

+You: Women, housing and the front lines of the COVID-19 pandemic

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[0:05] Adrienne Goolsby: Thank you for joining Habitat for Humanity for this discussion today. And happy Women's History Month!

My name is Adrienne Goolsby, and I'm senior vice president of operations for U.S. and Canada at Habitat for Humanity International. I'll be hosting today's discussion with our panelists who I am excited to introduce to all of you. Let's get started.

We first have Preeti Das, who is the additional director at Karnavati University in India where she teaches gender studies, media and culture, and journalism. She is also a stand-up comedienne and has over 20 years of experience in the field of media academics and the development sector. Prior to her current role, she was a print journalist where she reported on health, crime against women and children, and politics.

And we have Jenna Elfman who is a champion for woman empowerment. She is also an incredible actress best known for her role as Dharma in the TV series *Dharma & Greg*. She has appeared in several notable TV series and films and currently plays June in *Fear the Walking Dead*. She and her husband, Bodhi, have two young sons.

And we are also joined by Kathy O'Regan who is professor of public policy and planning at NYU Wagner. She also serves as faculty director for NYU's Furman Center for Real Estate and Urban Policy. She teaches courses in microeconomics, housing and community development, and program evaluation. Kathy also serves on the cabinet of Habitat's national advocacy campaign, Cost of Home.

So I want to give a warm welcome to our panelists today, and I want to thank all of you for joining us. Our group will be taking questions directly from the audience a little later in the hour, so please drop your comments and questions in the chat box as we go along.

Today, we are here to talk about women, housing and COVID-19. Women are at the front lines of the COVID-19 pandemic. They are also disproportionately bearing the cost of the economic downturn. At a time when staying home has become the first line of defense against the virus, what role is safe and decent housing playing in supporting women during the pandemic? And to

help us kick off this important conversation, I'd like to share a brief clip from a Habitat homeowner, Alexis Kendrick, who recently spoke with Habitat about how the pandemic has impacted her and her family.

[3:02] Alexis Kendrick: Hello, my name is Alexis. I'm a certified nursing assistant, I have two children, and I'm a Habitat homeowner.

My living arrangements just wasn't good. It wasn't good enough. And with being in partnership with Habitat, they provided that for me. We provided it together because I had to work, I had to save, I had to build my credit up, I had to partner with them in order to make my dream of being a homeowner come true.

The payoff is I have a beautiful four-bedroom, two-bathroom home. I have comfort, I have security, and most of all, I'm ... I just ... I'm blessed.

I just felt like I belong, a sense of belonging, like we became ... some of us became like family. Some of the employees there, seeing them every day, you know, how they would greet me with a hug. You know, they just let me feel like I was welcome and that they were there to really teach me, whether it was building a wall, hammering a nail. I had fun on the work sites and really just felt like I was ... I was a part of team. I was a part of the Habitat team.

[4:34] Adrienne Goolsby: Thank you, Alexis, for your heartfelt story. And it's the story of many women during the COVID pandemic and beyond.

I'd like to mention that Alexis built her home with the Women Build program in Rochester, New York, and we are so proud of her perseverance, her strength and caring spirit, which can be felt throughout the video. And her story is a true testament of women's empowerment, resilience and tenacity.

So I'd like to start with you, Jenna.

[5:06] Jenna Elfman: OK.

[5:07] Adrienne Goolsby: All right. Alexis represents one of millions of women who are finding themselves on the frontlines of the pandemic while also juggling so much. And as panelists, we all know that we juggled quite a bit before the pandemic and even more so during the pandemic. I can personally attest to that.

[5:29] Jenna Elfman: Yes.

[5:30] Adrienne Goolsby: So [crosstalk] ... our story. As a mother yourself, what has having a home meant to you during this pandemic?

[5:40] Jenna Elfman: Well, it's everything, you know. I mean, Alexis is ... is a huge representation of so many women that ... you know, women, we wear so many hats. We are expected to do everything, and we want to do everything, you know. We are the master multitaskers.

But if you don't have a secure launching pad and a safe place to have your children, especially when they are now ... Child care centers are closed. Schools are closed. You're either laid off, or you're an essential worker and you have to work, and then ... You know, it's like one big collision of ... of ... of intentions, you know. You have to feed your family and keep them safe, and ... and now you have to educate them and arrange their education and keep the roof — if you even have one — over their head. Not be evicted, not get sick. If you're sick, how do you quarantine, how do you isolate, how do you separate? I mean, it's so many problems to solve on top of already a colossal situation.

So you know, I started personally homeschooling my kids when all this happened. I moved my family. I was commuting, you know, between Austin and LA where I film in Texas. We moved. We sold our house and moved. We had the opportunity to do so. But just in terms of, you know, I'm now doing the curriculums and educating them and moved houses. You know, it's just ... it's everything happens ... happened all at once for everybody.

And what I love about Habitat for Humanity and especially how beautifully Lowe's has stepped in and always helps, you know, with Women Build Week, Habitat recognizes these female issues that, you know, women-led households are huge.

And there's ... you know I was reading, there's this labor economist — I hope I pronounce the name properly — Armine Yalnizyan coined the phrase “shecession” because right now the unemployment claims for women are 10 times higher than it was, like, for men during the 2008-2009 financial crisis.

