

# The social economic impacts of Covid-19 in informal urban settlements

Amanda Lenhardt  
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## Question

*What socioeconomic impact has the pandemic and associated government response had on informal settlements? What do examples tell us about the experiences of residents of informal settlements in different contexts during the Covid-19 pandemic including:*

- *intersectional differences in how different identity groups living in informal settlements have experienced the pandemic*
- *the impact, positive and negative, of governance responses to the pandemic in informal settlements.*

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*The Covid Collective helpdesk service provides brief summaries of current research, evidence, and lessons learned. Helpdesk reports are not rigorous or systematic reviews; they are intended to provide an introduction to the most important evidence related to a research question. They draw on a rapid desk-based review of published literature and consultation with subject specialists.*

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## 1. Summary

**The social economic impacts of the Covid-19 crisis in informal urban settlements are widely discussed in the literature, as are the risk factors for particular social and economic groups in these areas. However, government responses and evidence of their impact do not appear to rise to the challenges posed by these studies.** Pre-pandemic analyses of risk factors in informal urban settlements and newly collected evidence from different contexts are available to understand the unique and pressing challenges that the pandemic poses to wellbeing in informal urban settlements. In contrast, there is little evidence of effective policy and programme solutions to address these challenges, which is likely driven by the absence of targeted policies and programmes to support people living in informal urban settlements. As a result, many communities have had to rely on their own limited resources and support networks to respond to the crisis (Wilkinson, 2021).

**This report briefly summarises the range of available evidence on the social economic impacts of the Covid-19 crisis in informal urban settlements and the intersectional differences in how different identity groups living in them have experienced the pandemic.** Following a short introduction to the context of the Covid-19 crisis in these areas, the report outlines three thematic areas that have received significant attention in the literature and policy discourses – livelihoods and poverty, food security, and education. While not an exhaustive list, this range of topics is indicative of the range of evidence available and outstanding gaps. The remaining section details evidence of how different identity groups living in informal urban settlements have experienced the pandemic based on gender, disability, age, and migration status. The review draws on a mixture of academic and grey literature, with some opinion pieces and blogs also included given the ongoing nature of the pandemic.

**The weight of the evidence identified in the scoping for this report fell heavily on the side of risk factors related to disease spread and to health-related mitigation strategies in informal urban settlements.** This may in part be attributed to the prevalence of epidemiological and other health related publications more generally, but it also appears to connect with the weight of governments' emphasis on support to the health sector, with less focus on social economic sectors. There is limited evidence on explicit government policies or programmes to support residents in informal urban settlements to cope with the social economic impacts of the crisis, and though broader policies may be intended to include these regions, the unique risk factors in these areas appear to be largely overlooked. The monitoring and evaluation of programmes to support groups in these areas is largely absent from the literature so far, and while this may be a product of this observed lack of focus on informal urban settlements, it may also be due to the ongoing nature of the crisis and

the absence of information on policy and programme impacts from Covid-19 responses more generally.

**Among those authors and agencies that have explicitly studied the impacts of the Covid-19 crisis on informal urban settlements, there appears to be wide recognition that the intersection of different group identities is a critical factor in the design of policies and programmes in this area.** Gender came out strongly in the research as a critical risk factor in informal urban settlements, and migration also features quite strongly. Age (both youth and older people) feature in some analyses, as do people with disabilities. Ethnic and religious identities did not feature highly in the analyses identified for this report and have therefore not been included but should be considered as an outstanding gap in the literature.

