforts to support the homeless. Sources of information include OECD, IMF, and World Bank resources, as well as recently developed COVID-19 information repositories at academic institutions.¹⁰⁰ The Cities for Global Health initiative¹⁰¹ has usefully documented nearly 500 city level responses across 31 countries—mainly in Europe and Latin America—as of late May 2020, and categorized these under several broad headings: prevention, continuity, mitigation and transformation.



A raft of measures and initiatives have emerged—here we limit the focus to housing-related aspects, as well as social protection, given its more general importance. This section highlights progressive innovations—where proactive policies were used to support inclusion, or where policy reforms targeted exclusion, with a focus on Mexico, Indonesia, Sweden, South Korea, Ethiopia, and South Africa, as well as the US.

Social protection

Social protection has been at the forefront of government attempts to mitigate the repercussions of the crisis. Here we very briefly review the state of play, on what is a vast topic. Further analysis is available on the World Bank and ILO websites—although evidence of distributional allocations and impact are not yet available.

Many governments have pursued innovative approaches to provide financial support to people hit hard by the crisis. In Brazil, the government will provide vouchers worth R\$600 to informal sector workers not supported through traditional cash transfer programs. In India, the state government of Uttar Pradesh will use an online payment system to compensate workers, such as vegetable vendors, rickshaw drivers, and construction workers who lost work due to the pandemic.¹⁰²

The World Bank reports that social assistance is already being adapted in several ways—specifically, expanding coverage, increasing benefits, and making administrative requirements simpler and more user-friendly—which are all welcome. One especially positive development is that many governments have moved away from entitlements based on formal employment and linked to previous earnings—instead providing emergency assistance in the form of lump sum payments, sometimes one off, sometimes on a continuing basis, some in cash and some in kind (like food). As of May 5, 2020, 159 countries had planned, introduced or adapted 752 social protection measures in response to COVID-19, which represents a tripling in the number of countries and an eight-fold increase in measures since March 20, 2020.

The rapidly changing situation is being tracked by the World Bank,¹⁰³ which reports that among COVID-19-related social protection programs:

- About one-third are cash transfers—of which about 59 percent are new programs.
- One-fourth of measures are one-off payments.
- Average duration of benefits is about three months.
- The size of transfers is relatively generous, or 25 percent of monthly income per capita—for the 14 countries where data is available, this is about 90 percent higher pre-COVID transfer levels.

Preliminary analysis for a subset of cash transfer programs with comparable data allowed to estimate the scale up of programs relative to pre-COVID-19 levels shows that the Philippines and El Salvador are quadrupling their coverage (in the Philippines, more than 70 percent of households will receive emergency transfers), while Mauritania has almost doubled coverage. In Argentina, Pakistan and Peru, new programs cover one third of their populations.¹⁰⁴

Another key social protection measure is rent subsidies, which help renters to meet rent payments. A promising example is in Spain, where a microgrant program assists renters to make rent payments while limiting the impact of rent moratoria on the broader economy.¹⁰⁵ The provincial government of British Columbia has allocated \$500 per month for three months to enable renters to pay the rent.¹⁰⁶ In Malta, the government will subsidize rent for people who are unemployed due to the pandemic.¹⁰⁷ Italy has established a National Fund to provide 106 EUR to municipalities to support access to rental housing.¹⁰⁸ In the United States, experts have advocated for COVID-19-related rent subsidies modeled on a pre-existing federal voucher program.¹⁰⁹



There are major gaps, however.¹¹⁰ For example, a Yale study recently documented the exclusion of more than half of the women who were entitled to assistance in India.¹¹¹ In South Africa, reports indicate that many workers cannot access income support as their employers have not registered them for a government-run relief program.¹¹²

As of mid-May 2020, the average fiscal support package introduced by African governments amounts to a meager 0.8 percent of GDP,¹¹³ one-tenth the level in developed countries. Moreover, much of the assistance to date has been immediate but for a short period of time—even though significant social assistance will likely be needed for several months, if not years.

According to the ILO, developing countries have an average financing gap for implementing an adequate social protection floor equivalent to 1.6 percent of national GDP, rising to 5.6 percent for low-income countries.¹¹⁴ The debt relief announced by the international financial institutions could well be directed to boosting this support, but this is not yet known.