So we have to raise the kids, we have to educate them, we have to keep them healthy and safe, and do all of the things.

And Habitat, you know, with Alexis' story and many other women and the way the structure is with the housing that Habitat does, they can help out with those mortgage payments, tack them on to the end, work it, work with them, and engage more women, and Lowe's supports that. And I love every call I've been on with Lowe's and Habitat, they are, just, “Anything Habitat needs we can do that. Yes, we can do this.” And I think Habitat's doing it right with their partnerships and their recognition of the situation, and I'm so happy to be able to shed light on that and support them.

[8:28] Adrienne Goolsby: Well, thank you, Jenna. We appreciate that, and we appreciate our partnership with Lowe's that actually supports the International Women Build Week.

As you stated, it is important for us to understand the plight of women, especially when we look at our Habitat homeowners.

So I'm going to move on to Kathy. And, in addition to teaching, Kathy, you have also done research on affordable housing issues. And at Habitat, as Jenna has stated, more than 60 percent of our homeowners are women head of households in the U.S. We know that housing insecurity and affordability in the U.S. has been a challenge for women, especially for women of color. Nearly 1 in 3 single mothers live below the poverty line, and 60 percent of impoverished children live in households headed by women.

So this was a very deep concern pre-pandemic, and now we're in the midst of the pandemic. So over the past year, women have been called to serve and continue to serve on the frontlines of the pandemic. So while COVID-19 has really adversely impacted everyone, the economic fallout has been disproportionately burdened by women.

So with these two issues at bay and colliding, what are your thoughts about COVID's impact on housing accessibility and affordability, Kathy?

[9:52] Kathy O'Regan: Great. Thank you, Adrienne, and thank Habitat, both for all the work you do and for this conversation.

So let me start with the longer-term trend to sort of ... We're all in the midst of a crisis right now, and I want to recognize all of the building forces that existed before this that are contributing to it — and that will exist after — that we need to address.

So the affordability crisis that preceded it. Affordability ... housing affordability has been decreasing in this country both for homeowner and renters since the 1970s. But it really accelerated since 2000 with housing costs increasing much, much faster than incomes. Such that in 2019 — before COVID — 37 million households were paying more than 30 percent of their income on rent or mortgages. And among renters, it was about half. So that's before COVID hits. And we know that those burdens are higher among households of color, and, for today's conversation, the National Equity Atlas has estimated that black and Latinx women renters have the highest burden of ... across all households.

And so that precedes — I'm going to use Jenna's term, maybe we can get this picked up by everybody — the "shecession" that is going on right now. I'll just highlight the forces that Jenna mentioned, right. So you first have not only women being on the frontline of being caretakers and in dealing with COVID, they are disproportionately in the industries that are negatively impacted, right. Service sector, hospitality, retail, health. Such that I think the estimates are that 40 percent of working women are in health and education services that are negatively impacted compared to 20 percent of men, right. So as a first cut, they're more likely to use their jobs.

But Jenna pointed to a second point, which is they're also the key caretakers, so when the schools close and the child care centers close, they have an increased set of responsibilities.

Or you add a third thing. Women are less likely to be able to telework because they're frontline workers. And so, they can't ... not everybody can stay home with their kids, and it becomes a tradeoff between keeping your job and your kids being home alone or losing your job. And in the midst of this pandemic, as you're homeschooling, you also have lost income.

So we've got huge disparities in the way the economic impact of COVID is traveling ... is hitting households, women and people of color. And that nexus, women of color, really, really disproportionately hit.

So where are we now? We're in the midst of a pandemic where the homes are everything, as Jen said, right. It's where you work, it's where you teach your kids, it's where you do day care. They're everything. And the risks ... the risks are highest among these groups to lose that housing during this crisis.

So the ... we're in an emergency. We need to be keeping that ... the disproportionate risks in mind as we think about emergency assistance.

But we have to have the long view. Things were not fine before COVID. There were disparities created and exacerbated in COVID, and as we work on the longer-term problems, we have to keep that in mind, which I'm sure we'll talk about in Q&A.

[13:18] Adrienne Goolsby: Well, thank you, Kathy. You have actually, you know, given us all the facts that supports all of the thoughts that we have around women in the pandemic, especially from a U.S. perspective. And completely agree that women are doing more and also with less, right? And so the perseverance, the resilience of women, especially women who are across the world, what ... what's happening during a pandemic and how, you know, even still resilient during the midst of the pandemic. So thank you so much for that overview.

And so when we start thinking about, you know, moving across the seas and thinking about from a global perspective, right. What we do know is that COVID is not just a U.S. pandemic, it is a global pandemic. And so, Preeti, we focused so much on U.S. over the last few moments, I wanted to, you know, talk about COVID as global pandemic. What we do know is that women make up 39 percent of global employment but account for 54 percent of overall job losses. And so, what are ... what are your perspectives on how the pandemic has revealed and changed the status of women? Or how has housing really played a role in supporting women during these unprecedented times?

