



Impacts of Habitat for Humanity Homeownership

Connections to Quality of Life

F E B R U A R Y 2 0 1 5

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Executive summary

Background

Habitat for Humanity affiliates seek to break the cycle of poverty by working in partnership with low-income families to create simple, decent, and affordable housing. Habitat selects partner families with incomes between 30 and 60 percent of the area median income. Partner families then purchase their Habitat homes with a zero percent interest mortgage and invest between 200 and 500 sweat equity hours to help build their homes.

This study builds on the key themes and areas identified in a 2011 pilot study conducted by Habitat for Humanity of Minnesota. This statewide study investigates the connection between the ownership of simple, decent, and affordable housing and a homeowner's quality of life, including: safety, health, education, social connectedness, family interaction and personal well-being, and economic situation. A representative sample of 402 homeowners from across Minnesota, varying in housing tenure, participated in this study via phone interviews. Their responses were analyzed in total, as well as by geographic region and longevity in their homes.

Summary of results

Since Habitat homeowners moved into their homes, they reported improvement in almost all areas investigated.

Safety

- Over 90 percent of homeowners feel safe in their homes and about 80 percent feel safer than they were in their previous homes. A similar percentage feel that their children are now safer.

Health

- Of homeowners who have a family member with respiratory illnesses, 57 percent said they improved after moving into their Habitat home.
 - Of those with respiratory illnesses, 74 percent of shorter-term homeowners noted an improvement to their condition, whereas 47 percent of longer-term homeowners noted improvement. The improvement with shorter-term homeowners aligns with the implementation of the Healthy Homes program, and more research should be done to explore this connection.

Education

- Habitat appears to have positive influence on children's education. Over half of homeowners with children said their children's grades improved after moving into their Habitat home. Nearly two-thirds said their study habits improved.
- About two-thirds of the homeowners with children feel more confident about their ability to fund their children's college education.
- Overall, 90 percent of homeowners said they feel better about their children's future.
- In 92 percent of the Habitat homes, at least one adult, either the homeowner or another family member, started or completed, or plans to start, higher education or training programs after moving in.

Social connectedness

- More than 80 percent of homeowners reported they feel connected to their community, and over half said they participate more in community activities.
- Two-thirds of families said their children spend more time with their friends and classmates.

Family interaction and personal well-being

- Two-thirds of homeowners said they get along better with their families, and 70 percent spend more time with their families.
- Nearly 90 percent of homeowners said they feel at least "somewhat better" about themselves, and 75 percent of homeowners feel "much better" about themselves, compared to before becoming a Habitat homeowner.

Economic situation

- Over half of homeowners said they have more money since moving into their Habitat home, and almost 40 percent said they pay less in housing costs.
- In nearly half of Habitat households, someone changed jobs since becoming a homeowner. Of those, 80 percent said their jobs are better.
- Overall, 87 percent of homeowners used some form of government assistance at the time of application, and, at the time of the interview, that percentage declined by 20 points.

- Use of every type of government assistance program except for disability declined by at least 15 percentage points.
- Reductions in government assistance were greater with longer-term homeowners than shorter-term homeowners in every category except for disability and rent or housing assistance.
- The cost-benefit analysis indicates that the 2,200 Habitat homeowners in Minnesota could be using between \$6.4 and \$9.3 million less in government assistance programs annually.

Overall

- Overall, 92 percent of homeowners said their lives were better since moving into their home. Of those 92 percent who said their lives were better, 89 percent said they attributed that positive change either “completely” or “a lot” to Habitat.

Introduction

Does evidence show that acquiring stable housing and becoming a property owner have benefits for individuals and communities? Does homeownership promote educational achievement, good health, feelings of safety, and other elements of quality of life?

Those types of questions motivated the research described here: a follow-up study of persons who achieved homeownership through Habitat for Humanity affiliates in Minnesota. A statewide survey drew a representative sample of 402 homeowners who had moved into their Habitat homes between 1989 and 2014. The current research builds on a pilot study conducted by Habitat for Humanity of Minnesota in 2011.¹

Habitat for Humanity

Habitat for Humanity seeks to break the cycle of poverty for low-income families by enabling them to access simple, decent, and affordable housing. Habitat chooses partner families with incomes between 30 and 60 percent of the area median income: in rural areas, that amounts to incomes of approximately \$19,000 to \$36,000; in larger communities, the range can be \$24,000 to \$49,000 (in 2015 dollars). Homeowners then invest between 200 and 500 “sweat equity” hours working alongside Habitat volunteers and staff, often members of their community, to build or rehab their new home, which they purchase with a zero percent interest mortgage through Habitat.

Purpose of study

This study builds upon a pilot study, conducted in 2011, to understand the impact of the Habitat program on the quality of life of homeowners. The current study examines several dimensions of the lives of homeowners and other household members: education, health, employment, social connectedness, feelings of safety, and other topics. Habitat for Humanity of Minnesota and affiliates suspected that the Habitat homeownership process does more to enhance quality of life than just put a roof over people’s heads. This study offered the opportunity to empirically confirm that suspicion and provide data to help Habitat affiliates tell the story of how Habitat works, helping them to recruit more partner families, volunteers, and donors.

¹ Hansen, M. (2011). *Habitat for Humanity of Minnesota Homeowner Impact Pilot Study Report 2011*. Minneapolis, MN: Habitat for Humanity of Minnesota.

Method

For this study, we obtained homeowner contact information from all but four affiliates who build houses in Minnesota.² Twelve hundred homeowners were selected to participate and were mailed a letter informing them of the project and instructions for participating. Of those 1,200 homeowners, 402 completed surveys with our interviewing staff via phone, giving us a response rate of 34 percent. The phone interviews were about 15-30 minutes in length, depending on how much homeowners had to say. To say thank you for their time, homeowners could choose to enter a drawing to win one of 10 \$50 gift cards.

SPSS software provided descriptive statistics for structured answer questions. Open-ended question responses were exported from our interviewing platform, Voxco, to Excel for categorization into themes.