## 2. Covid-19 in the context of informal urban settlements

**Early in the pandemic the transmissibility of Covid-19 in informal settlements garnered significant attention due to the high concentration of people in these settings and limited access to services and infrastructure to contain the virus (UN-Habitat, 2020b).** Risk factors vary between urban informal settlements within and across countries but typically include “overlapping issues of health (both chronic and acute...; social concerns (violence, persecution, criminalization, intimidation); natural factors (e.g. floods, rain, heat); and technological and infrastructural problems (e.g. accidents, fires, building collapse)” (Wilkinson et al, 2021, p. 509). “Social mixing, housing, and infrastructure ...could foster increased transmission... and control mechanisms assumed access to essential services, not adapted to informal urban settlements in low- and middle-income countries” (Wilkinson, 2020, p. 63-65). Amidst variation across settings, an important determinant of vulnerability is the legality of settlements and therefore the levels of protection and services available. In India for example, 59% of slums are ‘non-notified’, meaning that residents are often alienated from accessing critical services and “most people are forced to come out of their home to access basic human rights” (Raju et al., 2020, p. 2).

**Despite early concerns raised about health risk factors in informal urban settlements, there appears to be less evidence and policy emphasis on non-health related risk factors in informal urban settlements such as lost livelihoods, violence, barriers to education, and risk factors for certain social groups in informal urban settlements.** Evidence on the social economic situation of people living in informal urban settlements has always been limited, and the problem this poses to supporting people in these areas has been exacerbated by the Covid-19 pandemic. “Due to their illegal or informal status there are often no reliable data about the number of people who live [in informal urban settlements] or their health. This makes it difficult to prepare for an outbreak and could lead to inappropriate and harmful responses” (Wilkinson, 2020, p. 63). Some government responses have been found to largely exclude informal urban settlements from their Covid-19 response and recovery plans, such as in Sierra Leone where Freetown’s urban poor have historically

been excluded from urban planning and where residents of informal urban settlements have relied largely on local community resources and dissemination channels in the absence of government support (Conteh et al., 2021).

**There is a vast body of theory and evidence pre-dating the pandemic showing that social economic conditions differ significantly in urban settings, with variations along class, racial, gender, migration status, and other lines and that inequalities between groups have been increasing** (Kabeer, 2010; Nijam & Wei, 2020). Detailed understandings of the nuance of inequalities in different urban settings are critical to monitoring the spread of infectious diseases but also to adapt policies and programmes intended to support different groups through a health crisis (Wilkinson et al, 2021). The final section of this report will summarise findings on intersectional differences in how different identity groups living in informal settlements have experienced the pandemic and will highlight any specific measures that have targeted these groups in urban informal settlements.

### 3. Livelihoods and poverty

**“The ‘new poor’ is forecast to be more urban than those who have persisted in poverty for a longer time; more engaged in informal services; live in congested urban settings; and work in the sectors most affected by lockdowns” (Human Rights Watch, 2021).** Latest estimates from the World Bank indicate that there were 97 million more people living in poverty in 2020 (Mahler et al., 2021), and though these figures aren’t available disaggregated for urban versus rural settings, the 1 billion people estimated to be living in informal urban settlements are likely to represent a significant share of this figure. The drivers of impoverishment across different contexts and social and economic groups are many, but in informal urban settlements are likely to include lost income and employment due to lockdowns and other disease containment measures, travel restrictions constraining mobility to access markets and livelihoods opportunities, and higher costs of staples such as food (Chronic Poverty Advisory Network (CPAN), 2021). Neighbourhood effects of these impacts have further impacted livelihoods generating activities for small businesses and informal traders as demonstrated by qualitative interviews with street food vendors in Zambia and local transport providers in Philippines (CPAN, 2021).

**The precarity of work in the informal economy, which makes up the majority of livelihoods opportunities for people living in informal urban settlements, has been a major focus of the attention paid to social economic impacts of the Covid-19 crisis to date.**

“Large informal sectors make lockdowns and social distancing particularly challenging, thus reducing governments’ ability to stem the spread of the virus. Informal workers tend to be employed in activities and locations where social distancing is difficult to implement. With few savings and lack of access to formal social benefits, many struggle to comply with government lockdown orders... These vulnerabilities amplify the economic shock to livelihoods from Covid-19 and threaten to raise global extreme poverty... In [South Asia] about

one of four households currently living in poverty is engaged in informal activities in the services or construction sectors, which have been significantly affected by closures and disruptions.”

