

Transcript for Yesenia

Yesenia was born and raised in Chicago. She grew up in a family that owned a restaurant and a taqueria, and today she can still make the best Mexican rice. Yesenia is a licensed home daycare provider and has raised four children of her own. She has been living in her home in Chicago Lawn since 2006.

“Well I bought my house in 2006 and this is called a cottage home (I think it's called a cottage home). And yeah, I know it was built, I think it said 1913? So I actually still have the antique doors here where I get to put a skeleton key and lock them up. Which I really, really love. So I really, really love these doors, I want to keep them working. I try to varnish them. Try to just keep up with the house as much as I can.”

Yesenia’s home is commonly known in Chicago as a Worker’s Cottage. Built between the 1870’s and 1910’s, this style of house is typically one to two stories, has a simple gabled roof, and is one of the more affordable types of homes in Chicago. However, because Worker’s cottages are some of the oldest homes in the city, they can be challenging to maintain. Building materials deteriorate over time and older buildings don’t always meet modern standards for heating and cooling, particularly when it comes to things like insulation and windows. Trying to heat or cool an older home with its original systems can use a lot of energy. Yesenia experienced this in her home and was resourceful in creating strategies to help stay comfortable and keep her bills low.

“Well I would have to put plastic on the windows. And I would have to even put towels on the doors so no air comes in. In the front and the back porch. Anywhere there was air coming in, I had to put towels there. I would actually disconnect everything we weren't using, from the microwave. I was actually disconnecting everything from the outlets, everything that wasn't used. I was using the old lightbulbs when I got introduced to the LED that I should have these specific lightbulbs that I wasn't aware about. And I didn't know that was taking so much energy with the old ones. Which I changed that.”

Despite her best efforts, Yesenia’s older home still caused her to have outrageously high gas bills.

“In the wintertime, it would feel so cold in here but my gas bill was so high. It was close to maybe 700 in the wintertime. That's how it would be. I try to keep up with the house as much as I can, but with the windows it was always pretty difficult for me to do. I didn't know where to begin or how to start. I think that was one of the biggest costs living in this home was my utility bills. My light, my gas bill, even the water—I mean everything. You know, being a single mom and having to do everything on my own. I bought the house on my own since 2006, it was very difficult for me to be able to afford that.”

When a household like Yesenia’s biggest living costs are their energy bills, they have what is known as a high energy burden. Energy burden is the percentage of household income that goes towards energy

costs. It's considered high when these costs are over 6% of the household income, and severe when the cost of energy is over 10%.

"I would have to make choices as in, should I get this month certain materials that I need for the classroom? And I couldn't. So masks and disinfectant, all this stuff was so expensive that where I live at would have to come first. And you know thank God that I was also on this other program, a food program, so that would helped me a lot. But I would have to make decisions where I would have to pay my light and gas before anything. That was important to me because I did not want it to be overwhelming to me and for my bills to pile up on me. Every month I would hate to see my bill."

Similar to energy burden is energy insecurity, which is the inability to meet basic household energy needs. Energy insecurity is a term that means much more than paying or not paying bills, and speaks to how people live their lives. Sometimes people are forced to keep their homes at uncomfortable temperatures because it's too expensive to heat or cool it. Sometimes they receive disconnection notices or even have their services shut off. Energy insecurity not only impacts a household financially, but can affect their overall well being. When people experience chronic energy stress like Yesenia did, it can deteriorate their physical and mental health.

"I got shut off notes. I got disconnection notes from my gas and my light bill - many times, many times. And I would get on a payment plan and I'd say, 'Well what can I do, I don't want to get disconnected.' And they'd tell me 'No, you have to put down this money' and I'm over here struggling trying to pay my mortgage and everything else. I would pay it. I would pay to get on a payment plan but to me it just kept accumulating. It just kept accumulating so much that I felt like I was never finished paying my light, my gas, my water. And yes, I was scared a lot. I was scared most of the time because I didn't know, what was I going to do?"

Older homes can impact health in more ways than one. In addition to creating energy challenges, older homes can often harbor toxic materials such as lead or asbestos, or air pollution, which can contribute to severe health issues like asthma.

"It was always dusty. It was a health problem. It was a health problem. I had allergies and I was always sneezing. I always wondered why I was always sneezing. Well it did because when I bought the house all of my kids, they were all still under 13 and they all had asthma. So I was always wondering what could have triggered it and it could have been because of the dust. But I never even thought about that, but they started getting older and they say they outgrow it, but they pretty much do. But a lot of the times they would be coughing for no reason, sneezing for no reason and I think it was just the dust, the old house the way it was."

Yesenia was incredibly proactive about getting help for her family and the children in her daycare. When she learned about a special lead abatement program that replaces old windows, she didn't hesitate to see if her home qualified.

“To me it was so important for me to do it, more for safety because of lead, because I didn't actually know that that was lead, those old windows back there. I had no idea that that was lead. And I just took a chance and said let me take some pictures and see what happens.”

Even before having her windows replaced, Yesenia reached out to assistance programs in the area for help with her bills. CEDA, the Community and Economic Development Association of Cook County, serves over 150,000 households a year and helps connect families with assistance for their monthly utility bills. The PIPP, or Percentage of Income Payment Plan, is another way households can downsize their unaffordable energy bills.

“Every year I was on the CEDA program. Every year I always signed up for it, I always qualified for it thank god. But in 2017, since it was a business, I couldn't do it with CEDA anymore. But when COVID hit, I actually got to apply to the PIPP program. And that actually helped me a whole lot because they accepted me because they knew of how funds were down and we couldn't have children and we lost a lot of income. So that helped me so much with the PIPP program and I'm grateful for that.”

Stories like Yesenia's are not uncommon. Fortunately, she was able to access the help she needed. She applied to every program and opportunity that came her way.

“I actually got into a water program. Oh my god, I owed so much money with that that they actually said if you pay it every month, we'll forgive it. And my year was in January and I was paying every month without missing a date and they forgave my old debt. When COVID hit and they were telling us to sign up for as many programs as were open to us, I was on it.”

But many families can't get assistance even if they qualify. LIHEAP, for example, which is the Low Income Home Energy Assistance Program, typically only helps about 15% of Illinois households who qualify because funding gets used up so quickly. And many other families don't actually know where to go to get the help that they need.

“I'm very grateful because if it wasn't for the programs that were offered, I really don't even know where I would be right now in actually paying my bills. I really don't. I think that I would probably have to close my business, shut down my house. Ever since they helped me, I've been grateful. I'm very open about this because I want other childcare homes to know that this is available for them. And also that we're all in need of help sometimes.”

Sources

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