Reporting survey findings

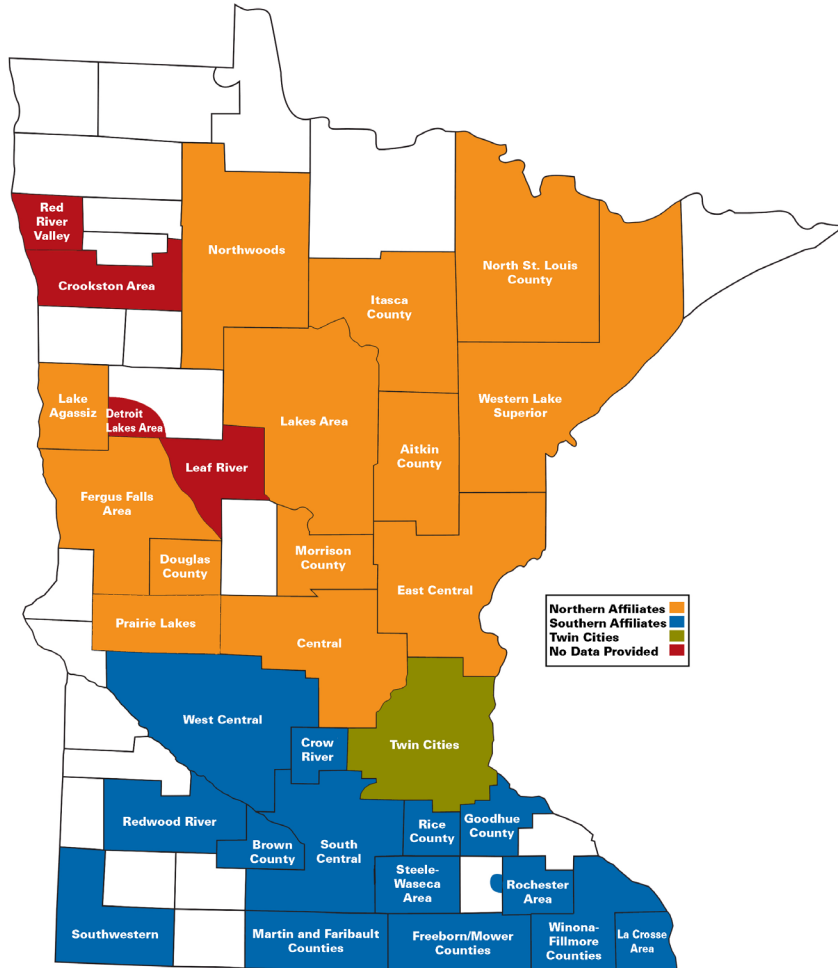
This report presents the survey findings for the sample as a whole. It also indicates differences we discovered based on sorting the respondents according to their location and their length of time residing in a Habitat home.

With respect to location, we could not give reports for individual affiliates besides the Twin Cities due to small sample size. Instead, we divided greater Minnesota affiliates into northern (the North, n=92 respondents), southern (the South, n=93), and Twin Cities³ (n=217) affiliate regions to provide affiliates more nuanced data (Figure 1).

² Participating affiliates represent approximately 98 percent of the Habitat homes built in Minnesota.

³ The Twin Cities affiliate includes the seven counties in the metro area: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington.

1. Habitat affiliates by region



North Regional Affiliates

Aitkin

Central

Douglas

East Central

Fergus Falls

Itasca

Lake Agassiz

Lakes Area

Morrison

North St. Louis

Northwoods

Prairie Lakes (0 responses)

Western Lake Superior

South Regional Affiliates

Brown

Crow River

Freeborn & Mower

Goodhue

La Crosse Area (only MN homes)

Martin & Faribault

Redwood River

Rice

Rochester Area

South Central

Southwestern

Steele-Waseca Area

West Central

Winona-Fillmore Area

With respect to length of homeownership, the analysis sorted respondents into two categories: those who had lived in their homes for more than five years, referred to as “longer-term homeowners,” and those who had lived in their homes for five years or less, referred to as “shorter-term homeowners.”

Differences of greater than 10 percentage points between the groups were considered large enough to report a difference. Less than that was considered to be relatively similar or consistent across groups. If the differences were relatively similar or consistent between northern and southern greater Minnesota affiliates, percentages were not separated by North and South, but were reported simply as greater Minnesota.

Additionally, all data directly from the survey are included in data tables in the appendix of this report. The tables show data for the whole sample, the North, South, and Twin Cities regions, and shorter-and longer-term homeowners.⁴

⁴ Percentages may vary slightly between the text and data tables due to differences in rounding

Characteristics of the interviewed homeowners

Housing tenure

Fifty-five percent of the interviewed homeowners had lived in their current homes for more than five years (moved in prior to 2009). Eighty-seven percent had lived in their current homes for at least two years (moved in prior to 2012).

The length of time that homeowners have spent in their residences appears relatively consistent throughout the North, South, and Twin Cities.

Family characteristics

Ninety-eight percent of the homeowners have children. For virtually all of those respondents (99%), at least some of their children lived, or had previously lived, in the homeowner's current Habitat home.

The proportion of homeowners currently with preschool children, school-age children, and high school graduates who had lived in the Habitat house (N = 389) fell into the following categories:

- Not yet entered kindergarten: 33%⁵
- Kindergarten through grade 12: 74%
- Graduated/left school: 52%

As to be expected, longer-term homeowners had a higher percentage of children who had graduated from, or left, high school (72%).

Seventy percent of survey respondents identified themselves as female; 31 percent identified as male. These demographic characteristics were relatively consistent for longer- and shorter-term residents, but they varied among regions. The greater Minnesota affiliates had 83 percent female respondents, whereas Twin Cities had 58 percent.

⁵ Each percentage indicates the proportion of homeowners in the survey with at least one child in the specified category. Percentages total more than 100 percent because some homeowners have children in more than one category.

Forty-four percent of the interviewed homeowners identified themselves as white; 34 percent identified as native African; and 13 percent identified as black/African American (Figure 2). This varied greatly between the different regions and also between longer- and shorter-term homeowners. Over half of the respondents from the Twin Cities (57%) identified as native African in contrast to about 7 percent in greater Minnesota. In the North and South regions, the majority of respondents were white (87% and 76%, respectively), whereas only 12 percent of the Twin Cities respondents identified as white. The percentage of native African homeowners was nearly twice as great among shorter-term homeowners (44%) as it was among longer-term homeowners (26%), and the percentage of white homeowners was 10 percentage points less with shorter-term homeowners. Other ethnic groups remained relatively consistent over time.