[14:37] Preeti Das: So I ... thank you so much, Adrienne. It's an honor to be a part of this panel. I'm going to give the perspective from India, the country where I am. I'm sitting in a state called Gujarat, a city called Ahmedabad, and I'm going to give you the Indian perspective because it is different than the logic of what you have been talking about.

So “habitat.” The definition for us is not just shelter. It means a lot of other aspects that come together. And in India, you cannot look at all women as a single block because we have class and caste. Just the way there is color that you have discussed about, in India there is logic of caste, which is very strong, and it plays a very, very important role in the way women have been sort of dealing with the pandemic. Right?

So when you talk about housing, the first thing — I’m just going to quickly tell this in points — that in India, I finally start with what we call the middle class, the upper middle class. We’ve always had domestic help who have been women. So what happens is when you look at the logic, we stop, one, these women from entering our houses when the pandemic was declared, you know, as an emergency. The logic was simple. It was that these women would carry the bacteria, the virus, you know. So the immediate thing we did was stop the domestic help from entering our houses.

So what was happening? The caregivers, the other women of the house, started losing the ones who were sort of helping them. This broke a very, very important chain in how households function in this country, majority of them. And then, this whole logic of work from home, for women, it was work from home and work at home. They were doing all this together, you know.

And ... and also in India — and I think this is true for the entire world — cases of domestic violence and abuse started increasing within, you know, what we call is a secure environment: your house. Because suddenly women were doing much more than what they were, you know, handling things, managing stuff. So what was happening was that I think the vulnerability of women in India sort of really showed up.

So the pandemic — while we’re talking about vaccine and we’re very happy about the way we’re dealing with things — but I think this has suddenly still come face to face with the fact that the status of women in the house, in shelters, in habitats is actually that of extreme vulnerability.

And it was a double whammy for most women in India because suddenly, you know, we also ... just to let you know that India still has traditional joint family systems. So suddenly you’re taking care of everybody. You know, there’s a father-in-law, there’s a mother-in-law, there’s your husband’s elder brother, their family, so the equations were absolutely scary for most women.

Also, quick thing because I’ve been a health journalist, the toll that it took on women’s health is something that we refrain from discussing. It could be your sexual reproductive right; it could be menstruation. Women were getting more tired. Women were getting exhausted. They were apprehensive about talking about it, you know, because hey, it’s the pandemic you’re supposed to take care of everybody. You know, you’re the right mother, the true wife, and you’re also someone who’s trying to prove your esteem in the workspace.

So the pandemic often has been this thing, which has, you know ... again, the caste logic, the logic of domestic help in India, and when the domestic help sort of went away for a long period of time, it just changed the ecosystem of every household, of every community in this country.

And also, just one quick thing before I hand it over to you, people often say that pandemics are great levelers, you know. That everyone is hit, and I think that that is so wrong because it is never a leveler. [Inaudible] ... a great lesson. [Inaudible] And I hate it when people are, like, “Oh my God, we’re all in this together.” I’m like, “No, we’re not.” You know, the lady who is working in my house and taking care of me has been hit much more than me.

You know, so again, what I think, you know, why we need to in these kinds of dialogues, if there’s a sensitivity especially in a country like ours where people think, “Oh my God, it’s all good. You know, we’re fine.” And everybody’s busy, doing the Dalgona coffee challenges and baking. Men enter the kitchen just for some time to take some shots to put on Instagram, but other than that, you know, it ...

[19:24] Jenna Elfman: I love you so much. I love you so much. I love you so much.

[19:29] Preeti Das: But other than that, it’s just been, a very, very interesting ecosystem that, as a reporter, as an academician, I’m seeing happening in ... in India. And I think maybe safely I can say, globally, it’s made us more vulnerable, and we need to look at this from the housing point of view, from the community, empathy point of view. And maybe, you know, such discussions and how we can take this forward.

[20:00] Adrienne Goolsby: Thank you, Preeti. That was absolutely great. We ... you can tell from our response we love you.

So you brought some very salient points. When we ... when we think about the vulnerability of women, right, and ... and ... and how you brought that up as far as how it applies in its impact in India — and we know that that’s the case also in the U.S. — I guess one of the questions I have is how do we get the word out, right, beyond the folks that we ... that we deal with each and every day that, you know, there is this vulnerability that’s taking place? That there are these ecosystem or economic issues and factors that are impacting women on a broader scale that’s not necessarily impacting men as much.

And so how do you get that message out or what type of venues, especially since we’re somewhat limited because of the pandemic? But what other ways can we communicate that story out to others globally, you know, and ... and ... and nationally? And I pose that question to all three of you all.

And Jenna has her hand raised. Jenna?

[21:12] Jenna Elfman: Well, you know, I don’t ... you know it’s funny. “Women and children first.” This couldn’t be more relevant, you know. Who goes to the front of the line of assistance when we’re talking about anything? Whether it’s a food bank, housing assistance, first in line for availability of anything.

I think we need to sort of put that back into the cultural awareness. And just ... there's so much expected of women. Preeti, like, nailed it. I mean it is, like, mentally, spiritually, functionality, practically, economically, safety, health — I mean every category you can imagine. And it's unbelievable how much it is all on us.

And I know we're up for the task, but, you know, you get tired. I'm not even talking about myself because I don't even feel like I have a place in that conversation.