(Ohnsorge & Yu, 2021, pp.38 & 45)

**Social protection systems and new cash transfer have been scaled up around the world to address the livelihood losses and disruptions to employment experienced around the world.**

According to the World Bank, by the end of March 2020, eighty-four countries had reported changes to their social protection systems in response to the pandemic with fifty-eight scaling up cash transfer schemes.

“During this current crisis, many governments are considering direct financial transfers to households and small businesses as well, outside of traditional social protection mechanisms. In many developing countries, the scale of these payments is unprecedented; in Argentina, Pakistan and Peru, new programs cover one third of their populations; in the Philippines, more than 70 percent of households will receive emergency transfers.”

(Rutkowski et al., 2020)

However, concerns have been raised about the absence of targeted social protection measures for informal workers in informal urban settlements given limited programming in these areas leading up to the Covid-19 crisis. “Beyond a focus on those outside of the labour market (e.g. grants for children or the elderly) or the rural poor, the policy space for expanding social assistance to urban informal workers has not existed” (Alfers, 2020, p.3). Human Rights Watch’s analysis of Kenya’s US\$ 100 million social protection fund in response to Covid-19 found that less than 5% of socio-economically vulnerable families in Nairobi were receiving support from the programme (Human Rights Watch, 2021).

## 4. Food security

**With widespread market and transportation disruptions across the world, food security in informal urban settlements is of particular concern where connections to rural and international food markets have been limited.**

The precarity of food supply and exposure to price fluctuations in these areas in times of crisis have been understood for some time (Tacoli, 2017), and the Covid-19 crisis has revealed these across contexts. “In poor settlements, households generally have no capacity to store food, and source most of it from informal markets and street food vendors. Where movement was restricted, markets closed and street-food vendors banned, people’s ability to access food was severely reduced” (Wilkinson, 2020, p. 67). An early study of the effects of market disruptions on food prices in East Africa found an 8-10% food price inflation rate in Burundi, Rwanda and Uganda between April 2019 and April 2020, double the yearly inflation rate for these countries of 4-5% (UN-Habitat, 2020a).

**A small number of studies have explored food security in informal urban settlements during the Covid-19 pandemic.** A telephone survey conducted in April

2020 in Mukuru, one of Nairobi's largest clusters of informal urban settlements, found that nine in ten households reported being food insecure (Shupler et al, 2021, p.8). Insufficient income and lower food availability were cited as the most common causes of food insecurity among respondents (Shupler et al, 2021, p.8). The Population Council and Kenyan Ministry of Health conducted mobile phone surveys in five urban informal settlements in Nairobi in April and May 2020 and found that the majority of respondents had skipped a meal in the last week due to Covid-19 (Pinchoff et al, 2021, p.4). Analysis of the survey found that complete loss of income and single, divorced, or widowed households and gender was associated with higher rates of skipping meals (for the latter, more women than men were skipping meals) (Pinchoff et al, 2021, p.4-5).

**Measures to address food insecurity caused, or exacerbated by, Covid-19 appear to be largely focused on rural areas, either as the locus of domestic food production or targeting rural food consumers.** In an overview of World Bank supported programmes in 11 countries, only one explicitly mentions measures to address food insecurity in urban areas (emergency food kits in Chad) while the remainder appear largely focused on supporting food production in rural area (World Bank, 2021). One area where many governments have had an impact on food security in urban informal settlements has been in their treatment of informal food traders through Covid-19 containment measures such as lockdowns. A review of the recognition and protection of informal food traders in Africa found that many governments restricted informal trade either directly or indirectly, while some designate informal food vending as an essential service. The review found that 15 African countries expressly recognised at least one form of informal food trade as an essential service, including Ghana, Kenya, Malawi, South Africa, Zambia and Zimbabwe (Bamu & Marchiori, 2020).

