



**Pikes Peak
Habitat
for Humanity®**

**OUTCOMES FOR
PIKES PEAK
HABITAT FOR HUMANITY
HOMEOWNERS**

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INTRODUCTION

This research project examines outcomes for Pikes Peak Habitat for Humanity (Pikes Peak Habitat) homeowners on 6 key performance indicators (KPIs), shown in Figure 1 below. Literature indicates that homeownership and housing stability are key factors in improving outcomes and overall happiness for low-income households in these 6 areas.

Prior to this study, Pikes Peak Habitat had not collected data for measuring its organizational impact in El Paso County. Therefore, a quantitative survey was conducted for Pikes Peak Habitat homeowners to share how homeownership had impacted their lives.



Figure 1. 6 KPIs for measuring outcomes



“ MY FAMILY SPENDS MUCH MORE TIME TOGETHER AND I HAVE A PLACE TO RETIRE AND CONTINUE TO RAISE MY GRANDCHILDREN. BEING A HABITAT HOMEOWNER IS A TRUE BLESSING TO OUR FAMILY. ”

LITERATURE REVIEW

Literature over the past forty years has demonstrated that there are several benefits that individuals and families gain by owning a home, including **increased overall life satisfaction, accumulation of wealth through home equity, the creation of social capital through neighborhood and community building, improved overall physical health, and improved outcomes for children.**^(5,11,12,19,21,23)

FINANCIAL STABILITY & WEALTH BUILDING

Homeownership is often beyond the reach of low-income households because of two key requirements: savings required for a down payment and healthy credit scores.^(5,11,15,17,22) Poor financial literacy may impact a household's ability to save, and repairing a poor credit score can take a significant amount of time and effort.^(5,15,22) **High housing costs** exacerbate these issues, with some families spending more than half of their income on housing.^(4,11) This barrier to entry is concerning, considering that **homeownership can be a key method of building wealth for low-income families.**⁽²²⁾

While homeownership itself does not directly translate to wealth building and financial stability, it does clearly provide low-income families the **opportunity to grow wealth**, especially if financial stability is supported through additional means.^(5,15,22) A key tactic of Habitat has been to require classes in financial literacy, aligning with their philosophy of teaching self-sufficiency.^(11,14,19) **Many Habitat homeowners have credited the organization with providing the opportunity to learn and develop these critical skills as a way of improving their lives overall.**⁽¹⁹⁾

EDUCATIONAL OUTCOMES

Housing instability is a key factor in poor educational outcomes for children, as **forced moves disrupt the continuity of education.**⁽²⁴⁾ Removing this instability through homeownership is often cited as critical in improving children's outcomes on a variety of scales, including educational outcomes, physical and psychosocial health, the likelihood of continuing education, improved safety, and overall happiness.^(1,5,20,24)

Additionally, when parents' outcomes improve through homeownership, they are able to **provide more attentive care to their children**, help their children become homeowners in the future, and pass on critical skills such as financial literacy and home repair and maintenance.^(5,11,19,20)

HEALTH OUTCOMES

Housing stability is also linked to improved health outcomes, often understood to be a result of improvement in overall housing conditions, especially when examining low-income housing. **1 out of every 7 affordable housing units may be physically inadequate**, and families in poor housing, especially those with children, may be more likely to have a disability, mental illness, or behavioral issues.^(11,24)

Many of the common issues found in low-income housing can be linked to poorer health outcomes.⁽¹⁶⁾ Some of these issues include burns due to a lack of working fire alarms, the prevalence of lead-based paint (a known cause of significant cognitive decline in children) in older buildings, allergens in unclean carpets, mold growth from moisture build-up with lack of sufficient airflow, and the

prevalence of disease-carrying rodents and the pesticides used to eliminate them.⁽¹⁶⁾

Low-income families are also more likely to forego the long-term benefits of health care and health insurance to address short-term financial needs, with housing instability creating more difficulty in finding and maintaining health care providers.^(16,24) **Eliminating the added stress of housing instability removes a key stressor** that allows these households to focus on and solve other issues.

NEIGHBORHOOD & HOME STABILITY

Neighborhood and home stability assesses both residential stability and neighborhood conditions, such as overall safety, access, and environment at the community level. **Housing instability among**

low-income families and unsafe neighborhoods can cause and exacerbate many of the issues

discussed here, including financial instability, lack of access, disruption to education, job loss, and health issues caused by stress and anxiety.^(4,24) These issues can compound with an added financial burden when looking for new housing, difficulty finding work, and impacted credit scores, which can create barriers to employment.^(4,24)

“
MY CHILDREN ARE DOING WELL IN THEIR SCHOOL. THEY HAVE MADE LOTS OF FRIENDS. **SOME OF MY KIDS WENT FROM STAYING INSIDE TO GOING OUT WITH FRIENDS AND BEING MORE SOCIAL.**”

Long-term, stable, and affordable housing can be key to mitigating these issues.^(1,5,21,24) Additionally, Habitat's model for sweat equity creates interconnected neighbors who help one another; several independent program evaluations of Habitat have demonstrated that **Habitat homeowners report feeling safer and happier, with increased access and opportunity.**^(12,14,19,20)

CIVIC & SOCIAL ENGAGEMENT

Homeownership is often associated with increased social capital, community engagement, and civic participation; this seems especially true for Habitat homes.^(3,5,11,12,14,19,20,21) **Homeowners may have an increased personal stake in their homes** compared to rental units, leading them to socialize more with their neighbors, engage with the local community, and participate in political matters that affect their livelihoods and property.^(5,11,12,14,19,21)

Habitat's sweat equity requirement may be an additional contributor to this increased sense of community, since **every homeowner is actively working to build not just their own homes but the homes of their neighbors.**^(14,19,20) Additionally, many Habitat homeowners share similar backgrounds and identities, leading to a sense of camaraderie and partnership in the neighborhood.⁽¹²⁾

EMPLOYMENT OPPORTUNITIES

There is evidence of a strong link between housing instability and job loss, and a somewhat weaker but significant relationship of the inverse.^(4,24) **Sudden and forced loss of housing can often lead to missed or late work, longer commutes, difficulty finding childcare, depression, physical health issues, and sometimes homelessness, all of which increase the chances of losing one's job.**⁽⁴⁾ Job loss linked to housing instability can exacerbate financial hardship, with significant and enduring loss in earnings, damaged credit scores, and difficulty finding work.^(4,24)

There does appear to be a complicated relationship between homeownership and unemployment, with some agreement that unemployment rates are higher among homeowners.^(5,23) This is often linked to the notion that homeowners have less mobility when searching for work because of the higher transaction costs of moving.^(5,23) Conversely, being faced with a mortgage payment may be a significant incentive to find work.⁽²³⁾ It is unclear how much this relationship is affected by differences in characteristics of renters compared to homeowners.