There are ... it's just we need to push that to the front. It's, like, you know, there ... it's triage. It's a social, cultural triage of "women and children first." What do you need? Is it food, is it shelter, is it aid, is it opportunity, availability? Just push them to the front of the line. Period. Like, I think that just needs to be established, reiterated, constantly floating on the top.

[22:47] Adrienne Goolsby: Mm-hmm. Mm-hmm. That's great. So let's integrate that back into the culture, right, that you have women and children first.

What are your thoughts on that, Kathy and Preeti?

[22:58] Kathy O'Regan: So I agree with all of that, and I'll ... so one of the things I was doing in pulling together thoughts for this panel, I'm ... I'm the ... I'm, like, the data person on this call, so I may be the least interesting in responding, but I can tell you there's almost no data points that separate things out by women.

We do a lot along other lines in the U.S. data. So all the cost burden stuff, everything I do in my housing world, I can pull up. It took me forever to find one good statistic that looks specifically at women of color. And so one of the things that I can in my world take from what's happening now in this conversation, it is hard to make the case when you can't show data.

In the policy world, you need some of those, so we need more of the cuts on this. But a ... a piece that ... a place in which I think it would be really useful to have data is the mental health impacts of all of them because I, you know ... we already know that that's there's a big hit on that for most, many people. Most people during COVID. But the gender bias here, both on who's impacted and who's likely to be maybe not putting themselves at the front of the line to get what is needed, I think that's an area that we should have as we put our buckets up here, right, of all the things, specifically worried about the mental side. In part because of all of the forces that both Preeti and Jenna are talking about that we bring to the problem solving that we do.

[24:31] Adrienne Goolsby: Thanks, Kathy. And, Preeti, I know you have some specific ideas of how we can make sure that we ring loud and clear what the issues are impacting women during this pandemic.

[24:43] Preeti Das: So while I agree with the other two, you know, even in our country the data is lacking. And people often do not understand the work that women do, you know. And also,

interestingly, one of the statistics about our country is that housewives — that's the word ... word ... word we use, continue to use. Homemakers. And the number of suicide rates of homemakers has obviously shot up over this pandemic and the lockdown, you know. So I think mental health is something we need to work on.

Also, micro aspects of habitat need to be understood sociologically because ... so why ... the pandemic has, I think, opened certain windows, you know, where people suddenly realize that "Oh my God, there is so much happening, and we haven't acknowledged it, or we haven't thought of mental health. We haven't thought of so many aspects, which are important."

And just to let you know that in India, we now starting to open up again. So I have been going to work, and to be very honest, I'm confused because suddenly, you know, for the last eight months, it was work from home and work at home and, you know, handling kids. And now the whole institutional structure is not allowing a good segue because I don't know what to do with my kid. He's still having online classes, and I am exposing myself, you know, out there, and I come home as a worried mother. I come back to cooking.

You know, so it's ... it's that also, I think, when we are looking at opening up there has to be, you know, "Hey, let's not just party and open up immediately because it's affecting the women." The men are all back in their ties and suits and back to work and, you know, chatting over beer. But we ... we ... we need to understand that the segue has to be done very smartly because I can see a lot of my colleagues, women who I work with, starting to lose it. Because it's like, you know, suddenly you say, "No, you can't do this" and now, like "Hey, you can do all of it."

You know, so ... so that's something we need to really look at because two things ... As I said, micro aspects have to be dealt with. And two, if you're looking at opening the economy markets, you know various sectors, again, we've got to do it in a slightly planned manner.

[26:54] Adrienne Goolsby: Thank you.

[26:55] Jenna Elfman: I think there's something to be said ... I'm sorry ... just on ... Globally.

I mean it doesn't ... I mean, it is, like, the good, old-fashioned golden rule applying empathy, yes, treating others as you would like to be treated. Trying not to do things to others that you wouldn't want done to you, but applying that in the workplace, in politics, in planning. Like, our humanity, yes, there ... that's the beauty of our world, obviously, is all of our differences, but we all share the love of our family, the desire to survive, the attainment of joy and happiness, and ... and the right to a shelter. And our basic human rights.

And there will always be differences. Always. And as cultures shift and change, those differences shift and change, but there's always a constant, which is our brotherhood to each other. And ... and, like, our sisterhood. And it will never change because that's intrinsic to being a human being and ... and one's compassion.

And I always find how quick society is to forget those things when they go into the myopic threats of politics and policy and bureaucracy. We forget our humanity, and we forget to bring humanity into those areas where it's, like, to just operate from the viewpoint of our humanity to each other regardless of anything and that we all share those needs.

And there's always ... I feel like when we look through that lens, you find solutions because it's ... it's senior to differences, politics, blah, blah, blah. You will always find a solution if you're looking at the greater good, how things can all be in harmony. What affects, what helps, you know, more than it harms. There's always going to be a deficiency in any choice, or there's always going to be something. But through the lens of our basic humanity, you know.

That's what so great about Habitat for Humanity ... is the sweat equity. There's exchange involved, you know. People have pride when they put ... they, you know, either pay for something, you know. But the also ... the ... the awareness that people need a hand sometimes. Just come on. But people also have pride, and they want to feel they're contributing and they have an ownership over something.