Legislative actions: rents, evictions, and mortgages

Legislative actions at the national, state and local levels have provided protection for tenants as well as homeowners. Protection for tenants has included restrictions on rental fee increases, moratoria on rent or evictions in the event of non-payment, and support for homebuyers with mortgages.

As renters face increasing economic stress, rent and eviction moratoria during the COVID-19 pandemic can provide protection, allowing renters to remain in their homes and create time for the establishment of other programs, such as rent subsidies. Governments at the national and regional levels have issued both rent and eviction moratoria:

- In South Africa, the national government ordered municipalities to suspend all evictions and service cutoffs until the COVID-19 lockdown is lifted. However, legal and civil society groups report that tenants have been evicted despite the order.¹¹⁵ In Cape Town and Durban, residents of informal settlements report being violently evicted by police and private security in spite of the government order.¹¹⁶
- In Ethiopia, an eviction moratorium and ban on rental fee increases was issued as part of a state of emergency order in early April.¹¹⁷ Regional authorities in Tigray State similarly prohibited the eviction of renters or increase in rental fees in late March.¹¹⁸
- Ukraine has prohibited evictions during the national COVID-19 quarantine.¹¹⁹
- Spain's national government has ordered a range of measures related to eviction moratoria. For tenants of "large" real estate owners (defined as owners of ten properties or more), the government also issued a moratorium on rental payments. Tenants of "small" property owners—85 percent of landlords—may request government assistance for rental payments. The program includes rental aid of up to 900 euros per month for vulnerable groups, including domestic violence survivors and the homeless.¹²⁰
- Eviction moratoria have been issued by France, the United Kingdom, as well as by some Canadian provinces and municipalities.
- In the United States, residents of federally subsidized apartments are protected from eviction under national COVID-19 aid legislation.¹²¹ A review in late April identified 14 states and 24 major municipalities, including Los Angeles, New York City, Washington, D.C. with some form of eviction moratorium.¹²²
- In Singapore, the government has prohibited the eviction of persons who are under self-quarantine or government stay-at-home order, as well as foreign workers, because of discrimination due to COVID-19 fears.¹²³
- In Lisbon, the municipal government has suspended rent payments for about 70,000 residents of public housing.¹²⁴



Although rent and eviction moratoria have been embraced in the above settings in the early stages of the COVID-19 pandemic, the Brookings Institution notes that city and local governments that depend on property taxes from the owners of rental properties can be adversely affected.¹²⁵

While rent and eviction moratoria provided some temporary relief to renters during the acute stages of the COVID-19 crisis, the payment of direct subsidies to renters may be a more sustainable means of support in the period ahead.

Mortgage forbearances grant mortgage holders a short period during which they can defer payment. During the COVID-19 pandemic, several countries have issued mortgage forbearances for short periods—usually lasting 3-6 months. Italy, Spain, and the Slovak Republic have provided for temporary deferment of mortgage payments.¹²⁶ National legislation in the United States on the COVID-19 pandemic (CARES Act) provides homeowners whose mortgages are federally-backed the right to request a 180-day forbearance. The United Kingdom and Ireland have enacted mortgage payment moratoria, while the government of Hungary has asked banks to provide forbearance (without legislative mandates).¹²⁷ In El Salvador, the government ordered a 90-day moratorium for mortgages for those who have been negatively affected by COVID-19.¹²⁸

Such measures may enable mortgage holders to handle cash flow challenges during the pandemic. Additional measures, such as moratoria on late payment penalties and foreclosures often accompany mortgage forbearances.¹²⁹

Place-based efforts: informal settlements

As outlined above, people living in informal settlements often face major challenges in terms of overcrowding and access to services. Policy responses have sought to raise awareness about safety and health, extend adequate water and sanitation, and blunt economic fallout in vulnerable areas. Collective and NGO efforts are playing a key role.