2. Respondents' race/ethnicity by region (N=399)

	Overall (N=399)	North (N=92)	South (N=91)	Twin Cities (N=216)
Black or African American	13%	0%	5%	21%
African native*	34%	3%	11%	57%
Asian, including SE Asian	5%	0%	0%	9%
Hispanic or Latino	4%	2%	9%	2%
American Indian	5%	13%	2%	2%
White or Caucasian	44%	87%	76%	12%
Another race or ethnic group	2%	1%	0%	2%

* Including Oromo, Somali, and Ethiopian

Additional demographics of those interviewed include:

- 57% of homeowners were married at the time of the interview, and the other 43% were either single and never married, separated, divorced, or widowed
- One-third of respondents listed high school graduate or GED as the highest grade of school completed, one-third had some college or an associate degree, 8% had some high school or less, 9% completed trade school, and the remaining 19% had a bachelor's degree or higher
- 42% of households had two adults living in the house, 22% had one adult, and the remaining 36% had more than two adults in their household, which could include children over the age of 18
- 62% had two or fewer children under 18 living in their household

- 18% had a disabled family member in the home
- 8% had a veteran in their home
- 83% of homeowners had parents or grandparents who had owned their own homes, so they were not first generation homeowners (93% in greater Minnesota and 73% in Twin Cities)

Quality of life

Safety

Overall

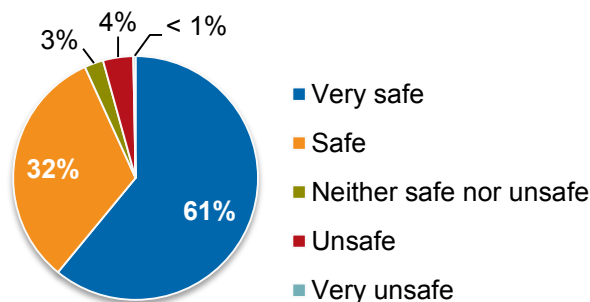
Ninety-three percent of the homeowners feel “very safe” or “safe” in their own homes (Figure 3). Seventy-eight percent feel safer than in their previous residence, 17 percent feel no different safety-wise, and 4 percent feel less safe. The results suggest an association between living in a Habitat home and feeling safe.

Eighty-three percent of respondents consider their children safer after the family’s move into a Habitat home, 12 percent feel that no change has occurred in their children’s safety, and 5 percent consider their children less safe.

Through open-ended questions, homeowners discussed safety as both neighborhood safety and also safety of housing conditions.

Before we were living in a drug infested neighborhood in a tiny little house that had been made into a duplex. We had lead paint, no furnace filter; there was a hole in the furnace which would leak. I had to tape over the hole so we didn't have to breathe in the fumes. So having this [Habitat] home makes a huge difference of not having to live in that environment.

3. Respondents’ feelings of safety in their current home (N=400)



Regional

Overall, the percentage of homeowners who feel safe in their homes is relatively similar across regions, however the proportion who said they feel “very safe” varied. In greater Minnesota, 96 percent of homeowners said they feel at least “safe”, with 72 percent of homeowners saying they currently feel “very safe.” Ninety-one percent of Twin Cities

homeowners said they feel safe, with 52 percent considering themselves “very safe.” In regards to change in safety, percentages were relatively similar across regions with about 80 percent of homeowners saying they feel safer and their children are safer than they were before moving into their Habitat home.

It is definitely more safe because I was living in a house with mold and the lock in the main door didn't work. So it has created a healthier and more safe environment for us to be in the Habitat house.

Length of homeownership

The percentages of homeowners who said they currently feel safe in their homes were relatively similar between longer-term and shorter-term homeowners. However, in regards to changes in safety, 85 percent of shorter-term homeowners said they feel at least “a little more safe,” compared to 73 percent of longer-term homeowners. Additionally, a higher percentage of shorter-term homeowners said they feel “much more safe” (64% shorter-term, 54% longer-term). In regards to their children being more or less safe, longer- and shorter-term homeowners were relatively similar, however there was a difference in those who feel their children are “much more safe” (68% shorter-term, 58% longer-term).

It's helping me. Because I lived before in the very bad neighborhood in [an] apartment, a lot of problems. Now, thank my god, I don't have any problem with that; my family [is] safe, everything is safe. It's going much better than previous. [I'm] proud about owning [a] house, and my family is safe. It's good.

Health

Overall

In regards to health, more than half of homeowners (57%) feel no change has occurred in their (the respondent's) frequency of needing to go to the doctor. Fourteen percent feel that, after moving into their Habitat home, they go to the doctor more often; 29 percent feel that they go less often.

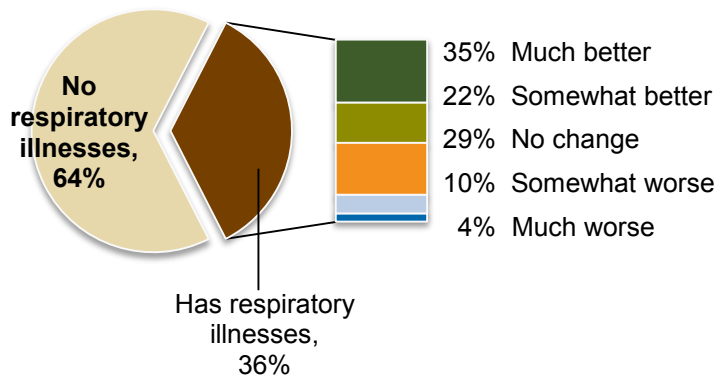
With respect to other family members, 49 percent of respondents said the frequency that other family members need to go to the doctor has not changed, 11 percent feel their family members go more often to the doctor, since moving into the Habitat home, 40 percent feel other family members go less often to the doctor.

In addition to overall health, we inquired particularly about asthma or respiratory allergies. Of our sample, 36 percent of homeowners said they have, or someone in their home has, a respiratory or lung illness such as asthma or allergies. Of those, 57 percent said their condition has gotten better since moving into their Habitat home, and 29 percent said it has stayed the same (Figure 4).

Since approximately half of the homeowners feel no change has occurred in their needs to go to the doctor and that no change has occurred in the needs for other family members to go to the doctor, no strong relationship appears between health and Habitat homeownership. However, it's worth noting that nearly 60 percent of Habitat homeowners or family members with respiratory illnesses noted improvement in those conditions, which corresponds with anecdotal accounts of houses having less mold and a healthier environment.

My health issues improved -- because before we were living in an apartment and the rooms were dusty and smelly because the ceilings were wet [leaked] and moisture made it feel damp and one of my sons had asthma that made it worse. Since being in the [Habitat] home, he is much better now.

4. Respiratory health (N=397; of those that had respiratory illnesses, N=136)



Regional

Across each of the three regions, the percentage of people who reported no change in needing to go to the doctor was relatively consistent. In regard to other household members, Twin Cities and the South had similar percentages of family members going to the doctor less often (41% and 46%, respectively) as opposed to 32 percent in the North where more people said there was no change.

More people in the South (48%) reported having respiratory illnesses than in the North (38%) or in the Twin Cities (31%). Of the people with respiratory illnesses in the Twin Cities, 21 percent said their condition worsened as opposed to 10 percent in greater Minnesota. However, across the three regions, just over half of the people with respiratory illnesses said their condition improved.

Medical-wise, my children are not on steroids. It has impacted us medically, greatly. Before when we were renting, my children would break out from the mold, and they were all on oral and topical creams. Once we moved out, within a few months, their skin cleared up and the need for medications was gone.

Length of homeownership

Analysis revealed no differences between longer- and shorter-term homeowners regarding frequency of seeing doctors.