And these are the things we all know, and I think ... I mean, Kathy, I'd love to hear in terms of your experience looking at housing equity and these things, how is, sort of, our humanity viewed with policy making in that way?

[29:41] Kathy O'Regan: Yeah. So the policy making process doesn't usually necessarily start with that humanity part. But I can say something that's been a shift of those in the field, which is now being seen during the pandemic, was the recognition in the field and then beyond that housing is a platform for everything else.

And to think of it as the home not specifically as an asset, but as a kind of a necessary precondition. In that, when we talk about housing — this goes to part of what you were saying, Preeti — it's everything that comes with housing. It's the neighborhood and the communities.

And so something I didn't know until I joined Habitat's Cost of Home campaign was how much work Habitat is doing not just on building homes but also on affordability of rental homes. And on the quality of the neighborhoods that go with those homes. And I think that when you think of it as a home — not as a sector, as a home — it goes back to that lens that you're putting on it, Jenna, of the humanity side. And as that, you can see why it is you might privilege it in the policy sphere in emergency assistance.

As you said, there are always trade-offs. What might we prioritize in this emergency time? We should prioritize assisting families staying in their homes, accessing safe homes, and keeping that a priority during this time.

[31:12] Jenna Elfman: Specifically, for female-led households.

[31:15] Kathy O'Regan: Well, I ... so here, yeah, go ahead and say that, yes. So I ... so here's a ... so I am ... this will be the more ... even more academic or cautious part of me that I can be the only one on the phone doing it, that's totally fine.

So I like additional ways of getting there. I think leading with families. We've got a number of things in the most recent emergency assistance that's being passed that I think goes a long way to helping women because it's helping kids. If you provide the child care assistance, if you provide that expanded child care benefits going on now, we know where that's going. That's a way to get there. And I think it's a politically savvy way of accomplishing that goal is to recognize the role that women play in kids and, honestly, other caretaking roles.

[32:04] Adrienne Goolsby: And you know what ... and I think that that's absolutely spot on.

I do want to recognize our audience right now. We have about 500 folks joining us from all across the country and from several countries from around the world. So we just want to say thank you, audience, for joining us. We're going to turn to some comments and questions from the group because they are involved in this discussion. And so we want to make sure that their questions and comments are heard.

One comment was: "I just want to say Jenna and Preeti got it from all angles. I'm a frontline worker and have an immune-compromised child." So that person understood exactly where you were coming from when we were talking about, hey, many of the women on the frontline they have to make a choice between are they going to go to work or are they going to stay at home with their children.

Another comment that has come up is that "I just want to say that expectations on women during crisis is enormous. They're expected to be the rock. We worry about the aging woman living alone with great needs who are not reaching out or are more isolated." So that is another issue that has actually become a part of the pandemic, right. Those aging or elderly folks who are in homes, right, and they are alone, and they are isolated, so how do you connect to them? So those are some of the comments, but we've got questions that are rolling in. So we're going to go ahead and start with a couple of questions.

One question for you, Kathy, because you are the data person, they said, "How can we make sure that data starts getting gathered for our women of color when thinking about this pandemic and housing? How can we make sure? What do we need to do in order to put that in place?"

[33:56] Kathy Regan: So one thing that was ... a couple of efforts that are going on that will be useful. The census began something called the pulse survey during the pandemic. So as you may ... if you use data, you know the census comes out a couple of years after the data are gathered, right, as most data do. And they began something where they were sending out surveys to households every month and reporting back. And so there actually is some real-time information on how homeowners and renters are fearing their inability to pay their mortgages and pay their rent.

They have the ability to do cuts on those data by race, ethnicity and gender. I just haven't seen much on gender. So one thing is actually using what you can on the data, right, to be able to do the cuts.

There are also other efforts ... one place we haven't got enough data, I'll go the housing stuff, right. We ... we ... we fear tremendously and appropriately that people are going to lose their homes. They're going to be evicted when the moratoriums rise. We know we've got increasing rental arrears, and we have almost no data. And that's because we don't collect data on renters and directly from landlords. You have no data set on that at all. So there are a couple of efforts going on around the country. We've got one here in New York City.

And in looking at affordable housing, one of the things that's really useful on the data — this is not specific to women — but we've got rental arrears. And you see March hit and, boom: rental arrears go up, payments go down. Then the stimulus money comes out, and things get better. Then we lose the employment ... the expanded employment benefits at the end of July, and it goes up in August.

There's data that you take to policymakers and Congress and go, "We need more. We need the stimulus money that was passed in December." We can absolutely argue that it is being spent, and it is being spent in the way that you want, which is it's helping to keep people housed.

So there's a small [inaudible], but we don't have anything like that nationally.

[36:05] Adrienne Goolsby: OK. Well, great. Well, maybe we can all come together and actually fight to gather that data nationally as we move through the rest of this year.

And so we've got a few more comments and questions, but I ... I ... I did want to piggyback on what you just said, Kathy, when you were talking about as the, you know, different bouts of the stimulus bills, you know, come out. And we know ... everyone knows in the U.S. that we just had the approval of a new, almost \$1.9 trillion stimulus package that will be in play.