“

HAVING YOUR OWN HOME
MAKES YOU FEEL A LOT
STRONGER... IT JUST
MAKES IT EASIER KNOWING
THAT YOU HAVE A HOME
AND NO ONE CAN TAKE
THAT AWAY FROM YOU.

”



WE HAVE SUPPORT FROM OUR COMMUNITY AND NEIGHBORS THAT WE WOULD NOT HAVE IN OUR PRIOR HOME.

BENEFIT OF HOMEOWNERSHIP

While there has been a demonstrated correlation between homeownership and the varying metrics being examined in this research, **many of these metrics are complex and not easily measured independent of confounding variables.**

For example, although homeownership may be positively correlated with better school performance, it is unclear whether that is a direct result of homeownership and not of the attributes and skills of homeowners compared to renters, such as financial stability and a sense of personal responsibility.^(5,11,19) In fact, one study suggests that there is no link between homeownership and benefits conferred to children if the statistical model controls for variables such as mobility, wealth, dwelling type, and vehicle ownership.⁽²⁾

Also, while there is evidence that homeowners have better health outcomes than renters, this could be due to a variety of related factors, such as

the fact that homeowners tend to have more wealth to spend on health care and can afford to repair or mitigate potential harmful situations in their homes.^(5,16) The benefit of health outcomes can also be offset as many low-income families may end up purchasing older homes with the same health and safety issues that plagued them when they were renters.⁽¹¹⁾

Despite this complexity, it is clear that differences exist between homeowners and renters and that **individuals' and families' conditions improve overall when provided safe, stable, and affordable housing.**^(5,11,12,19,21) When compared to renters, homeowners, and especially Habitat homeowners, are more likely to report **overall satisfaction and happiness, improved health outcomes, improved educational outcomes, greater sense of community, and improved ability to manage finances and accumulate wealth.**^(5,11,12,14,15,19,20,21)



METHODS

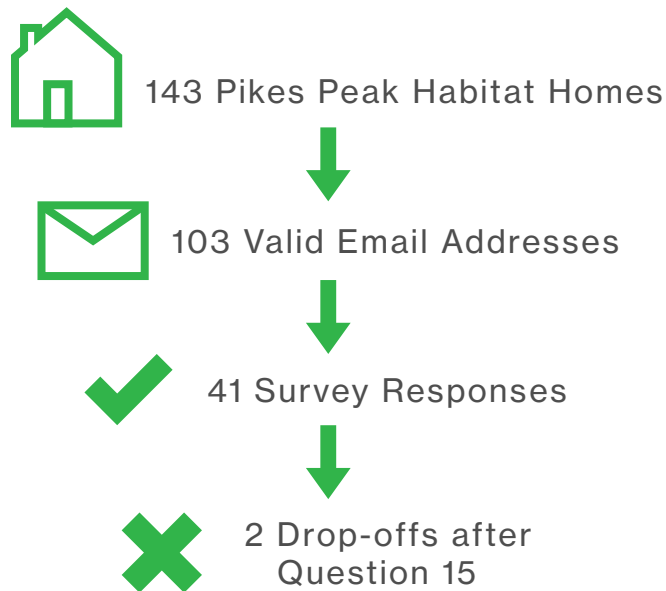
A survey was conducted through SurveyMonkey, using the email addresses of Pikes Peak Habitat Homeowners.

Question logic was used to reduce unnecessary questions and overall survey response time; however, some of the logic failed to execute, causing some respondents to answer questions not relevant to them. These responses were removed from the data set.

Because there is no pre-test data to which we can compare this data, homeowners were asked **how long they had lived in their home** to set a reference for time, with answers including:

- Less than 1 year
- 1 to 3 years
- 4 to 5 years
- 6 to 7 years
- 8 to 10 years
- 11 to 15 years
- 16 to 20 years
- More than 21 years

SAMPLE



\$25 AMAZON GIFT CARD INCENTIVE

A copy of the survey can be found in Appendix A.

In order to provide a better framework for respondents, questions were framed with the language:

- “Since becoming a homeowner...”
- “Since moving into your home...”
- “Compared to my previous home, my current Habitat home...”

The survey measured **six metrics, each with additional sub-metrics**, as outlined in Figure 2 below.

Some of these metrics, such as physical health and safety, can be difficult to measure as more abstract concepts. As such, there is a potential error of assuming causation due to confounding variables that cannot be controlled for in the scope of this research design.

Therefore, the survey collected **self-reported perceptions of changes in outcomes**, often through the use of Likert scales measuring either from “much worse” to “much better” or “strongly disagree” to “strongly agree.”



Figure 2. 6 KPIs for measuring outcomes, each with additional sub-metrics.

DESCRIPTIVE STATISTICS

Questions were grouped by the 6 KPIs and analyzed for overall trends. Because of the small sample, responses with Likert scales were condensed into negative, neutral, and positive responses.

For each KPI, answers were combined to provide an overall assessment of how respondents rated their outcomes. For example, responses to all 6 sub-questions within question 16 on financial wellbeing were combined and reported as either negative, neutral, or positive overall.

INFERENTIAL STATISTICS

Because of the small sample size, Fisher's exact test was conducted to determine statistical analysis, since it requires between 5-10 variables in at least one of the cells.

The independent variable (IV), length of time homeowners had lived in their homes, was split into 2 categories:

- 7 years or fewer
- 8 or more years

This IV was analyzed against 11 dependent variables (DVs):

- Rating of their house as a place to live,
- Rating of their neighborhood as a place to live,
- Stability of their living situation,
- Whether their lives had become better or worse,
- Voting engagement,
- Physical health improvement,
- Financial improvement over the last five years,
- Whether they could have owned a home without Habitat,
- Their children's overall performance in school,
- Whether they pursued additional education, and
- Their job security.

ETHICAL ISSUES

Because this survey functioned as a program evaluation, and the researcher did not have access to identifying information, IRB approval was not needed. Nevertheless, respondents were assured:

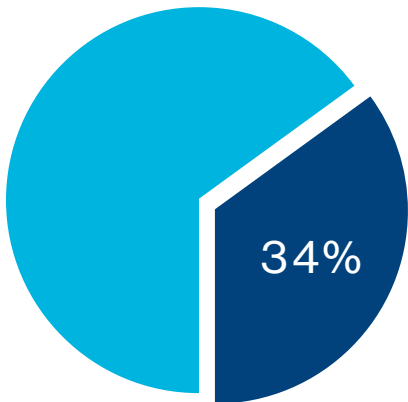
- Their data would remain confidential and unlinked to them,
- Their interactions with or services received from Pikes Peak Habitat would not be impacted, and
- That their data would be securely stored and protected.

Because Pikes Peak Habitat intends to later conduct longitudinal studies, survey respondents were asked to provide their names. This information was de-identified by Pikes Peak Habitat before being sent to the researcher, and the researcher never had access to any email addresses of the respondents.