## 5. Education

**UNESCO has described the pandemic as being “the worst shock to education systems in a century” estimating that “more than 1.6 billion children and youth not being able to attend school for months, and many... still not back in school” (UNESCO, 2021).** The implications of lost education over this prolonged period for so many children are anticipated to be long-term, “particularly for the marginalized and most vulnerable children who already experience barriers accessing education, or who are at higher risk of being excluded ... include[ing] learners with disabilities, those in urban slums, informal settlements; remote locations, asylum seekers and refugees, and those whose families have lost have lost livelihoods as a result of job cuts or businesses closures and casual jobs among other difficult situations” (Areba, 2020, p. 129). The intersection of any of these factors along with living in an informal urban settlement can be significant.

**The availability of education-related services in informal settlements has been found to be a useful means of managing a co-ordinated response to the pandemic** (Corburn et al, 2020, p. 348–357). Research suggests that schools are often

the source of meals for children living in slums and closing those institutions may deny children access to their only consistent meals (Srivastava et al., 2012). Despite this, no specific government interventions were identified for children's education in informal urban settlements, nor was this focus area identified as a programming focus among published strategies for international agencies.

**Governments have turned to technology to respond to the closures, with “online teaching and learning... used by teachers and students on an unprecedented scale... often in combination with widespread remote learning materials such as television or radio”** (OECD, 2020, p.2). Research into countries where informal settlements are prevalent however, underlines the limitations of remote or online learning as a universal response. In Kenya, for example, “learners from poor, vulnerable and marginalized households have no access to these mediums of learning further worsening inequality in access and quality of education” (Areba, 2020, p. 129). UNESCO has reported attempts by national governments to address these inequalities, for example in Sri Lanka, Indonesia and the Maldives where steps have been taken to make access to learning free in certain circumstances. Infrastructure remains a key concern. Much of the focus in this context however is on the lack of infrastructure in remote areas rather than in urban settlement specifically (UNESCO, 2020 p. 4). To the contrary however, “there can be a high level of local organisation within informal settlements including for the provision of... Social protection (e.g., savings groups, after school clubs or educational syndicates) – often filling gaps in state provision or welfare, and participating in development processes” (Wilkinson, 2021, p. 511).

## 6. Intersectional differences

### Gender

**“Women and girls in slums face the double whammy of greater exposure to the virus, given their limited access to hygiene and space, while each day of lost income and education multiplies their vulnerabilities and pushes them further behind” (Arconza et al., 2020).** Research suggests that more women than men were likely to skip a meal, experience household violence, and forgo health services due to the pandemic (Pinchoff et al., 2020). Employment typically undertaken by women in slums “tends to be low-paid, temporary, strenuous and exploitative, making them more likely to be ‘working poor’,” many of whom are domestic workers “who can’t render services remotely, thereby losing income that enabled them to feed their families” (Arconza et al., 2020). Domestic activities typically undertaken by women also disproportionately expose them to the virus “through public interaction and being in unhygienic spaces for a prolonged time” (Arconza et al., 2020).

**The gendered dimensions of the socioeconomic impacts of the Covid-19 crisis appear to be well evidenced, and the intersection of gender and other identity factors appears to be an entry point for the recognition of differential impacts across social and economic groups.** As described below, the intersection of gender

and disability, age and migration status all feature in the literature and in policy recommendations to address heightened vulnerabilities in informal urban settlements. The challenges of data availability in these settings remain, and much of the evidence relies on past understandings of vulnerabilities related to gender, needs assessments, and qualitative data. For example, evidence prior to the pandemic shows that women and girls bear the responsibility for household and family care due to social norms and are therefore “most likely to shoulder the increase care demands brought about by the closure of schools, the confinement of [older people], and the growing numbers of ill family members” (Grown & Sánchez-Páramo, 2020). Yet the scale of this impact and the ripple effect this has had on women’s lives has not been widely documented.