My question to you, Kathy, and ... and others: Do you think ... is that going to solve all of the issues in reference to the pandemic especially when we're talking about from a housing-related standpoint? Or is that just a good start, and we're looking at something down the road that's more 5 to 10 years from ... from a tail perspective? What ... what's your thoughts from that?

[37:02] Kathy O'Regan: So I'm thrilled that it was passed. It's certainly a good start.

We're in a crisis now, right, where rental arrears have increased. People have not been able to pay their mortgages and have had a forbearance, which means they owe the money down the line. And so the goal with the stimulus and the emergency home assistance that is in it is to keep people housed and get through this time when they don't have the jobs and we have this biggest problem.

Best case scenario, we get through this, and we're back to the housing crisis we had before the pandemic. I think it's we're not going to get back there. I think that women and people of color are going to be further behind, right? There was a really nice study in the U.S. that looked at the closing of child ... of schools and child care. And the states that closed them the longest and tightest, the biggest increase in unemployment among women. When they opened them up again, women didn't bounce back to where they were. The ... there was now damage, right. They had lost their jobs. Going back to something Preeti said, you need to build the roads back.

So best case scenario, this ... we prevent further ... we keep the crisis from getting worse, but we still have to fix the old crisis, and we have to fix the inequities that were worsened during this pandemic.

[38:24] Jenna Elfman: So during that transition, you know, when women are home and ... and you, you know ... we have to establish a new rhythm now. And so now we're doing everything. It's not just "oh, things are open." There's now all of this sticky connective tissue that's been established by this scenario. You know, it's very easy for men to float in and out of the household freely. They can, you know ... they just flow in, and they flow out. Women have the ... and ... and it's not ... Here's the big thing. There's many big things, but this is one of the big things that I find even in marriage and my 30-year relationship with my husband and we have a comedic podcast where we discuss all this. But you know, men aren't even able to perceive ... this is no slam on them, it's just not what they have ... it's a non-ability, it's a ... to perceive all of that mental and emotional connective tissue of the multitasking ability that women have and that we are expected to manifest.

There is ... there's so much connective tissue on establishing all of this in our home. There's rhythms ... there's ... there's a cycle that is established. And so then ... it's that men have no part in. It's not where they live. It's not what they do in the home. If there is even a man in the home. You know, what we're talking about and the people who need this is these women-led houses, single mothers, single working mothers. And ... or just non-present fathers or ... or ... or male entities. And but yet a lot of the legislation and everything is made by male counterparts who don't have a perception or an awareness of what the on-the-ground reality is for these women.

And that's when I keep saying "women and children first," and it's educating and highlighting and shouting from the rooftops. And, Kathy, when you were talking about solutions, you know, as sort of gearing it towards the families as a ... a bypass of the, you know, lack of literacy that men have on the reality of women in the home and working women and women-led households on the finances.

It's, yeah ... accent on family. But there's ... I think it's ... we just have to remind people and enlighten them to ask your fellow women in everywhere whether it's the supermarket, the grocery store, you know, your neighbors, the community centers, the places of worship, the ... the ... the mothers and the women, like, "How are you? What do you need?"

You know, anywhere that in their community whatever it is for them to reach out and offer anything. Because even an ear or “I understand, I’m here, I will bring you ... let me just ... I will sit on the front yard while your kids play. You go do what you need to do to keep your tank full.” Whatever it is, I just think any gesture of awareness and support in that area ... but it starts with, really, a recognition of the connective tissue and all of the nuance. There’s so much nuance to what we women have to do.

[41:45] Adrienne Goolsby: And you’re absolutely right, Jenna. And, Preeti, I ... that’s ... I was just going to come to you because I was ... I ... I could feel that you actually have some other ideas in reference to how that applies to what you do. And so what are your thoughts about that, Preeti?

[42:00] Preeti Das: So I mean I ... I wish every man I know — and I’m working with words like Jenna, you know — understood or just at least said, “Hey, I’m there to listen to you, you know.” Listening ... listening to the two of you and, especially in the context of the U.S., things are really different here not just in terms of data, in terms of employment schemes, et cetera.

I just want to highlight one thing that something that India saw during the lockdown was the migrant laborers, an issue that sort of people talked about. You know migrant laborers, again, are women also. Like, 50 percent of the population is women carrying little children from one part of the country to — we are a huge country — to the other. Some walking, some just hanging on public transport and going. For them, the entire ecology has changed. They work in a state, and they live in another state. Now, they haven’t come back. So in terms of, you know, what has happened is the economy of every state therefore has changed.

Like, suddenly you don’t have people to, say, carry goods, you know, from the truck to the grocery shops. Or you don’t have women to do small, little things like clean up public spaces. And again, this is in the context of India. This has changed so much that, I agree, we lack data. We lack the kind of work that you’ve been talking about.

So when Kathy was saying “data,” I’m, like, “Oh my God, we’ve got to really do something.” You know, it gives me great idea as somebody working in a university to maybe propose all this to young minds, to students, to aggressively push maybe research papers, you know that looks at data. To see how many women as migrant laborers have lost everything because there was a sense of community where they were, and suddenly, they’ve been displaced now.