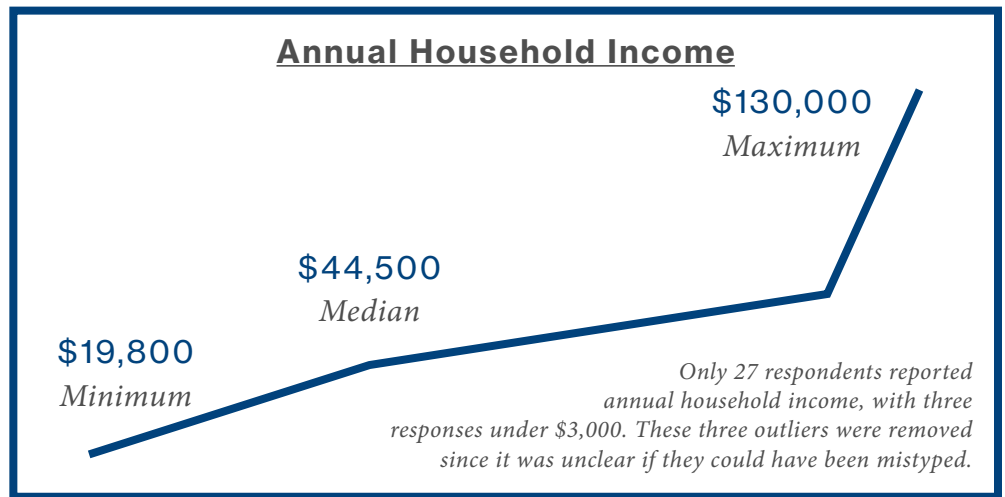
LIMITATIONS

- Because responses were not anonymous, homeowners may have reported more favorable outcomes than actually experienced.
- The data set is small and cannot account for confounding variables which may impact outcomes.
- Due to the small sample size, this analysis relies heavily on descriptive statistics. Thus we cannot directly measure the relationships between variables, and caution should be applied when interpreting these findings.
- The survey was conducted in El Paso County at a single point in time and provides limited data. Without pre-test data, we cannot make a clear comparison between outcomes before and after, and responses must rely on respondents' self-interpretation of changes over time.
- This study was conducted only 4 years after the start of the COVID-19 pandemic, and without pre-test data, it is unclear how much the financial, social, and health impacts of the pandemic may have affected outcomes. This study cannot control for those factors.

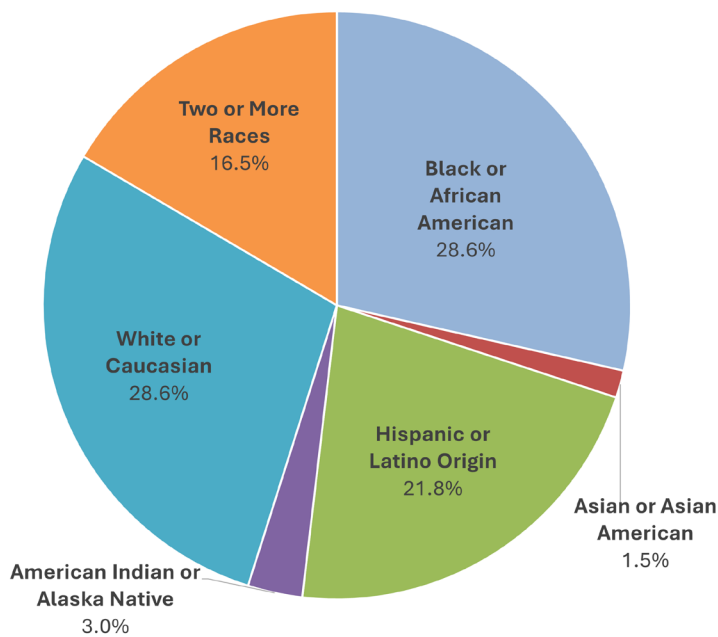
34% Are First-time Homeowners



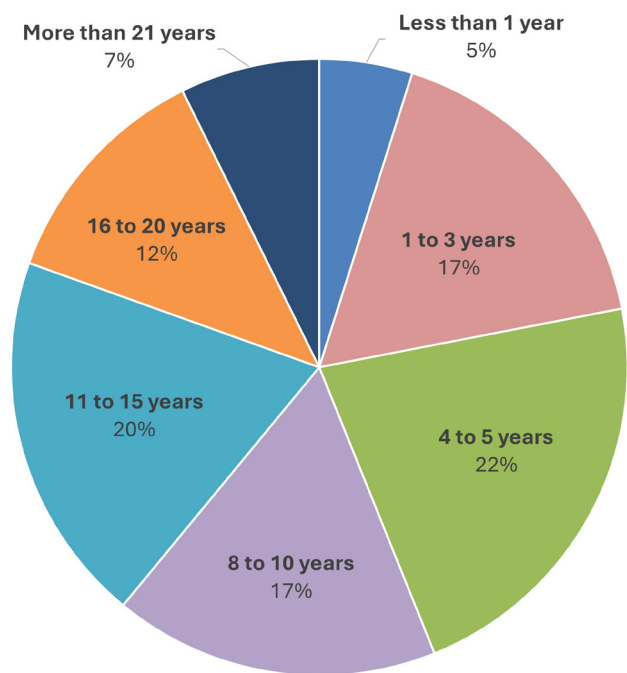
Annual Household Income



Race & Ethnicity of Households



Length of Time in Home



INFERENCE STATISTICS

Inferential statistics were limited. Of the 11 dependent variables measured over a length of time, only “I feel more stable in my living situation” was statistically significant ($p=.07$). None of the other variables were statistically significant, meaning that whether respondents were recent or long-standing Habitat homeowners, it had no effect on their responses for those ten variables. It is important again to note the limitations of this inferential analysis due to the small sample size.