Local efforts to promote public awareness, demand recognition, and facilitate service delivery—especially hygiene and hand washing—covering immediate needs include:

- In Indonesia, the national government program KOTAKU has supported community efforts to produce and distribute masks, food and disinfectants, and to monitor health conditions in informal settlements—known locally as *kampungs*.¹³⁰ Community groups have reportedly also enforced *kampung*-level lockdowns in neighborhoods in Jakarta, encouraging social distancing and providing hand sanitizer at access points to the *kampung*.¹³¹
- In Rio de Janeiro, favela residents have organized self-help groups to address gaps in the government's COVID-19 response. Examples include Redes da Maré, which has distributed food and hygiene supplies in the city's north. Other groups have conducted information campaigns to raise awareness regarding healthy practices during the pandemic, and to demand that local authorities address the needs of favela residents.¹³²
- In Mumbai, Mahila Milan, a network of women's collectives, has taken the lead in coordinating information about the COVID-19 pandemic in a cluster of tenements known as Indian Oil. Activities include campaigning for a local market to be moved to an open space where social distancing is possible, and monitoring for the spread of false information about COVID-19.¹³³
- So Shining Hope for Communities (SHOFCO), a community organization supported by the Rockefeller Foundation, works in Kibera and nine other slum areas in Nairobi. SHOFCO's COVID-19 initiatives include provision of open-air hand washing stations, community health workers, as well as cash transfers to the most vulnerable slum residents.¹³⁴
- In South Africa, the SDI Alliance, a civil society group, has coordinated with national, provincial, and municipal governments to jointly develop COVID-19 strategies in Cape Town, Swartland, Stellenbosch, and eThekweni. A key activity has been the implementation of a public information campaign in informal settlements to raise awareness of COVID-19 safety and hygiene.¹³⁵



- In Kenya, UN-Habitat is providing assistance to the government's initiative to enhance access to adequate water and sanitation in informal settlements, and to collect data in potential urban hot spots.¹³⁶ UN-Habitat is also collaborating with governments to enhance sanitary facilities in Cambodia, Egypt, Iraq, and Myanmar.¹³⁷
- In Brazil, local committees in the favelas have installed hand washing stations at neighborhood entrance points. Rwanda has also ramped up creation of hand washing sinks throughout Kigali, including at restaurants, banks, and shops. Neighborhood resistance committees have made and distributed free hand sanitizer made from illegal alcohol.¹³⁸

A number of international agencies have responded to the pandemic, to support governments. Recent examples from World Bank projects are outlined in Box 3.

Box 3: Examples of World Bank urban project reallocations to address COVID-19 needs

Initiatives to adjust urban projects to tackle the challenges of the pandemic include:

- The Indonesia National Slum Upgrading Program supports primary infrastructure and community infrastructure grants and targets 6,000 slums throughout the country. Remaining project resources are being redirected to scaling up cash grants in 1,000 communities and strengthening monitoring to track program effectiveness and COVID-19's social and economic impacts in targeted communities.¹³⁹
- The Ethiopia Urban Institutional and Infrastructure Development Program (UIIDP) has focused on three key COVID-19 response strategies: proving essential municipal services, including water, sanitation, and waste management; providing employment for the urban poor; and financial support for emergency response and bolstering local government revenue.¹⁴⁰
- The Metropolitan Buenos Aires Urban Transformation Project supports communications and digital connectivity interventions in the city's most visible informal settlement (Barrio 13). Communication campaigns are being adapted to focus on COVID-19 relevant information. The provincial government has requested to use uncommitted funds to construct 3,200 units of urban social housing for the dual purpose of job creation and providing safe housing to vulnerable populations.¹⁴¹

The provision of safe water, sanitation, and hygienic conditions is critical to infectious disease responses, especially in urban slums.¹⁴² Promising initiatives to step up service delivery in these areas have occurred in Syria, Rwanda, and Ethiopia, among other places.¹⁴³ Recent analysis¹⁴⁴ by WRI identifies three strategies to create gains in service delivery during and after the pandemic crisis, including:

- Substantial increase in investment in clean water and sanitation
- Effective management of water resources, including limits on industrial and agricultural water use, as well as control of water pollution
- Boost investment in natural ecosystems, such as a natural infrastructure project in São Paulo that reduced soil erosion by 36 percent.¹⁴⁵





Homelessness

Strategies to help the homeless during the COVID-19 pandemic have included ensuring access to adequate emergency shelter; providing access to medical treatment, food, and hygiene supplies for homeless individuals; and conducting outreach to raise awareness about health concerns among the homeless.