Fewer shorter-term homeowners said they have respiratory or lung illnesses (28%) than longer-term homeowners (43%). While there are fewer respondents that have these conditions, and thus a small sample size, 74 percent of shorter-term homeowners or family members with respiratory or lung illnesses said their condition improved since moving into their Habitat home, compared to 47 percent of longer-term homeowners.

In 2009, Habitat for Humanity of Minnesota implemented the Healthy Homes program, working with Habitat for Humanity affiliates to plan, build, and track the performance of affordable, energy efficient, accessible, and healthy homes in new construction, rehab, and repair. The timing of the implementation of this program and its focus on building healthy homes aligns with the increase in improvement in respiratory conditions for shorter-term homeowners. Additional exploration could be done to investigate this relationship.

My youngest daughter was always sick when we lived in an apartment because the apartment was filthy and unsanitary to live in. Now her asthma is much better, she doesn't have to use her medication anymore.

Education

Overall

The survey's questions about education elicited notable perceptions of changes resulting from the move into a Habitat home.

Children's education

Parents provided an opinion on their children's grades prior to moving into their Habitat home and an opinion on whether their children's grades had changed since the move.

Among the homeowners with children currently in grades K-12 and/or with children who had graduated from high school, 56 percent feel their children's grades in school improved after the family moved into their Habitat home.

Sixty-four percent feel their children's study habits improved after moving into their Habitat home.

One-third feel their children's school attendance improved after moving into their Habitat home, and two-thirds feel no change occurred.

For [my child], there's better stability in being in one place and a better study schedule has happened.

We really like the school district. My children have a wide range of AP credits for college, take college credits, and the school system is ranked really high out of the whole entire nation, not just the state.

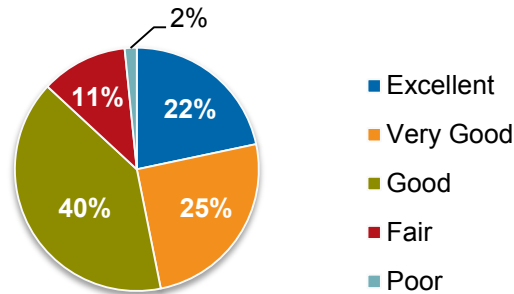
To improve our understanding of changes in children's grades, study habits, and school attendance, we looked separately at those children who did well and children who did not do well prior to moving into Habitat homes (Figures 5, 6, and 7).

Among homeowners who said their children's grades were "poor" before moving into their Habitat home, 100 percent said their children's grades and their study habits were "much better" since moving into their Habitat homes. Additionally, of the homeowners who said their children's grades were "fair" before moving into their home (12%), 81 percent said their children's grades improved, and 70 percent said their study habits improved.

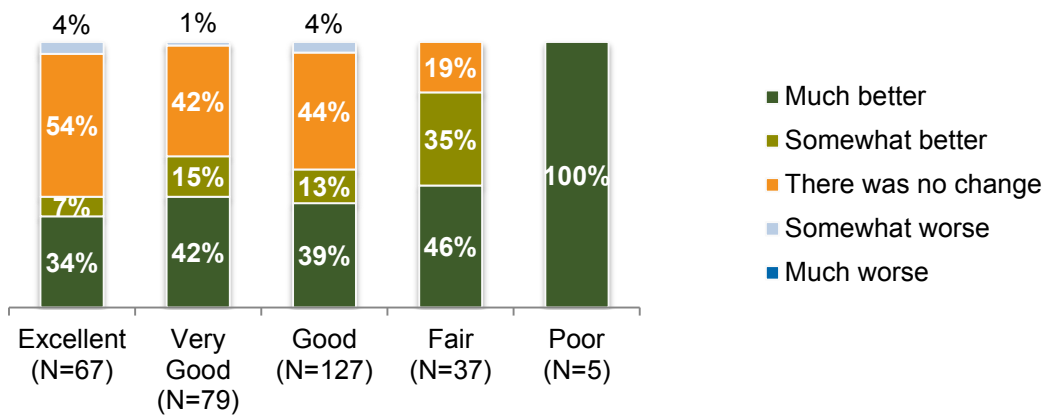
Forty percent of homeowners said their children's grades were "good" before they moved in. A little over half of those respondents said their grades improved (52%), while 44 percent said grades did not change. For study habits, 56 percent said they improved, and 43 percent stayed the same.

Forty-seven percent of homeowners said their children’s grades in school, before the move, were already “excellent” or “very good.” Even among this group, half said their children’s grades improved and 47 percent said grades didn’t change. Sixty-nine percent said their study habits improved.

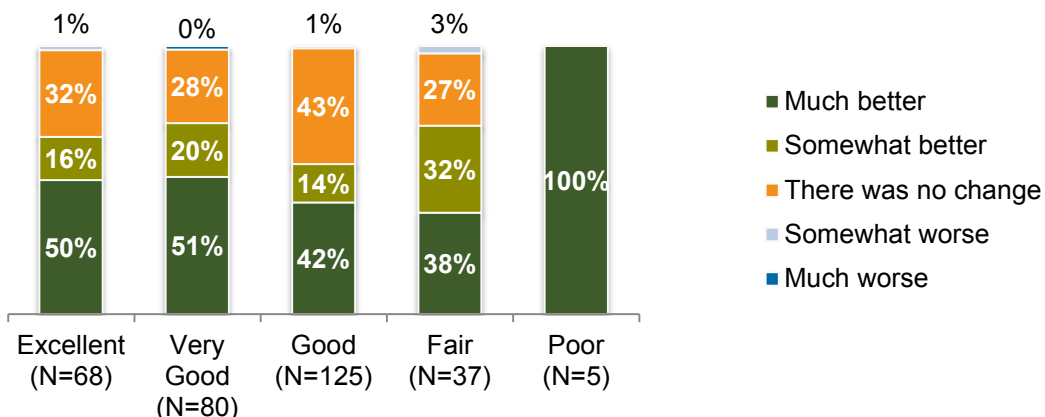
5. Children’s grades in school before Habitat (N=322)



6. Children’s grades before Habitat and improvement levels (N=315)



7. Children’s grades before Habitat and study habit improvement levels (N=315)



From these data, it appears that Habitat homeownership may be associated with improvements in both children's grades and study habits.

Now they have room to study. In the apartment they only had a countertop, and now they have more room to do their homework.

Education to my children- the environment before was so bad and my kids can't go out and were not happy, and now the environment is better so they can go out and be happy and can concentrate on their education.

Additionally, about two-thirds of the homeowners with children feel more confident about their ability to fund their children's college education, since moving into their Habitat home.

Now we pay less money for housing and have a better home. We can use the money saved to save for children's college, buy clothes and food and be more independent.