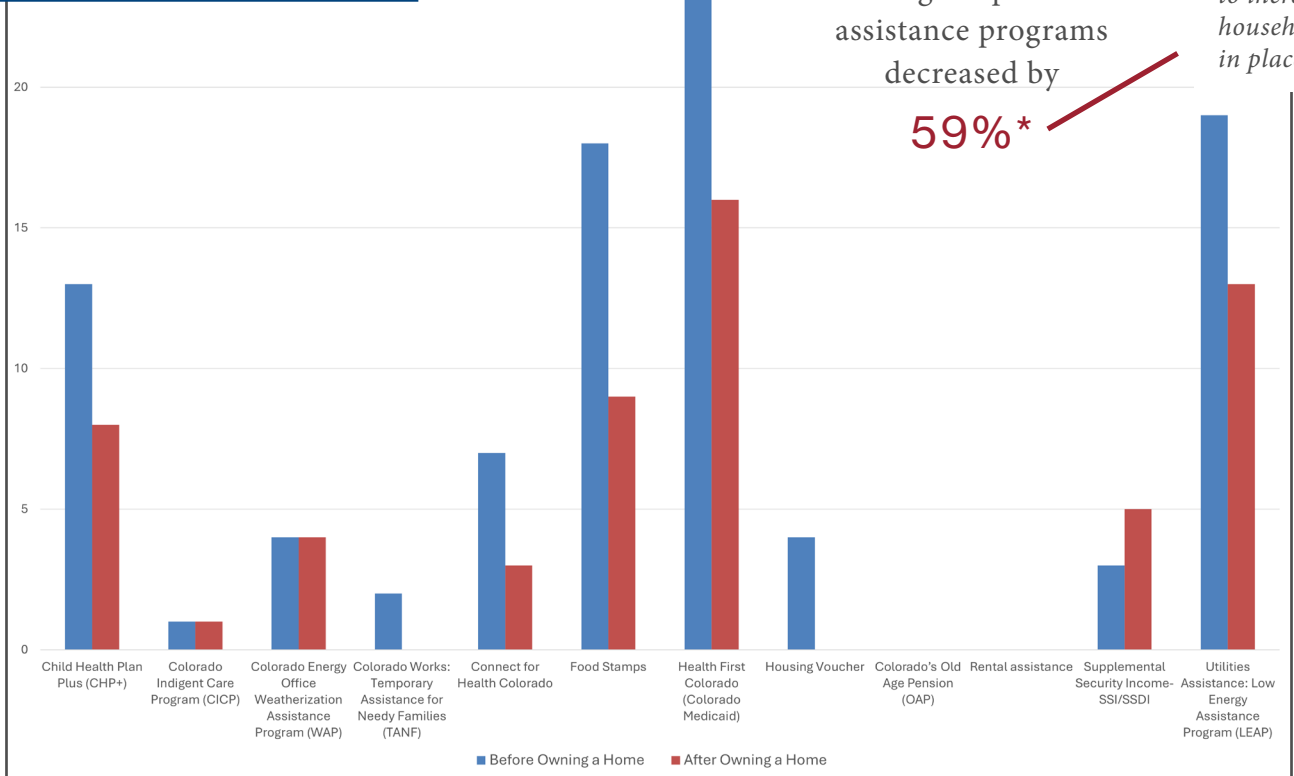
FINANCIAL STABILITY & WEALTH BUILDING

Since becoming a homeowner...

- 90% said it was important to save money
- 82% reported better financial security since becoming a homeowner
- 77% agreed that their ability to build credit had improved
- 72% agreed their ability to pay bills had improved
- 69% agreed their ability to save money had improved
- 67% felt financially better than 5 years ago
- 67% agreed that their ability to manage debt had improved
- 63% agreed that their ability to stick to a budget had improved
- 59% had little difficulty paying bills on time
- 59% felt more able to cover unexpected expenses than before they owned a home
- 54% reported they worry about covering unexpected expenses
- 41% agreed they were able to build wealth through homeownership

Of the 11 respondents whose adult children owned homes, only one was able to help provide financial assistance for the purchase

Public Assistance Usage

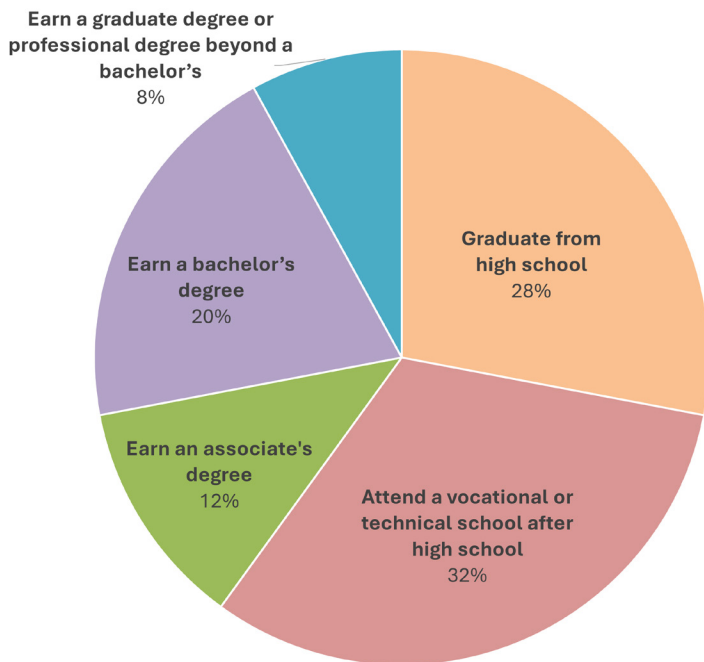


EDUCATIONAL OUTCOMES

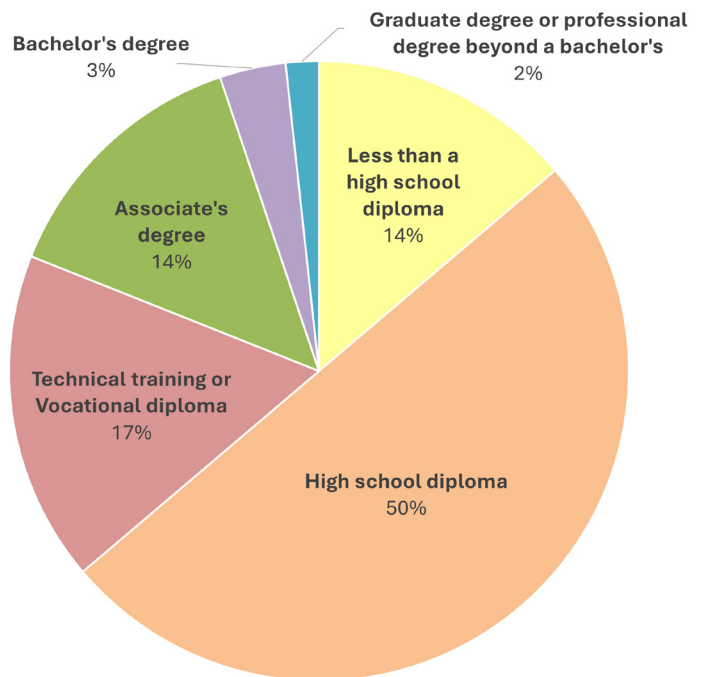
Since becoming a homeowner...

- 85%** felt better about their ability to support post-secondary education for their children
- 77%** felt better about their children's future
- 77%** felt better about their children's overall confidence
- 58%** reported that their children's attendance had improved
- 58%** felt satisfied with the quality of schools in their neighborhood
- 54%** felt that their children's grades had improved
- 51%** agreed that their Habitat home provided better educational opportunities
- 47%** reported pursuing additional education after becoming a homeowner
- 36%** were able to provide financial support for their children who pursued post-secondary educations (8 of 22)

Expectations for Underage Children's Educational Outcomes



Actual Educational Outcomes for Adult Children



HEALTH OUTCOMES

Since becoming a homeowner...