And post the pandemic, we haven’t done — I’m ... I’m not even going to say post-pandemic, it’s still going on — but we haven’t done anything to recognize or acknowledge this.

So while, again, you know Jenna is talking about humanities, talking about “let’s have this empathy for each other,” in India, we also need to have empathy for women belonging to various castes. You know, for us, I will keep repeating at the cost of sounding boring that caste

is very dynamic in India, and that's a lens you cannot avoid looking through when it comes to habitat, to communities and status of women.

Every law is different. It works very well for certain women. The same law is not very effective when it comes to women of a certain caste. You know, so, again, that's something. So while I'm completely smitten by what the two of them are saying, in the Indian context it's a little different for us.

But, again, I think the solutions are we write about it, we talk, we get some research going at academics and the level of work that we are doing. So you know ... and, of course, there's stand-up comedy, and I think ... do shows and discussions around it.

Because people don't want to acknowledge, as Jenna was saying, they don't even want to talk about it. OK, it's OK, it's your job to do this so you might as do it, you know. Hey, pat on the back, and I'm going to get you that expensive diamond that they've been advertising for Women's Day. You know, hey, a woman deserves a diamond because she's spending so much time in the kitchen. And that's ridiculous. You know, so maybe talk about all that and get this going, the way you've put this panel together. And ...

[45:25] Jenna Elfman: And policymakers like stats. When you go and you lobby at Congress or you go to all the politicians, they literally ... because they are scared and they feel protected when they have numbers. And I think that a nice ... a movement to really push this research for women-led households in any country is going to be super important if we can really get that going in the next, I mean, 5 to 10 years that Kathy was talking about.

The tail of the collateral damage when you have, you know ... we have what we're dealing with in the emergency situation, and then when things are normal, you have this collateral damage tail. And what happens is ... is it's a real thing, but then people's attention goes on to other things, and we're left with this some ... you know that never gets addressed, and it just gets ...

But if we start counting the numbers now and really confronting that and putting ... we can help policymakers. We can make it easy on them by going "this is the numbers." And then we don't have to shout from the rooftops as much anymore. We have the numbers, and you ... they feel safe by passing legislation because they have the numbers. It's not political. Numbers will bypass politics.

[46:38] Kathy O'Regan: But you know, I ... I ... I had the pleasure of spending a little time at HUD a few years ago, and the policy ... the head of the policy staff I worked with said, "You need stories, and you need stats. You win people over with the two of them." Right?

And so ... and I ... to Jenna's point, there's also that saying "don't waste a crisis." We want, in this crisis, to be building forward, to remove those underlying disparities and to address the instability in housing and the lack of access to housing now while it's still seen as a crisis. Because when the ... once we get past this, it will be too easy to think you're back to normal.

Normal wasn't OK. We still had people continuously losing, never gaining access to affordable or safe housing, and disparities in who did have access to it. So I ...

[47:34] Adrienne Goolsby: I ... well, I want ... I mean, I think that's absolutely great. I know we're running a little close to time, but I want to go back to the audience because we have some comments and some more questions.

And we have one comment, which ... this is a great praise report from Habitat for Humanity Lake County, Illinois.

It was no question, but it's a comment saying that they wanted to share in the room next to where they're viewing our video, just now two women signed the documents to move into their Habitat home.

[Panelists applaud]

And so both are essential health care workers. So God is good, and I think that is an amazing praise report. And that's, you know, what we do at Habitat for Humanity, and that's what we do with our partners at Lowe's. And that's what this is all about in International Women Build Week and celebrating the women who we serve.

There is ... there are a number of questions, and so let's see if we can try to get through some of them. A question for the group — and I'm going to start with Preeti on this one — so it's saying, "I'm hoping to learn ways I can help. I've been in such much harder situations in the past than I am now, and I would like to be helpful toward a time when none of us struggle to have to have our needs met."

So what can just the ... I would say the normal individual who's on the street can do to help this ... this crisis during this crisis because we're still in the midst of the crisis?

Or even when we think about philanthropy or corporate donors, what can they do to help? We've talked about, you know, from an academic perspective what we can do to help and what we can push from a research agenda perspective. But what are your thoughts on that?

[49:15] Preeti Das: So quick thing, I think it's about raising the consciousness and that can be done through not just these donation drives, but I think, first, we need to get together and talk. You know, it's like it's so nice to understand that somebody like Jenna who is such a big actor, you know, has the same problems that I do. You know like, wow, OK, you know.

So I think the first thing you need to do is ... is ... is connect at that level. And I believe in conversations and dialogue so maybe start little groups, get back to that whole community feeling. And as Katherine said, it was never normal even before the pandemic hit, so let us use this pandemic as a brilliant opportunity to sort of undo all that we already did in terms of, you

know — sorry, but I'm using the word — “exploiting” women, their vulnerability, and not acknowledging them.

So quick pointers would be I think other than all the philanthropy, all the fundraising that people aggressively do on the social media, I think it's important to get back to the community, to get back and say, “Hey, let's talk. You know, let's have these discussions on the kind of role that we're doing.”