Examples include:

- In Jakarta, the municipal government has ramped up plans to create homeless shelters due to concerns about the number of workers made homeless by the economic dislocation of the pandemic.¹⁴⁶ Despite the government's efforts, local NGOs report that homelessness has risen in Indonesia during the pandemic. In Jakarta alone, more than 1,000 people are sleeping on the street at Kampung Melayu and other parts of the city.¹⁴⁷
- In Mexico City, the government has stepped up efforts to reach the city's estimated 2,000 to 4,000 homeless people with increased services and shelter.¹⁴⁸
- In South Africa, the government established a COVID-19 aid package that included R20 billion for municipalities to provide emergency water and sanitation services, as well as food and shelter for the homeless.¹⁴⁹
- In the Netherlands, the government has promised 200 million euros for homelessness programs in 2020 and 2021, including COVID-19 response, as well as long-term initiatives.¹⁵⁰
- The government of the United Kingdom has pledged GBP 3.2 million to aid "rough sleepers" during the pandemic, to reimburse local authorities for the cost of providing accommodation and services to homeless. A principal goal of the aid is assist homeless persons to self-isolate.¹⁵¹
- The French government has allocated 50 million euros and several hundred hotel rooms for homeless people, including a voucher program to enable them to buy food and hygiene products during the pandemic.¹⁵²
- The West Bengal and Delhi Governments have set up temporary shelters for migrants and disadvantaged people at schools and community centers. In Lima, the municipal authorities created a temporary shelter ("Casa de Todos") to house homeless people during the COVID-19 crisis.¹⁵³
- The municipal authorities in Paris launched a census of "fragile and isolated people" to map vulnerable populations during the pandemic, including the homeless. At the same time, 14 gymnasiums for homeless people were created and more than 1,000 Parisians volunteered to participate in "social patrols" to cook and deliver food to the homeless.¹⁵⁴

A key challenge is to provide shelter under social distancing conditions. This requires expanding the space available to temporarily house homeless people and to identify novel approaches to social distancing:

- The Toronto municipal government created an "isolation center" so that people without homes can safely stay away from others while waiting for test results and has also booked hotel rooms that people who typically use the shelter system can stay in if they need to self-isolate for 14 days.¹⁵⁵
- In New York City and California, the municipal and state governments, respectively have made hotel rooms available for homeless people.¹⁵⁶ In California, this initiative, known as Project Roomkey, has allocated \$50 million for the lease of hotel and motel rooms and is slated to last at least several months from the beginning of the COVID-19 crisis.¹⁵⁷

In Mexico City, the municipal government has sent outreach teams to persuade homeless persons to enter shelters during the pandemic. By mid-April, the city's main homeless shelter was near its 700-person capacity, and the city has initiated plans to expand shelter space. City officials also created a WhatsApp message group, where residents can report homeless individuals who may need assistance. Officials report a significant uptake in acceptance of offers of assistance during the pandemic.¹⁵⁸





Some government efforts related to homeless people raise human rights concerns. In Cape Town, for example, the municipal government has moved more than 1,000 homeless persons into guarded encampments in the city's south, which the city describes as "a measure to control the spread of the virus."¹⁵⁹ In New York City, the closure of the subway system for a nightly COVID-19 cleaning is displacing many homeless people who had used the system as a shelter.¹⁶⁰

4. Recommended policy directions

As recently outlined by the World Resources Institute,¹⁶¹ recognizing and addressing the reality of urban inequality is essential to effective policy responses. It can also help cities build back better and more resilient for future crises. However, doing so requires resources, knowledge, and political will.

In the absence of more fundamental structural reforms, after the immediate crisis subsides, the housing and social disparities will remain, and possibly worsen, if they are not addressed. Which policies are appropriate and feasible will of course differ by setting. While there are no simple solutions, the accumulating evidence shows that there are important principles and lessons on which we can draw, which should inform the crafting of policy and program measures to address the spatial inequalities that underpinned and were exposed by the COVID-19 crisis.