Overall, 90 percent of homeowners said they feel better about their children's future, 9 percent said no change has occurred, and 1 percent feel worse.

My children are able to complete high school and get their diploma and such. If we didn't own the house, they might not have completed school.

Adult education

Since moving into their Habitat home, one-third of the homeowners started or completed higher education or training programs. Most commonly, this involved enrollment in a community, technical, or four-year college, but participation ranged from GED programs to master's programs and other vocational training. Just under one-third (31%) have plans to continue their education.

[As a] nursing program student, I was very close to giving up and to stop going to school, and take care of my kids first and find a better place for them first, then as time allows me I will go back to school. I was almost going to quit school next semester, but fortunately, [with] Habitat for Humanity, I will not give up on school. They gave me a good chance. That's why I'm still going to school. Since then, I will hopefully be an example of what Habitat is doing to families. I will try to do something good for somebody else that they can't do for themselves -what I learned from Habitat.

I can afford to go back and finish my college degree. I am graduating this year. Because of Habitat for Humanity I am not paying a lot for the house mortgage and so I can go to school.

Half of the homeowners (49%) reported that another adult in their household started or completed higher education or training programs since moving into their Habitat home.

Again, most commonly, this involved enrollment in a community, technical, or four-year college.

Before, I was a college student and I dropped out and my brother was going to drop out of high school so he could work and help pay a mortgage/rent, but now that we have a Habitat house my brother can just concentrate on his education and he's ready to graduate this June 2014!

Combining the information on all adult members of the households of survey respondents indicates that, in 92 percent of the Habitat homes, at least one adult started, completed, or plans to start higher education or training programs after moving in.

Regional

Children's education

The Twin Cities reported the best pre-Habitat grade ratings with 53 percent saying their children's grades were "excellent" or "very good." Among the North and South, about 40 percent say their children's grades were "excellent" or "very good" (Figure 8).

Across regions, the percentage of homeowners who said their children's grades improved varied greatly. The percentage was highest in the Twin Cities at 65 percent, followed by the South with 52 percent, compared to only 39 percent in the North (Figure 9).

In regard to children's study habits, the Twin Cities also had the highest percentage of homeowners who said they improved (75%), compared to the greater Minnesota affiliates (53%).

Forty percent of Twin Cities families reported their children go to school more often since becoming a homeowner, compared to 25 percent of greater Minnesota families, who were more likely to say there was no change to their children's school attendance.

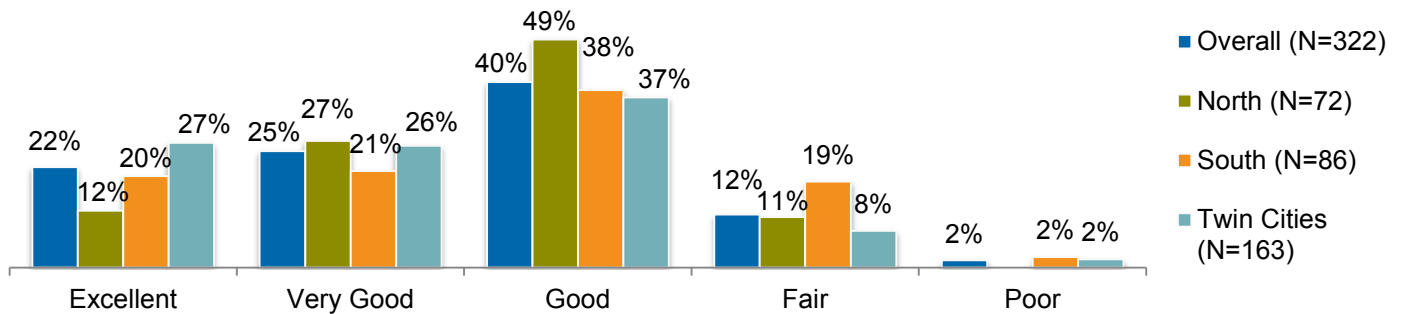
It's helped me raise my kids the way I want to raise them. Before, when I was at my Dad's house, it wasn't my rules and that interfered with how I raised. Now, when I say it's study time its study time!

More families in the Twin Cities reported being confident in their ability to fund their children's college education, with three-quarters (74%) saying they felt more confident compared to 63 percent in the South and 48 percent in the North.

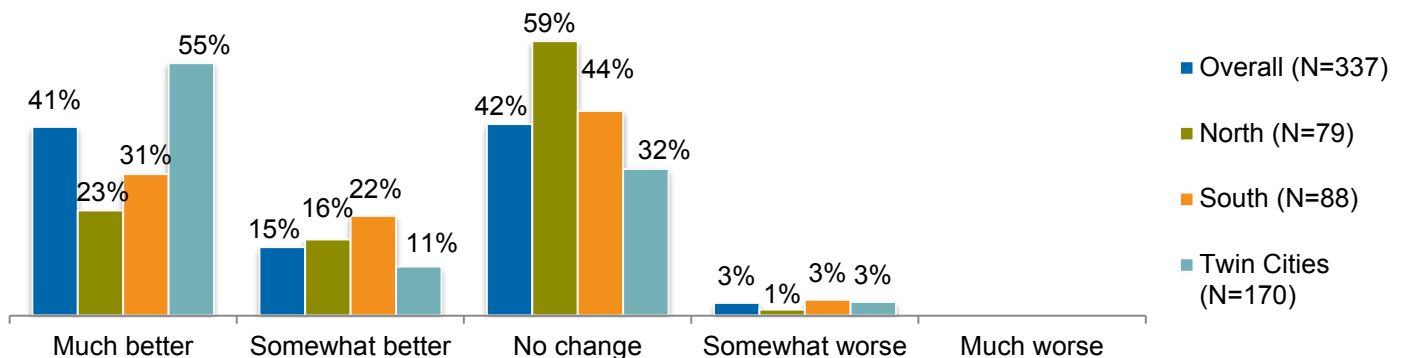
In the future when my kids go to college or university I'm not worried about the mortgage to pay the house.

The percentage of parents who said they feel at least “somewhat better” about their children’s future was relatively similar. However, the percentage of parents who feel “much better” about their children’s future was around 75 percent for the South and the Twin Cities, whereas that number was around 60 percent for the North.

8. Children’s grades before Habitat (N=322)



9. Impact on children’s grades (N=337)



Adult education

The percentage of homeowners who said they have started or completed a higher education or training program since moving into their Habitat home was relatively consistent across regions, although the percentages of homeowners who plan to start a program was higher in the Twin Cities (38%) compared to greater Minnesota affiliates (23%). Most commonly, this involved enrollment in a community, technical, or four-year college. Many people also said they started or completed another form of educational training including things ranging from healthcare or nursing degrees and certifications, to computer or technology skills classes, to English classes.