**Evidence from different contexts reveals nuance in the gendered dimensions of the pandemic and points to the need for adapted policies and programming to address specific needs in different urban informal settlement settings.**

A telephone survey of 1,750 respondents in informal urban settlements in Kenya found that women were less likely to seek medical care than men, reported greater stigma related to Covid-19 infection, and were less likely to say that people would bring them food or medicine if needed (Pinchoff et al., 2021). Evidence from qualitative interviews in Philippines found that divorced or separated women were among the hardest hit by livelihoods losses and additional caring responsibilities due to the pandemic (CPAN, 2021). In Zambia, the challenges of limited resources and livelihoods options were reported by women living in urban areas where they often trade at their homes and markets, which due to Covid-19 had seen less business (CPAN, 2021).

## Disability

**It is widely reported that people with disabilities have experienced the pandemic differently from others due to the increased risk from the disease itself, reduced access to routine health care and rehabilitation, and the adverse social impacts of pandemic responses (Shakespeare et al, 2021, p. 1331).**

“People with disabilities rely on care from others, as do some people with chronic health conditions. They are exposed to contracting the virus (as they are less able to self-isolate) and to the threat of losing key relationships that allow them to perform basic day-to-day functions. People with mobility impairments may be more exposed to the environment around them.”

(Wilkinson, 2020, p. 68)

**Evidence on the impact of the pandemic on people with disabilities in informal settlements is very limited due to the combined constraints of collecting data in informal settings and the dearth of data covering people with disabilities.** People with disabilities are more likely to be older, poorer, experience comorbidities, be female, and their disabilities are sometimes concealed (WHO, 2011). People with disabilities are sometimes hidden by their families due to cultural factors or concerns for their security, and often the simple omission of questions related to disability in research and assessments leave them implicitly invisible.

**Despite these omissions there are some general findings on the social economic impacts of the Covid-19 crisis relevant to urban informal settlements or where intersections with other identity factors such as gender arise, people with disabilities are sometimes discussed in the evidence.** School closures, for example, “have led to the exclusion of many young people with disabilities since educational materials are not in accessible formats and access to assistive technology, including the internet, has been a challenge” (Shakespeare et al, 2021, p. 1331). Reports on gendered violence similarly point to disabilities as an aggravating factor, with women with disabilities disproportionately affected (Ossul-Vermehren, 2021).

**Broader challenges identified for people with disabilities include greater risk of social isolation during a pandemic, greater risk of digital exclusions and reduced access to healthcare, which can worsen existing health conditions (Leonard Cheshire, 2020).** These factors are exacerbated by conditions in informal settlements. For example, roads and thoroughways are often highly unsuitable for wheelchair users and access to basic amenities, sanitation and clean water being particularly limited for people with disabilities. People with disabilities in informal settlements often have less contact with community leaders, lower levels of participation and limited use of communal spaces (Ossul-Vermehren, 2020). Organisations involved with urban development projects have been driving strategies for inclusivity in informal settlements, suggesting that post-pandemic development has an opportunity to consider the needs of people with disabilities. Examples include the Indonesian NGOs Kaki Kota and Kota Kita as well as the Federation of the Urban and Rural Poor and Sierra Leone Urban Research Centre (Ossul-Vermehren, 2020).

## Older people

**While the vulnerability of older people to the most severe health risks from Covid-19 are well evidenced and widely understood, their social economic vulnerabilities and their role in mitigating indirect impacts on others in their network have received far less attention.** Older people have been reported to face heightened fear, anxiety and depression during Covid-19; an increased risk of violence, abuse and neglect; added challenges to livelihood opportunities and heightened risk of impoverishment; discrimination, being denied their rights, and had the exercise of their voice limited throughout the pandemic in many settings (Help Age International, 2020). Further “systemic risks include care networks, as older people often provide this (for example to grandchildren and orphans). If they are unable to do this it may contribute to vulnerability among those they care for, or restrict others’ capacities (for example, parent’s ability to work” (Wilkinson, 2020, p. 67-68).