- 71% agreed they had better access to outdoor space
- 64% felt less stressed
- 61% felt their mental health had improved
- 59% felt they could age in place in their homes
- 55% felt their physical health had improved
- 46% agreed they could afford to buy food
- 41% agreed they could afford their prescriptions
- 32% agreed they could more easily afford healthcare

BEING A HABITAT HOMEOWNER HAS TREMENDOUSLY LESSENED THE STRESS AND THE WORRIES OF STABILITY AND BEING COMFORTABLE IN OUR ENVIRONMENT... I HAVE LESS ANXIETY, AND HEALTH PROBLEMS HAVE IMPROVED IN A MATTER OF FEW MONTHS OF BEING IN OUR HOME.

NEIGHBORHOOD & HOME STABILITY

Since becoming a homeowner...

- 88% felt more stable in their living situation
- 78% felt more pride in their neighborhood
- 73% felt safer in their current *home* than where they were before
- 66% felt their home provided a cleaner and healthier environment
- 63% rated their *home as a place to live* as 8+ (on a scale of 1-10)
- 59% reported not worrying about their long-term ability to stay in their homes
- 56% felt safer in their current *neighborhood* than where they were before
- 56% felt their current homes were more affordable to repair
- 49% rated their *neighborhood as a place to live* as 8+ (on a scale of 1-10)
- 46% felt their current homes were easier to repair

“ MY KIDS INTERACT WITH EACH OTHER MORE NOW THAN THEY USED TO... THERE'S A SENSE OF RELIEF THAT'S IN OUR HOME AND IN THEIR LIVES. ”

CIVIC & SOCIAL ENGAGEMENT

Since becoming a homeowner...

- 66% felt they spent more time as a *family*
- 61% volunteered more in the community
- 56% felt they spent more time with *friends and extended family*
- 54% engaged more with religious organizations
- 51% felt they participated about the same in community events
- 46% engaged more with neighborhood or community groups
- 41% felt they voted more in local, state, or federal elections

EMPLOYMENT OPPORTUNITIES

Since becoming a homeowner...

- 68% work full-time
- 58% felt better about their job prospects
- 56% felt better about their ability to commute to work
- 53% felt better about their ability to progress in their career
- 47% felt better about their job security

46% worked in healthcare

17% worked in education, training, or library

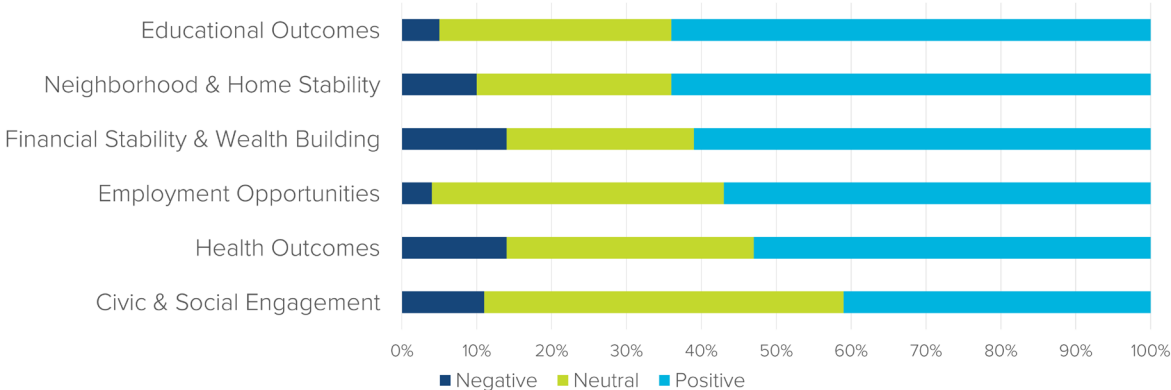
(of 35 people reporting)

OVERALL

93% said their lives had become better overall since becoming homeowners

77% said they would not have been able to own a home without Habitat

RESPONSES FOR ALL METRICS





RECOMMENDATIONS

Becoming a homeowner has improved the lives of Pikes Peak Habitat homeowners overall. Regardless of their responses in specific KPIs, **93% of respondents felt that their lives were better since becoming homeowners**, a finding that mirrors larger longitudinal studies. ^(15,19,20,21) To address specific homeowner needs, it may be salient to target specific programming, for example:

SURVEY RESPONSE	RECOMMENDATION
Difficulty paying bills on time (41%)	Focus financial literacy courses specifically on how to allocate funds on a schedule, limit spending on a budget, and build an emergency fund.
Worry about unexpected expenses (46%)	
Difficulties affording healthcare (68%), prescriptions (58%), and/or food (54%)	Investigate whether income, stability, access, or availability impacted usage of public assistance, and how increasing usage may improve health outcomes.
Public assistance programs for healthcare decreased by 33%	
Dissatisfaction with educational opportunities (49%)	Consider neighborhood characteristics when choosing where to purchase land for neighborhoods. Options for affordable land may be more available in lower-income areas that experience the same negative factors that homeowners reported before owning a home.
Neighborhood does not feel safer (44%)	
Neighborhood as a place to live rated less than 7 out of 10 (51%)	
Homes were not easy to repair (54%)	Evaluate home repair program for improvements.
Civic & Social Engagement was low (59%)	Investigate how sweat equity specifically impacts engagement.

RECOMMENDATIONS FOR FUTURE STUDY

The scope of this study was broad in its assessment and could benefit from more specific analyses on certain metrics:

- 1** First and foremost, longitudinal studies with pre- and post-test data would better illustrate how specific outcomes changed over time, as they would be measured at those specific moments in time, rather than retrospectively. Pikes Peak Habitat would be better able to draw links between Habitat homeownership and the outcomes measured. **If a longitudinal study is not feasible, a simple pre- and post-test survey, at a minimum, would allow for direct comparison.**
- 2** Second, although education and employment were two areas of priority for Pikes Peak Habitat, the scope of this study limited the depth of analysis. This survey focused broadly on households, so a specific study on each person's educational and employment experiences could be illuminating. Since Pikes Peak Habitat is interested in pursuing workforce housing for educators, it may be beneficial to conduct **additional studies examining educators, comparing to the demographics of Habitat homeowners, and determining whether those educators may benefit from Habitat homeownership.**
- 3** Third, while there was limited qualitative data received through this survey, analyzing those responses was outside of the scope of this survey. Pikes Peak Habitat, as a non-profit organization that relies heavily on pathos, would benefit from the **value of storytelling that qualitative data provides.** Conducting in-person interviews with a handful of homeowners could provide insightful data on the impact of Habitat homeownership.
- 4** Finally, this study only examined current annual incomes for households. Pikes Peak Habitat collects income data and public assistance usage as part of its application process. Should Pikes Peak Habitat wish to conduct pre- and post-test comparisons, another researcher could compare the identified responses within this survey against application material. Additionally, Pikes Peak Habitat could examine **how these income ranges compare to similar non-Habitat neighborhoods based on geographic/demographic backgrounds.**