With these caveats in mind, we suggest several specific directions for policies to address urban housing inequality and spatial disparities during the recovery and beyond, which are also central to meeting the promise of the Sustainable Development Goals to attain equitable and inclusive societies:

1. More extensive social assistance programs—not necessarily universal, but delinked to previous earnings, to cover informal sector workers, and large enough to compensate for lost wages over time.¹⁶²
2. Employers in the public and private sectors introduce hazard pay for essential workers, which will benefit the poor and spatially segregated areas where many essential workers live.¹⁶³
3. Stimulus packages which benefit the disadvantaged either directly, as participants, and/or through improved access to key public goods:
 - a. Job support programs that include women¹⁶⁴ and informal sector workers. Multi-pronged approaches that address underlying deficits can combine transitional income support with job training and asset building—for instance innovative programs paying a stipend to workers undergoing apprenticeships, internships or training, and matching their saving at the end of the program with an amount from the program itself.¹⁶⁵
 - b. Investment in infrastructure and services in disadvantaged areas. Closing the urban services divide—including in public transportation,¹⁶⁶ as well as water and sanitation¹⁶⁷—can help cities build back better and more equitably to create more sustainable, thriving environments able to withstand the next crisis.
4. Greater inclusion in local governance and decision-making to ensure the views of affected communities are heard in policy design.¹⁶⁸ Zoning and planning boards, as well as government agencies focused on spatial design, should allow and encourage meaningful participation by renters and other underrepresented groups.¹⁶⁹
 - a. Consider links to the decentralization policy agenda.
 - b. Ensure appropriate oversight and regulation of the informal housing market and examine the feasibility of regularization programs to promote land tenure.¹⁷⁰
5. Improving land use policy, zoning, and spatial planning—including:
 - a. Examining ways to increase the supply of lower cost rental housing, including through increased flexibility in land use.



- b. Enabling “gentle increases in density,” e.g. multi-family zoning, townhouses and small apartment blocks.¹⁷¹
6. Protect renters, who are more financially vulnerable than homeowners. Specific strategies include:
 - a. Enable renters to weather the financial shock of the pandemic and meet basic needs, including housing costs, by establishing temporary eviction moratoria, as well as programs to fund and administer both emergency and long-term rent subsidies.¹⁷²
 - b. Strengthen legal protections and mechanisms for renters to vindicate their rights, by creating a legal right to counsel in eviction cases, legislating to prevent discrimination against renters who use housing vouchers or other government assistance, and establishing eviction mediation programs.¹⁷³
7. On public housing, it is important to ensure that existing residents are adequately protected, including financial support for tenants and adequate service delivery, including for the elderly.¹⁷⁴ Authorities should also consider the scope for expanding public housing in recovery and reconstruction programs.
8. Municipal authorities should reconsider strategies and policies to address urban spatial inequality. Options include the foregoing initiatives, as well as strengthening infrastructure, health and social services in disadvantaged neighborhoods, and strengthening municipal and sub-national revenue base, through local property and income taxation as well as fiscal transfers from higher levels of government.¹⁷⁵ National and state governments can help to finance housing initiatives of local governments, which are likely better able to design and administer such programs.¹⁷⁶
9. Bolster civil society and local community groups, which have been at the frontline of the COVID-19 crisis, through funding and enhanced collaboration with governmental entities. Such groups have been instrumental in both wealthy and developing countries in coordinating service provision, communicating vital public health information, and advocating for the housing-related rights of vulnerable populations, including residents of informal settlements and the homeless.
10. Establish long-term preparedness strategies to address and lower the risk to low-income communities in future global health crises.

It will be important to monitor impacts of policy and program initiatives on a timely basis, with attention to the distributional implications. This requires identifying and collecting indicators from both administrative and household sources, and where appropriate, putting evaluation mechanisms in place.

5. Political dynamics and long-term reforms

Decision makers today face the urgent challenges of containing and eradicating COVID-19 and mitigating the massive impoverishment wrought by the crisis. We now turn to the question of whether they will also seize the opportunity to foster greater equality coming out of the crisis.

Global and national crises, from the financial crisis of 2008 to natural disasters,¹⁷⁷ often lead to calls for reform—though such calls are not always heeded.¹⁷⁸ A frequent refrain in the midst of COVID-19 have been calls to “build back better” and the language of “reset.” As Arundhati Roy has powerfully observed, amidst the pandemic’s terrible despair, there is the opportunity to rethink what we want the future to look like, not just reverting to the status quo.¹⁷⁹

The COVID-19 crisis has put a clear spotlight on pre-existing disparities and increased awareness, among both private individuals and public leaders, of the interconnectedness of people and communities—that individual prosperity is not enough, and that collective health and well-being matters.¹⁸⁰

It may well be argued that there is a short window of political opportunity for leaders in which to build support around structural reforms to combat inequality and exclusion, in light of the greater awareness and policy precedents associated with COVID-19.