**Due to the heightened susceptibility of older people to adverse outcomes from Covid-19 infection there has been broad-based awareness of their vulnerability throughout the pandemic, yet they remain largely invisible in efforts to monitor the social economic impacts of Covid-19 (Help Age International, 2020).** This invisibility is exacerbated for people in informal urban settlements due to the

challenges of data collection in these areas noted above. “Older age groups are excluded from Covid-19 official data systems or are not visible within them. Even where data on older age groups is collected, disaggregated data is often not reported or made publicly available” (Help Age International, 2020, p.5).

**Help Age International has conducted needs assessments in many of their operating countries, and their partnership with ODI’s Poverty Monitoring Initiative has revealed some of the hidden social economic impacts of the crisis on older people in informal urban settlements (Help Age International, 2020; CPAN, 2021).** Help Age International’s assessments in Philippines, Bangladesh and India found that “over two-thirds of older people reported feeling anxious or worried all or most of the time” because of the pandemic (Help Age International, 2020, p. 25). An online survey of 5,000 older people in India in June 2020 found that 71% of respondents perceived cases of elder abuse had increased for older people during lockdown (Help Age International, 2020, p. 27). ODI’s Poverty Monitoring Initiative found that older people in Kathmandu, Nepal were relying heavily on pensions to support themselves and their wider family networks, particularly in the face of lost income and employment among working age children, yet the size and regularity of payments were found to be inadequate (Chronic Poverty Advisory Network, 2021).

## Migrants

**Migrant communities in urban areas have been disproportionately affected by the Covid-19 pandemic, both epidemiologically and financially, with reports suggesting that the greatest concentrations of Covid-19 cases being identified in informal urban districts populated largely with internal or regional migrants (Saunders, 2020).** Of the displaced people living in informal settlements, reports suggest that they may be “less well connected to local support structures, and evidence suggests that they face challenges accessing services and information” (Wilkinson, 2020, p. 68). Similarly, international migrant workers “encounter more barriers in accessing health services in host countries” which is perhaps compounded by further issues highlighted in research, suggesting that international migrant workers “have a high burden of common mental disorders (e.g, depression) and a lower quality of life than local populations” (Liem et al., 2020, p. 20).

**Government measures have often exacerbated the impact on migrant workers.** The World Bank analysed epidemic-control measures in urban areas and found that lockdowns, quarantines, and curfews, have “disproportionately affected internal migrant workers” (World Bank, 2020). It also reported that these urban populations have either been left stranded or have resorted to “a chaotic and painful process of mass return” (World Bank, 2020).

**The issue of reverse migration, both internationally and from urban to rural areas, has been widely reported due to Covid-19.** For example, in late April 2020, an estimated 200,000 people attempted to migrate from urban Lima to their home villages after Peru imposed an extended lockdown (Dupraz-Dobias, 2020). In May 2020, thousands of people from Nairobi’s working and underclass left the city

following the announcement of a strict curfew (Onyango-Obbo, 2020). In contrast, temporary migrant workers in cities such as Dubai, Doha and Singapore, found that pandemic control measures cut off their means of return. By October 2020, the International Organization for Migration (IOM) reported that 2.75 million migrants had found themselves stranded worldwide (IOM, 2020), many of whom had been forced to stay in informal and overcrowded camps (BBC, 2020).

“The precarious position of migrant workers has been highlighted acutely. Millions of people providing low-paid, insecure labour in cities far from their original homes have found themselves unemployed, without employer or state-provided safety nets. These people have been omitted from response plans, detained or forced to return home, treated inhumanely and stigmatized.”

(Wilkinson, 2020, p.68)

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## About this report

*The Covid Collective research helpdesk provides rapid syntheses of a selection of recent relevant literature and international expert thinking in response to specific questions relating to international development. For any enquiries, contact Covid Collective- [covidcollective@ids.ac.uk](mailto:covidcollective@ids.ac.uk).*

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