Also, to get to workplaces, reach out and possibly make new policies. Instead of being very strict and saying, “Hey, we're not going to let you take any more Saturdays off. You know, we don't care if you're sick you better report to work.” Get ... get that empathy going to understand that women are going to take time to sort of get into what was the old role again.

So talk, connect, I think. Meet up, see if you can come together and do things. Again, as a performing artist, I believe in using the theater and space to constantly talk about such issues, be it housing, be it violence and increasing cases because of the pandemic.

So I think just keep it going, keep the conversation going. It is extremely important that we do it with all the data as well, yeah.

[51:09] Jenna Elfman: You can also look up, in terms of Habitat for Humanity, you know there's ... there's local branches everywhere. Here in Austin, we have one. And you know, whether it's the store, whether it's donating items or volunteering at the store, volunteering for pickup, or just volunteering with the chapter and finding out which section in your local Habitat for Humanity you can be of service. And you're ... that will put you on the ground doing something as well with your hands, with your time.

[51:39] Kathy O'Regan: Can I add on to that with the local chapters? So on the long-term issue of affordability, the Cost of Home campaign ... Habitat began that before COVID. It started in the end of ... or in the middle of 2019, and it's a full on, five-year campaign to move the needle on affordability by doing system change at all level of governments. But it's really led by all of the affiliates. Those who are in the ground in communities who know what the issues are.

So take Austin as an example. You used Austin there. They're doing work on changing zoning so that you can improve the ability to increase affordable housing.

So you can get involved with a local chapter that's one of the almost 350 affiliates who are part of this campaign and work on a variety of different types of things, right? Like, really on the ground trying to change the way we deliver housing.

[52:34] Adrienne Goolsby: Thank you, Kathy. I was just about to go there with the Cost of Home so you said it beautifully.

There is a question in the chat for you, Kathy, where it's saying, "Can you give your perspective on homeownership as a wealth builder for women as compared to rentals?" Because I know earlier you were talking about data from a rentals perspective, and, you know, when we look at the housing ecosystem, right, you know, Habitat's sweet spot is on the home, affordable homeowner ... own ... excuse me, homeownership. I got tongue tied.

But really understanding from your perspective, when you're looking at the data, the ability where we're talking about from wealth building as a homeowner versus being a renter.

[53:17] Kathy O'Regan: So I like the term "housing ecosystem," and I am tenure agnostic on what is the best housing option for a family or a woman at any particular time. And the two sides of home, of homes, are related. If rental housing is very expensive, it's hard to save up for owning a home. If the product you have on the owning of the home isn't good for you, you become a forced renter whose credit has been ruined from a foreclosure. So I think the ... we ... we want to work on improving housing affordability across the board. But in the U.S. in particular, we have very few asset-building strategies particularly for middle-income households. And so homeownership is a key part of it.

We need to improve dramatically our ability to safely acquire ... build wealth within homeownership and increase the access in equality of access to homeownership in the U.S. And I would say that's a perfect place for the federal government to be pushing forward as a way of dealing with disparities that we currently see in the U.S., both gender and race.

[54:34] Adrienne Goolsby: Thanks, Kathy. So we're coming close to our end of time, and so I would just want to ask if the panelists have any final comments? In reference ...

This has been delightful. This has been absolutely awesome, and I appreciate you all joining me in being a part of this panel. It appears that the audience has enjoyed it as well.

And so do any of you all have any final comments before we kind of close down and leave? Not that we have to leave ever, we can always meet again, but leave this session today.

[55:11] Jenna Elfman: I just want to thank the women on the panel. You were all so inspiring, so lovely, so articulate, very enlightening. And I think it's great that this information will now live as a resource for people. Thank you for your contributions. It's been an honor to be on this panel with you.

[55:30] Kathy O'Regan: I would second that. The best ... best way I've spent half a day in a long time.

[55:37] Preeti Das: Well, it ... it's been a delight and an honor. And I think I got to learn a lot, you know, from the three of you. Especially, I think, underscoring data. And I'm going to take back so much of things to do, you know, that it's amazing. Thank you so much it's been wonderful.

[55:54] Kathy O'Regan: I, well ... I guess I'm going ... and the panel really emphasized, like, we need to listen and talk and hear more.

The lens that you take, it's not just gender, right? Like, thinking about what I'm dealing with is so much less than so many other people. And so this was great for that, and we need to hold on to that in what we're doing.

[56:12] Adrienne Goolsby: Well, I want to thank all of you for joining us today. And I've truly enjoyed our conversation, and I'm sure our audience has as well.

I also want to thank our homeowner, our Habitat homeowner, Alexis, for her remarks in her moving and touching video. And we are so happy for her in her new home.

As well, I want to thank our partner Lowe's for supporting International Women Build Week. And you can always learn more at habitat.org/womenbuild.

So it's been very wonderful, everyone sharing your stories, your inspirations, and inspiring others to take action in support of safe, decent and affordable housing.

I will leave with this one quote that I saw actually on one of our internal Teams chats. And it says "unknown," and so it's dedicated for International Women's Week where it's saying, "Here's to strong women. May we know them. May we be them. And may we raise them."

So I will leave us on that note. Thank you so much for your time today. And thank you to our audience for all of your engagement and your comments and your questions.

Take care and be well.