There have been calls for a range of progressive reforms,¹⁸¹ from grassroots activists to corporate leaders. Nigerian civil society leaders are among many that have called for broad economic, social, and political reform in response to the COVID-19 crisis.¹⁸² Facebook CEO Sheryl Sandberg called for COVID-19 responses to address structural challenges, such as disparate healthcare access and the gender wage gap.¹⁸³

Community coalitions and advocates, as well as ordinary citizens, have sought to hold governments accountable and pushed for more inclusive responses in the early months of the pandemic. In South Africa, local NGOs were instrumental in pressuring the government to order a national eviction moratorium.¹⁸⁴ In Chile, President Sebastian Piñera called for a constitutional referendum to enhance rights to healthcare, education, and other areas, after months of social protests rocked the capital city.¹⁸⁵ NGOs in Singapore forced the government to commit to improving squalid housing conditions for 20,000 migrant workers.¹⁸⁶

In the long-term, community coalitions and advocates can play a key role in mobilizing support for lasting change. After the 2014 Ebola epidemic in Liberia, for example, local groups were instrumental in drawing attention to needed reforms in the mining sector.¹⁸⁷

At the time of writing it is uncertain whether national governments are likely to embrace meaningful long-term strategies to address inequality. Major programs have been launched to deal with the emergency, but these are explicitly temporary, and relatively costly. In the United States, national COVID-19 response legislation has focused on near term interventions, such as emergency paid work leave, while ignoring the need for more long-term and structural reforms to extend social protection.¹⁸⁸ In April, the Australian government provided \$1.6 billion AUD to enable free childcare for three months, with the possibility of subsequent renewal.¹⁸⁹ In India, Prime Minister Narendra Modi called for “bold reforms” in response to the COVID-19 crisis, but there were no plans to fix the country’s struggling public health system,¹⁹⁰ and at least nine of 36 Indian states have rolled back labor laws on maximum work hours, for example, likely worsening the situation for workers.¹⁹¹

Some governments—at the national, state/province, and municipal levels—have taken explicit steps to introduce long-term policies to promote inclusion and equity after the pandemic. South Korea, for example, has used COVID-19 stimulus funds for an ambitious “Green New Deal” to make its economy more sustainable—including new training programs to help workers transition to environment-friendly industries.¹⁹² In Mexico, governors at the state level have taken the lead in crafting a response to COVID-19’s economic effects.¹⁹³ The City of Los Angeles has issued a COVID-19 plan including long-term support programs for tenants, access to healthcare, and food security.¹⁹⁴

Public opinion can shift during a major crisis like COVID-19—which means that pre-existing data about public opinion may no longer hold. Public opinion may move towards more progressive reforms, especially given the increased awareness of the collective good associated with the efforts to address disparities, and the precedents set by recent innovations. New polling evidence from high-income countries¹⁹⁵ suggests that there may be important shifts that open up big opportunities, but less is known more broadly. And it is difficult for government decision-makers and even civil society leaders to consult with people because of lockdown provisions. By way of example, it is notable that by mid-April 2020, only 36 percent of countries surveyed by the WHO had a community engagement component in their COVID-19 response plan.¹⁹⁶

Political support for progressive, long-term policies requires trust in government. Analysis of public opinion polling during the pandemic in 20 cities across 28 African Union states found trust was high—averaging around 72 percent.¹⁹⁷ However, challenges remain in places where trust in public institutions was already problematic, such as Morocco,¹⁹⁸ where high mistrust has ebbed somewhat, and Romania.¹⁹⁹

The reality of rising economic inequality can motivate support for inclusive reforms.²⁰⁰ Evidence from pre-pandemic initiatives in Indonesia and Timor-Leste suggests that equity initiatives targeted at specific vulnerable groups garnered more support when created alongside broad-based programs.²⁰¹





The Pathfinder goals of recognition and redistribution help to frame the problems of inequality and exclusion at a structural level, for the general populations, as well as historically oppressed groups—i.e., those based on discrimination along lines of gender, race, ethnicity, religion, disability, age, and national origin/refugees and migrants.