I am able to go to school and get my bachelor's degree. My kids have their own rooms and they can study in their own rooms.

For other family members starting or completing a higher education program, households in the South had a higher percentage of people who had already started or completed a program (56%) compared to the North (46%) and Twin Cities (51%). In the Twin Cities, 87 percent of homeowners say they have someone in their household either starting or completing a program or planning to start or complete a program. For both of the greater Minnesota regions, this percentage was 79.

In the first place, once I got in the Habitat house, I had a relaxed mind. I could leave my kids and not worry that they'd be harmed. Then I was able to go to college and get my master's. My kids have been able to go to school. We have extra money and live a better life than when we were living in an apartment.

Length of homeownership

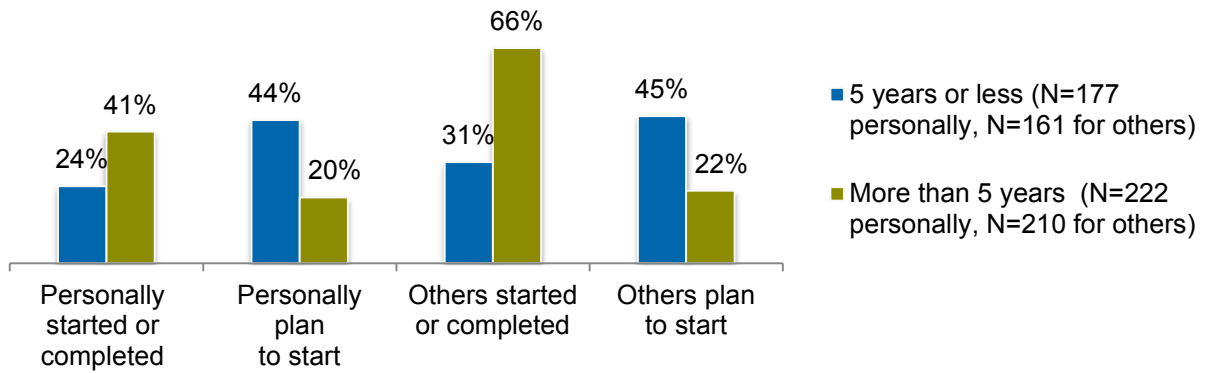
When reporting what their children's grades were in school before moving into their Habitat home, percentages were relatively similar across longer- and shorter-term homeowners. However, shorter-term homeowners reported a higher percentage of improvement of children's grades with 63 percent saying their grades were better compared to 51 percent of longer-term homeowners.

Improvement in study habits, school attendance, confidence in funding their children's education, and feelings about their children's future were all relatively similar.

In regard to adult education, over time, more homeowners and family members have started or completed higher education or training programs. For both homeowners and other people in the home, longer-term homeowner families have around double the percentages of shorter-term families who have started or completed a program. For those who plan to start, the relationship is reversed, and shorter-term homeowner families have about double the percentage of longer-term homeowners (Figure 10).

The first thing in the US it is hard for people to find a safe house and an education for your children. I found all that in my Habitat house. They help me with my finances so I can help my husband to go to school.

**10. Adult education for longer- and shorter-term homeowners
(N=399 for personally starting a program and N=371 for others in the home)**



Social connectedness

Overall

More than 4 out of 5 homeowners (84%) reported that they feel “very connected” or “somewhat connected” to their community.

I feel more confident, more relaxed and much more connected to the society.

The way the community pulled together to help us was amazing, and [they were] supportive of us getting a Habitat home. It gave us a stronger connection to our community.

More than half of homeowners (56%) feel they participate more in groups and activities in the community since moving into their Habitat home, while a third report no change in their participation, and 11 percent report less participation than before they moved in.

They give us the strength, the money, the wisdom, and the courage to become a better person and have a better life such as getting involved with the community and being a good citizen.

Two-thirds of the homeowners (64%) feel that their children spend more time with friends and classmates than they did before moving in, while one-fourth (27%) feel that no change occurred and 9 percent reported a decline.

Our children feel better when they invite friends to come over and we can invite friends from church and we have a lot of space, a good kitchen, space for our children to do homework. We feel comfortable in our home- it's a beautiful home.

Regional

The greater Minnesota respondents reported a higher percentage (90%) than the Twin Cities respondents (78%) of feeling “very connected” or “somewhat connected” to their community (Figure 11).

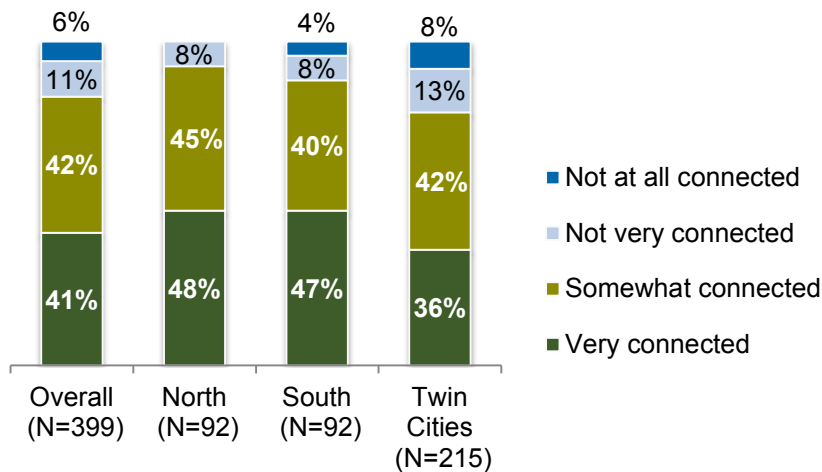
Regarding increase in participation in groups and activities in their community, the percentages across regions are relatively consistent. However, only 5 percent of greater Minnesota respondents said they participate less in activities, and 15 percent of Twin Cities families said they participate less.

The North reported a higher proportion of children spending more time with friends and classmates (74%) compared to the South (64%) and the Twin Cities (61%).

Spending less time on being concerned about living or conditions on where we're living so we're able to spend more time on fitting into community activities or church activities because we have more time to do it and we feel mentally and socially better about those situations too.

My children are more involved in activities such as Girl Scouts, sports, lacrosse. They enjoy it more and my daughter is in band and loves it. My youngest daughter has sleep overs now, and my neighbors helped me when the snow was bad this year.

11. Community connectedness (N=399)



Length of homeownership

Analysis revealed no differences between longer- and shorter-term homeowners regarding feeling connected to the community. However, 61 percent of longer-term homeowners say they participate more in community groups or activities compared to 51 percent of shorter-term homeowners. Regarding children spending time with friends and classmates, percentages were relatively similar across time.