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APPENDIX A

Survey Questions and Associated Metrics

The six KPIs and their submetrics are listed here:

1. Financial Stability & Wealth Building
 - a. Improvements in financial health measured via changes in the Financial Health Network’s FinHealth Score
 - b. Ease of making routine repairs within the home and reduction in utility and landscaping costs
 - c. Changes in public benefits usage
 - d. Wealth building through homeownership
2. Educational Outcomes
 - a. Pursuit of additional education and training by adults
 - b. Financial ability to pursue higher education.
 - c. For households with children and/or young people of school age:
 - i. Change in attendance and course performance
 - ii. Change in school quality
3. Health Outcomes
 - a. Improvements in self-reported general physical and mental health
 - b. Ability to access and pay for medical insurance and care
 - c. Elimination of unsafe and unhealthy housing or other home repair issues
 - d. Ability to age in place safely and comfortably
4. Neighborhood & Home Stability
 - a. Residential stability
 - b. Self-reported comparison of prior neighborhood to current Habitat neighborhood in terms of:
 - i. Education
 - ii. Safety
 - iii. Transportation
 - iv. Food access
 - v. Environment
5. Civic & Social Engagement
 - a. Increase in civic and social engagement (voting, community building, etc.)
 - b. Ability to spend more time with friends and family
 - c. Increased sense of community
6. Employment Opportunities
 - a. Ability to stay employed.
 - b. Increased job prospects
 - c. Improved job security
 - d. Ability to progress in career path
 - e. Manageable commute

TABLE A1. About Your Household: “The following questions will ask you about your household.”

QUESTION	ANSWER
1. What is the name of the person filling out this survey? <i>As a reminder, this survey is confidential, and none of your answers will impact your interaction or the services you receive from Habitat. Findings from this study will be summarized for all survey participants.</i>	Open
2. Are you the first in your family to own a home (i.e., first-generation homeowners)	Yes No
3. Including yourself, how many total people (including all adults and children) permanently live in your home? <i>“Permanently” is defined as AT LEAST HALF THE YEAR.</i>	Open
4. What are the ages of each person in your household? <i>(Answers open for up to 8 people)</i>	Open
5. What are the genders of each individual in your household? <i>(Answers open for up to 8 people)</i>	<ul style="list-style-type: none"> • Male • Female • Non-binary • Other
6. Please select racial or ethnic groups for each person living in your household. <i>(Select all that apply) (Answers open for up to 8 people)</i>	<ul style="list-style-type: none"> • American Indian or Alaska Native • Asian or Asian American • Black or African American • Hispanic or Latino Origin • Native Hawaiian or Pacific Islander • White or Caucasian

TABLE A2. Home and Neighborhood: “The following questions will ask you about your perspectives on home and neighborhood.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
7. What neighborhood do you live in?		<ul style="list-style-type: none"> Country Living Cucharras Homes Dale Street Dawn Break Loop Maxwell Micah's View Mill Street Preuss Road Ridge at Sand Creek Stetson Hills Woodmen Vistas Independent Lot 	N/A
8. How long have you lived in your home?		<ul style="list-style-type: none"> Less than 1 year 1 to 3 years 4 to 5 years 6 to 7 years 8 to 10 years 11 to 15 years 16 to 20 years More than 21 years 	4.a Also a key metric to determine outcomes over time
9. On a scale from 1 to 10, how would you rate your... (Choose one for each statement)	... House as a place to live?	1 to 10	4
	... Neighborhood as a place to live?		4
10. How do you feel about the following statements? (Choose one for each statement)	My neighborhood is safer than the neighborhood where I lived before moving into my home.	<ul style="list-style-type: none"> Strongly Disagree Disagree Neutral Agree Strongly Agree 	4.b.ii
	I take more pride in my neighborhood now that I own a home.		4.b; 5
	I worry about my long-term ability to stay in my home.		4.a
	I feel that I could grow old comfortably in my home.		3.d; 4.a
	My household income limits my family from moving.		4.d
	I feel more stable in my living situation than I did prior to moving into my home.		4.d
11. How do you feel about the following statements? (Choose one for each statement) Compared to my previous home, my current Habitat home...	... provides better educational opportunities for my child(ren).	<ul style="list-style-type: none"> Strongly Disagree Disagree Neutral Agree Strongly Agree 	2.c.ii, 4.b.i
	... makes me feel safer.		4.b.ii
	... has better access to transportation.		4.b.iii
	... provides better access to food.		3; 4.b.iv
	... provides a cleaner and healthier environment.		3; 4.b.v
	... makes me feel more stable about my housing situation.		4.d
	... is affordable to maintain and repair.		1.b; 3.c
	... is easy to maintain and repair.		1.b; 3.c

TABLE A3. Social Connectedness: “The following questions ask you how being a homeowner made a difference on your social experiences and community connections.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
12. Since becoming a homeowner, are the lives of you and your family members better or worse?		<ul style="list-style-type: none"> Much Worse Somewhat Worse There Was No Change Somewhat Better Much Better Don't Know 	None specifically
13. How do you feel about the following statements? (Choose one for each statement) Since becoming a homeowner...	... we are able to spend more quality time as a family.	<ul style="list-style-type: none"> Strongly Disagree Disagree Neutral Agree Strongly Agree 	5.b
	... we are able to spend more quality time with friends and extended family.		5.b
	... we participate in community events such as sporting/music events more often.		5.a; 5.c
	... we engage with church or other religious organizations more often.		5.a; 5.c
	... we volunteer in the community more often.		5.a; 5.c
	... we vote in local, state, and federal elections more often.		5.a; 5.c
	... we engage in neighborhood or community groups more often.		5.a; 5.c
	... is easy to maintain and repair.		1.b; 3.c

TABLE A4. Health and Wellbeing: “The following questions will ask you to describe your health and well-being.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
14. How do you feel about the following statements? (Choose one for each statement) Since becoming a homeowner...	My family can more easily afford healthcare.	<ul style="list-style-type: none"> Strongly Disagree Disagree Neutral Agree Strongly Agree 	3.b
	My family can more easily afford to buy food.		3.b; 4.b.iv
	My family feels less stressed.		3.a; 3.b
	My family's overall mental health has improved.		3.a
	My family's overall physical health has improved.		3.a
	My family can afford the medical prescriptions we need.		3.b
	My family has better access to outdoor space for exercise or enjoyment.		3.a; 4.b.v
15. How has being a homeowner impacted the health and well-being of you and your family?		Open	3

TABLE A5. Financial Wellbeing: “The following questions will ask about financial well-being.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
16. How do you feel about the following statements? (Choose one for each statement)	We feel we are financially better off now than we were five years ago.	<ul style="list-style-type: none"> Strongly Disagree Disagree Neutral Agree Strongly Agree 	1
	We seem to have little or no problem paying our bills on time.		1.a
	We worry about how we would cover a large unexpected bill (for home, auto repairs, etc.).		1.a
	In our family, we feel it is important to save for the future.		1.a
	I could not have owned my home without help from Habitat for Humanity.		1.d; 4.d
	My family has been able to build wealth because of owning a home.		1.d
17. Since moving into your home, how would you rate... (Choose one for each statement)	... your financial security?	<ul style="list-style-type: none"> Much Worse A Little Worse About the Same Somewhat Better Much Better Don't Know 	1
	... your ability to pay bills on time?		1.a
	... your ability to save money?		1.a
	... your ability to stick to your household budget?		1.a
	... your ability to pay for unexpected expenses?		1.a
	... your ability to manage debt?		1.a
	... your ability to build credit?		1.a
18. What is your total annual household income before taxes? Please include money from jobs or other earnings, pensions, interest, social security, child support, and so on for all wage-earners living permanently in the home. “Permanently” is defined as AT LEAST HALF THE YEAR.		• Open	1; 1.d

TABLE A6. Public Assistance: “The following questions ask about the types of public assistance services you use or have used.”