For example, the recognition dimension has been elevated with the social protection measures that have recognized the needs of informal sector and gig economy workers, who are normally excluded from programs compensating for income and job loss. At least in the short term, this recognition was accompanied by tangible material benefits that help to enable dignity and belonging.

The current crisis also underlines that redistribution and recognition are mutually reinforcing, and that where communities lack recognition and political voice they have been especially vulnerable to material deprivations and disruptions.

6. Conclusions and looking ahead

The COVID-19 crisis calls for rapid and innovative responses to address strains on lives and livelihoods. Crucially, policies addressing inequality in the long-term can enable societies to be more resilient and inclusive in the event of future crises.

The crisis has exposed the relevance of spatial inequality is relevant everywhere—not only in developing countries. COVID-19 has underlined spatial disparities in prosperous cities, such as New York and San Francisco, as well as in slums and informal settlements in developing countries. COVID-19's impacts have exacerbated, and been exacerbated by pre-existing spatial disparities in cities, manifested in residential segregation, access to services, and homelessness.

This note has focused on the impact of pre-existing housing disparities and spatial inequality in shaping the COVID-19 crisis. Looking ahead, it is important to underline that the impacts run both ways: the repercussions of the COVID-19 crisis will inevitably influence the extent and nature of urban housing and spatial disparities when the pandemic ends. In concluding, it is useful to reflect on some of the ways that ways that COVID-19 could worsen the future contours of spatial inequality, as well as some bright spots.

- The COVID-19 crisis could exacerbate residential segregation. Among other things, the pandemic has renewed critiques of densely concentrated living.²⁰² A recent US survey found that nearly one-third of people are “considering moving to a less densely populated area” due to fears about the risk of living in dense urban neighborhoods (and crowded apartment buildings) in a future public health crisis.²⁰³ Among youth (respondents ages 18-34), the rate was even higher.

However, while urban residents have encountered unique challenges navigating the pandemic, it is not clear whether relocating away from cities decreases risk over the long term.²⁰⁴ Should the affluent relocate to more rural areas, facilitated by greater acceptance of telework and flexible working arrangements, we could see a resumption of a new form of the urban flight observed in earlier decades.

- The COVID-19 crisis could threaten the push toward high-density zoning. High-density zoning is a promising strategy to address the affordable housing crisis that has been embraced by advocates around the world.²⁰⁵ The pandemic could steer consumers, planners, and developers toward other housing options, such as single-family homes, which are perceived as less crowded and more secure during a health crisis.²⁰⁶



- COVID-19 could further undermine the small businesses economies of poor neighborhoods. Before the pandemic, poor urban neighborhoods were already underserved by commercial businesses,²⁰⁷ who often face challenges in access to capital.²⁰⁸ Small business job losses “disproportionately affect those who can least afford it, since workers in these occupations have lower wages and educational attainment, on average.”²⁰⁹ In Indonesia, small and medium enterprises, which play a vital role in providing employment to an estimated 108 million workers, have been hit hard by the economic downturn.²¹⁰ The former president of Mexico’s consumer protection agency notes that more than half of small businesses there have laid off employees during the pandemic and many will not reopen.²¹¹

The temporary closure of many small businesses, upon which disadvantaged communities depend,²¹² could become permanent. And local entrepreneurs, especially in minority communities, may face challenges in opening new businesses even after the immediate crisis ends.²¹³

Ultimately the impacts of the crisis on inequality will be significantly shaped by government actions and responses. Effective responses require collaboration at different levels of government, and engagement of community partners and ordinary citizens.

It will be important to monitor coverage and impacts on a timely basis. This requires identifying and collecting indicators from both administrative and household sources, and where appropriate, putting evaluation mechanisms in place.

What is needed, appropriate and feasible will of course differ by setting. While there are no simple solutions, this note has shown that there are important principles and lessons on which we can draw, which should inform the crafting of policy and program measures to mitigate the short and long-term impacts of the pandemic on the lives and livelihoods of those most impacted by the pandemic.





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