Truthfully, it's just made me a better person than what I could have been. [I have] a better understanding of other people, kind of looking at the bigger picture. There's more than just me and my family, there's other people out there that need help. It's made me more involved with Habitat and the community. I am actually on one of the boards for Habitat and I'm also involved in a lot more community events and fundraisers in the community. There's tons of stuff to do in the community. It changed my family's life. Before we moved into our house, we were living in a pretty rough neighborhood, drugs and cops being called. There was actually a death in that neighborhood--a suicide. I didn't really want my family in that situation.

Family interaction and personal well-being

Overall

Family dynamics

Two-thirds of homeowners said they get along better with their family than they did before becoming a Habitat homeowner. Approximately one-third said there was no change, and only 2 percent of homeowners said they get along worse than before.

We get along a lot better. Before we lived in a very cramped place, we fought a lot more - my two sons were not friends at all - now they are best friends. My daughter and I did not have a relationship but since the Habitat house, my daughter and I are very close.

Similarly, regarding spending quality time with their families, 70 percent said they spend “much more time” or “a little more time” with their families. A quarter said there was no change, and 6 percent reported spending less time with their families.

I was working 2 and 3 jobs to pay bills and barely feed my family. I was feeling guilty not being there for my family. My kids were always at day care. Now I can spend time with my children. I have everything that they need. They don't have to decide to buy shoes for one and the other one is left out. It's just a blessing.

Personal well-being

Overall, 89 percent of homeowners said they feel at least “somewhat better” about themselves than before becoming a Habitat homeowner; 75 percent rated themselves as feeling “much better”. Only 2 percent indicated they feel worse. This suggests that Habitat homeownership influences self-esteem.

It has affected us watching the community come together- helped us as a family realize that we are important, and having a house to live [in] gives you hope. It helps your self-esteem and have hope for the future.

Ninety-three percent of homeowners feel at least “somewhat more positive” about the future, with 75 percent of homeowners feeling “much more positive” about the future. Only 2 percent said they feel more negative. This indicates a strong relationship between Habitat homeownership and hope for the future.

It made us a lot happier. I worry less. I feel much better for me and my children's future. I have more energy now. Everything is much better, much happier for me and my family.

In addition to our structured questions regarding self-esteem and feelings about the future, in our open-ended question, homeowners repeatedly talked about personal well-being and expanded the concept of personal well-being. They reported less stress, embarrassment, and shame, and more freedom and independence, security and stability, peace of mind, and pride and happiness in owning their own home.

It makes me feel more independent. Being a homeowner instead of a renter, being that I have more of my own, and then I can spend a lot more time with my [child who has a disability]. Being more independent and feeling like I've achieved something, having my own home. And having that responsibility makes me feel a lot better about myself.

We're more together now, we do more things and my grandkids that live with me see that I'm a homeowner and want to do the same thing. I feel more motivated because I worked hard to get this house and to maintain it.

Regional

Family dynamics

Twin Cities homeowners reported the biggest change in family dynamics, with 74 percent saying their family got along “somewhat better” or “much better.” In contrast, only 53 percent of the respondents in the North said their family dynamics were better. The North had the highest proportion of people who said the dynamics did not change (47%). The South was right around the overall percentage with two-thirds of homeowners saying their family dynamics were better.

A higher percentage of Twin Cities homeowners also reported spending more time with their families (76%), compared to 63 percent of greater Minnesota homeowners.

Well it has improved our connection with the family socially. We have enough time to be together with my family and do our garden, and we have also enough rooms for us and our kids.

Personal well-being

For both feeling better about themselves and for feeling more positive about the future, the regions appear relatively similar.

[Habitat homeownership has] given me a sense of dignity which allowed me to instill that in my kids. I feel so proud of myself and independent because of the house.

Length of homeownership

A higher percentage of shorter-term homeowners (75%) reported spending more quality time with their families since becoming a homeowner than longer-term homeowners (65%).

Analysis revealed no differences between longer- and shorter- term homeowners regarding their personal well-being.

I've gotten to know the community better, greatly reduced our housing costs, we're more stable and feel more like a true family.

It's amazing to have our own backyard and have play time and be together, and to come into the house and have our own space. We have our own bedrooms. My boys feel better about themselves and where they live. They are not embarrassed anymore.

Economic situation

Overall

Regarding homeowners' overall financial and economic situation, a little more than half (53%) of homeowners said they have more money than they did before moving into a Habitat home. Twenty-eight percent of homeowners said there has been no change and 19 percent said they have less money.

The money thing, it's huge, we have much more money left over after paying the mortgage each month. We are able to have less stress and can have our children participate in band, sports and other school and community activities that charge. We planted a tree when we moved in and now this tree has grown and we take pictures by that tree and we can actually say that my kids grew up in this house.

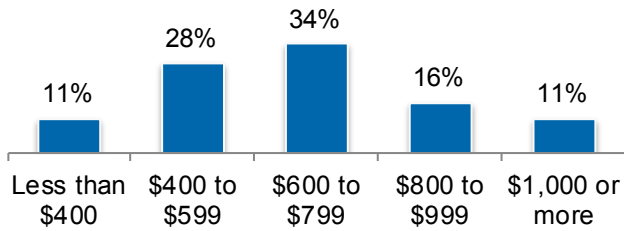
Housing costs

To gain a homeowner's perspective on housing costs, the survey asked respondents to estimate about how much they pay for housing, including mortgage payments, property taxes, and insurance, but not including utilities. While the interviewers explicitly requested only these expenses, it is possible that homeowners included an expense other than those stated, or excluded one of them. For example, housing association fees might be lumped together with housing costs but do not apply to all homeowners. As shown in the Monthly Housing Expenses figure below, the majority of homeowners have monthly housing expenses less than \$800 (73%), with the most commonly reported amount being \$600-\$799 (Figure 12).

The survey asked if homeowners pay more or less in monthly housing costs than they did before moving into their Habitat home. About half said they pay more (52%); 10 percent said there was no change, and 38 percent said they pay less. The percentage of people who said they pay "much more" equals that of people who said they pay "much less" (21%).

It makes living a lot easier, not having to worry about the cost of housing. It is extremely expensive to rent. A Habitat house is much more affordable and it allows me to have a car to take me to work--back and forth. It has allowed us to better ourselves.

12. Monthly housing expenses (N=387)



Employment

The survey asked if anyone in the family had changed jobs since owning their Habitat home, and 47 percent said yes. Seventy-nine percent of those homeowners said their jobs were at least “somewhat better.” An additional 13 percent said there was no change in the quality of job, and 8 percent said their jobs were worse.