QUESTION	ANSWER	METRIC
19. Please check any assistance you may have received from the following sources BEFORE moving into your Habitat home. (Select all that apply)	<ul style="list-style-type: none"> Child Health Plan Plus (CHP+) Colorado Indigent Care Program (CICP) Colorado Energy Office Weatherization Assistance Program (WAP) Colorado Works: Temporary Assistance for Needy Families (TANF) Connect for Health Colorado Food Stamps Health First Colorado (Colorado Medicaid) Housing Voucher Colorado's Old Age Pension (OAP) Rental assistance Supplemental Security Income- SSI/SSDI Utilities Assistance: Low Energy Assistance Program (LEAP) Other (please specify) None of the above 	1.c
20. Please check any assistance you are CURRENTLY receiving now that you are in your Habitat home. (Select all that apply)		1.c

TABLE A7. Youth Education: “The following questions ask about children under the age of 18 who are living in your home.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
21. Do you have children under the age of 18 who are permanently living in your home? Permanently” is defined as AT LEAST HALF THE SCHOOL YEAR.		<ul style="list-style-type: none"> Yes No 	N/A
22. How many children under 18 are permanently living in your home?		• Open	N/A
23. Overall, would you say your child(ren) is doing better, worse, or about the same in school since moving into your home?		<ul style="list-style-type: none"> Worse About the Same Better 	2.c.i
24. Since moving into your home, do you feel... (Select one for each question)	...Better or worse about your child(ren)'s future?	<ul style="list-style-type: none"> A Little Worse About the Same Somewhat Better Much Better Don't Know 	2.c.i
	...Better or worse about your ability to support your child(ren)'s education after high school?		2.c.i
	...That your child(ren)'s grades in school are better or worse?		2.c.i
	...That your child(ren)'s overall confidence has become better or worse?		2.c.i
	...That your child(ren)'s regular attendance at school is better or worse?		5.a; 5.c
25. Rate your satisfaction with the quality of schools in your area that your child(ren) attends.		<ul style="list-style-type: none"> Very Unsatisfied Unsatisfied Neutral Satisfied Very Satisfied 	2.c.ii
26. Overall, how far do you expect your child(ren) to go in their education?		<ul style="list-style-type: none"> Complete less than a high school diploma Graduate from high school Attend a vocational or technical school after high school Earn an associate's degree Earn a bachelor's degree Earn a graduate degree or professional degree beyond a bachelor's 	2

TABLE A8. Adult Children: “The following questions will ask you about **ADULT** children living with you currently (or who have lived with you in the past) in your home.”

QUESTION	ANSWER	METRIC
27. Do you have any ADULT children (ages 18 or older) who are currently living and/or used to live in your Habitat home on a permanent basis? “Permanent” is defined as AT LEAST HALF THE YEAR.	<ul style="list-style-type: none"> • Yes • No 	N/A
28. How many of your ADULT children currently own a home of their own?	<ul style="list-style-type: none"> • Open 	1.d
29. Did you financially contribute to the purchase of your child(ren)’s home(s), either by helping with the down payment or co-signing on a loan?	<ul style="list-style-type: none"> • Yes • No • Not applicable 	1.d
30. What is the highest level of education your adult children have completed? (Answers open for up to 8 people)	<ul style="list-style-type: none"> • Less than a high school diploma • High school diploma • Technical training or Vocational diploma • Associate’s degree • Bachelor’s degree • Graduate degree or professional degree beyond a bachelor’s 	2.a
31. Were you able to financially contribute to your children’s education beyond high school?	<ul style="list-style-type: none"> • Yes • No • Not applicable 	1; 2.a; 2.b

TABLE A9. Homeowner Education: “Please answer the following question about your education.”

QUESTION	ANSWER	METRIC
32. Before becoming a homeowner, what was the highest level of education you had completed?	<ul style="list-style-type: none"> • Less than a high school diploma • High school diploma • GED • Technical training or Vocational diploma • Associate’s degree • Bachelor’s degree • Graduate degree or professional degree beyond a bachelor’s 	2.a
33. Since moving into your home, have you pursued or completed additional education?	<ul style="list-style-type: none"> • Yes • No 	2.a
34. Since moving into your home, what is the highest level of additional education you have completed?	<ul style="list-style-type: none"> • High school diploma • GED • Some college (less than 2 years) • Technical training or Vocational diploma • Associate’s degree • Bachelor’s degree • Graduate degree or professional degree beyond a bachelor’s 	2.a

TABLE A10. Employment Status: “This section will focus on your employment status and perspectives.”

QUESTION	SUB-QUESTION	ANSWER	METRIC
35. Which of the following best describes your CURRENT employment status?		<ul style="list-style-type: none"> • Disabled or unable to work • Employed full-time for pay or income • Employed part-time for pay or income • Full-time student • Not employed, looking for work • Not employed, NOT looking for work • Retired • Self-employed • Stay at home parent • Other (Please specify) 	6.a
36. What industry do you work in currently?		<ul style="list-style-type: none"> • Architecture or Engineering • Entertainment, Sport, or Media • Business, Finance, or Insurance • Building and Ground Cleaning or Maintenance • Community or Social Services • Computers or Mathematical Occupations • Construction • Farming, Fishing, or Forestry • Food Preparation or Food Service • Education, Training, or Library • Healthcare • Installation, Maintenance, and Repair • Legal • Management • Mining, Quarrying, and Oil and Gas Extraction • Office Administrative Support • Personal Care or Service • Production or Manufacturing • Protective Service • Sales or Retail • Science or Research • Transportation or Warehousing • Other (Please specify) 	6
37. Since moving into your home, do you feel... (Select one for each question)	... Better or worse about your job prospects?	<ul style="list-style-type: none"> • Much Worse 	6.b
	... Better or worse about your ability to progress in your career?	<ul style="list-style-type: none"> • A Little Worse • About the Same 	6.d
	... Better or worse about your job security?	<ul style="list-style-type: none"> • Somewhat Better 	6.c
	... Better or worse about your ability to commute to work?	<ul style="list-style-type: none"> • Much Better • Don’t Know 	6.e

TABLE A11. Co-owner Information: “This section will cover information about any co-owners for your home. “Co-owner” is defined as anyone else on the mortgage or deed of your home.”

QUESTION	ANSWER	METRIC
38. Do you have a co-owner on your home? “Co-owner” is defined as anyone else on the mortgage or deed of your home.	<ul style="list-style-type: none"> • Yes • No 	N/A
39. Which of the following best describes your co-owner’s CURRENT employment status?	<ul style="list-style-type: none"> • Disabled or unable to work • Employed full-time for pay or income • Employed part-time for pay or income • Full-time student • Not employed, looking for work • Not employed, NOT looking for work • Retired • Self-employed • Stay at home parent • Other (Please specify) 	6.a
40. What industry does your co-owner work in currently?	<ul style="list-style-type: none"> • Architecture or Engineering • Entertainment, Sport, or Media • Business, Finance, or Insurance • Building and Ground Cleaning or Maintenance • Community or Social Services • Computers or Mathematical Occupations • Construction • Farming, Fishing, or Forestry • Food Preparation or Food Service • Education, Training, or Library • Healthcare • Installation, Maintenance, and Repair • Legal • Management • Mining, Quarrying, and Oil and Gas Extraction • Office Administrative Support • Personal Care or Service • Production or Manufacturing • Protective Service • Sales or Retail • Science or Research • Transportation or Warehousing • Other (Please specify) 	6
41. Before becoming a homeowner, what was the highest level of education your co-owner had completed?	<ul style="list-style-type: none"> • Less than a high school diploma • High school diploma • GED • Technical training or Vocational diploma • Associate’s degree • Bachelor’s degree • Graduate degree or professional degree beyond a bachelor’s 	2.a
42. Since moving into your home, has your co-owner pursued or completed additional education?	<ul style="list-style-type: none"> • Yes • No 	2.a
43. Since moving into your home, what is the highest level of additional education your co-owner has completed?	<ul style="list-style-type: none"> • High school diploma • GED • Some college (less than 2 years) • Technical training or Vocational diploma • Associate’s degree • Bachelor’s degree • Graduate degree or professional degree beyond a bachelor’s 	2.a

TABLE A12. Feelings About Being a Homeowner: “The following questions ask you to describe how being a homeowner has impacted the lives of you and your family.”

QUESTION	ANSWER	METRIC
44. Give an example of how being a Habitat homeowner has impacted you and your family.	Open	N/A
45. To what extent has living in a Habitat home improved the lives of your children?	Open	N/A

APPENDIX B

Survey Responses

TABLE B1. Table showing responses for the various Likert questions measured from “Strongly Disagree” to “Strongly Agree.”

How do you feel about the following statements?	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
My neighborhood is safer than the neighborhood where I lived before moving into my home.	4	3	11	11	12	41
I take more pride in my neighborhood now that I own a home.	1	0	8	19	13	41
I worry about my long-term ability to stay in my home.	11	13	8	6	3	41
I feel that I could grow old comfortably in my home.	3	5	9	13	11	41
My household income limits my family from moving.	2	3	14	14	8	41
I feel more stable in my living situation than I did prior to moving into my home.	0	2	5	16	18	41
We feel we are financially better off now than we were five years ago.	0	4	9	15	11	39
We seem to have little or no problem paying our bills on time.	0	4	12	17	6	39
We worry about how we would cover a large unexpected bill (for home, auto repairs, etc.).	1	4	13	15	6	39
In our family, we feel it is important to save for the future.	0	0	4	27	8	39
I could not have owned my home without help from Habitat for Humanity.	0	5	5	9	25	44
My family has been able to build wealth because of owning a home.	2	6	15	10	6	39
Compared to my previous home, my current Habitat home...						
... provides better educational opportunities for my child(ren).	2	3	15	17	4	41
... makes me feel safer.	2	2	7	17	12	40
... has better access to transportation.	3	1	23	11	3	41
... provides better access to food.	2	3	18	13	5	41
... provides a cleaner and healthier environment.	1	2	11	18	9	41
... makes me feel more stable about my housing situation.	0	0	5	19	17	41
... is affordable to maintain and repair.	2	7	9	18	5	41
... is easy to maintain and repair.	2	5	15	16	3	41
Since becoming a homeowner...						
... we are able to spend more quality time as a family.	0	0	14	20	7	41
... we are able to spend more quality time with friends and extended family.	0	0	18	15	8	41
... we participate in community events such as sporting/music events more often.	1	4	21	13	2	41
... we engage with church or other religious organizations more often.	3	3	22	10	3	41
... we volunteer in the community more often.	1	5	25	9	1	41
... we vote in local, state, and federal elections more often.	1	4	19	11	6	41
... we engage in neighborhood or community groups more often.	3	6	19	11	2	41
My family can more easily afford healthcare.	1	10	17	11	2	41
My family can more easily afford to buy food.	1	8	13	17	2	41
My family feels less stressed.	2	1	12	17	9	41
My family's overall mental health has improved.	0	4	12	17	8	41
My family's overall physical health has improved.	1	1	17	17	5	41
My family can afford the medical prescriptions we need.	1	4	19	14	3	41
My family has better access to outdoor space for exercise or enjoyment.	2	2	8	21	8	41

TABLE B2. Table showing responses for the various Likert questions measured from “Much Worse” to “Much Better.”

Since moving into your home, how would you rate...	Much Worse	A Little Worse	About the Same	Somewhat Better	Much Better	Don't Know	Responses
... your financial security?	1	0	6	18	14	0	39
... your ability to pay bills on time?	0	0	11	9	19	0	39
... your ability to save money?	1	3	7	15	12	1	39
... your ability to stick to your household budget?	0	1	11	11	13	2	38
... your ability to pay for unexpected expenses?	1	2	13	13	10	0	39
... your ability to manage debt?	0	1	12	14	12	0	39
... your ability to build credit?	0	1	8	10	20	0	39
Since moving into your home, do you feel...							
...Better or worse about your child(ren)'s future?	0	1	5	4	16	0	26
...Better or worse about your ability to support your child(ren)'s education after high school?	0	1	3	14	8	0	26
...That your child(ren)'s grades in school are better or worse?	0	1	10	4	10	1	26
...That your child(ren)'s overall confidence has become better or worse?	0	0	6	8	12	0	26
...That your child(ren)'s regular attendance at school is better or worse?	0	2	9	5	10	0	26
... Better or worse about your job prospects?	0	1	12	10	11	2	36
... Better or worse about your ability to progress in your career?	1	0	14	8	11	2	36
... Better or worse about your job security?	0	2	14	7	10	3	36
... Better or worse about your ability to commute to work?	0	1	13	7	13	2	36