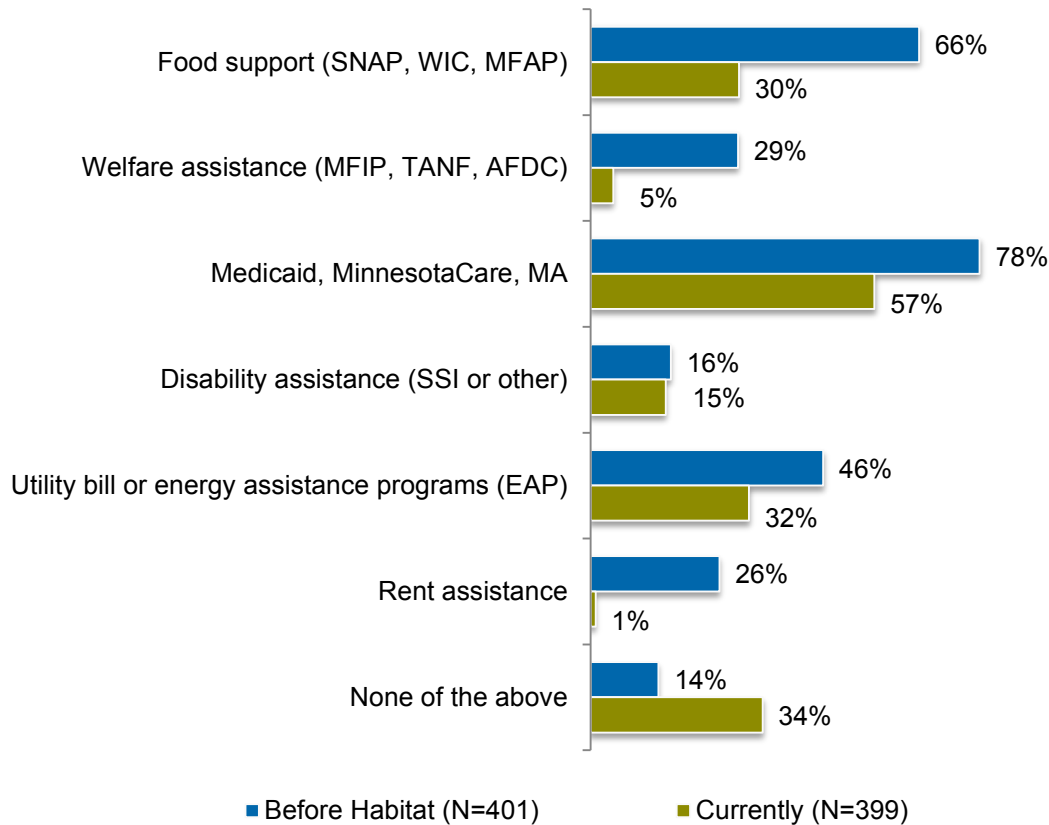
It has given me the opportunity to better provide for my children by going back to school and getting a better job. I couldn't have afforded to do that before getting the Habitat home.

Government assistance

As Habitat applicants, potential homeowners must have an income between 30 and 60 percent of the area median income, or generally between \$19,000 and \$49,000 a year based on location. Habitat homeowners often qualify for government assistance programs at the time of application. At the time of application, 87 percent of homeowners were using at least one government assistance program. At the time of our survey, that number had dropped to 66 percent. Additionally, the average number of programs being used by families decreased from 2.6 programs to 1.4 programs. There was at least a 15 percentage point reduction in every type of government assistance program used except for disability, which was expected to remain the same (Figure 13).

I am not dependent on welfare now and ... I pay my own bills and I save more money now- I pay everything myself such as health insurance, life insurance, medical, etc. I feel good and positive about myself.

13. Government assistance program use (Before, N=401; currently, N=399)



Regional

Overall, changes in the amount of money homeowners feel they have remained relatively consistent across regions.

As a single parent it gave me much more [of] a feel of security and independence. It gave me the confidence and support that I needed to bring my children up. It has given me an opportunity to financially build from where I was at after my divorce. I didn't know what I was going to do as a single mom and renting, and I didn't know which way to turn. I saw the application in the library and I figured what the heck. It was, at the time, an unbelievable dream come true for me. It opened up all kinds of doors for me that I felt confident pursuing as a parent. I was making ends meet, barely, but it lifted a lot of the financial stress off me because it gave me the basis of "this is what it is going to be each month". It gave me a firm foundation to go from. Because of the divorce I had a lot of things to clean up financially, and it helped me to slowly climb out of that deficit to the point that I now feel pretty good about where my credit scores are. I am sure a lot better off than I was back then.

Housing costs

Housing costs varied greatly among regions. Thirty-two percent of homeowners in the North spend less than \$400 a month, in great contrast to the one percent of homeowners in the Twin Cities who spend that amount on housing. While the majority of homeowners in the North and the South spend less than \$600 a month for housing, almost half of Twin Cities homeowners spend between \$600-\$799 for housing (Figure 14).

14. Monthly housing expenses across regions

Estimate of expenses	Overall (n=387)	North (n=91)	South (n=91)	Twin Cities (n=205)
Less than \$400	11%	32%	12%	1%
\$400 to \$599	28%	42%	55%	11%
\$600 to \$799	34%	17%	23%	47%
\$800 to \$999	16%	3%	9%	24%
\$1,000 or more	11%	7%	1%	18%

This difference carried over when asked if the amount they are paying now is more or less than what they were paying previously. Twenty-nine percent of homeowners in the Twin Cities pay less than they paid before moving into a Habitat home, whereas 48 percent of homeowners in greater Minnesota affiliates pay less than before.

I'm very blessed to have found Habitat for Humanity and this program. Where I lived before I was paying twice as much for terrible living conditions. There were empty gun shells in the hallways, and glass in the park. Now we feel so much safer and secure, and are just so happy to have a home we can really call our own.

Habitat for Humanity gave me the opportunity to become a homeowner in an environment where the system isn't always fair as to who can become a homeowner. Homeownership has given me wealth, a financial asset, peace of mind and helped stabilize my housing situation. Plus it's given us a health advantage and allowed us to get away from rental properties which included mold and mildew.

Employment

Homeowners in the North (57%) changed jobs more often than their South and Twin Cities counterparts (46% and 43%, respectively). Of those who changed jobs, over 80 percent of homeowners in the Twin Cities and the South reported their jobs were better, compared to just over 70 percent in the North. In the North, there were more who reported their job quality did not change.

Opportunity to higher education that will lead to higher wages and more confidence as parents. Watching the volunteers work on [the] house open[ed] our eyes to being more aware of other situations, and in turn, now we volunteer.

I really greatly impacted...I used to work full time and my wife worked full time and then we found it hard to find jobs. Now I have a part-time job and my wife has a part-time job. If I did not have a Habitat home I don't know if I could afford to pay for rent, utilities and life essentials like transportation, doctors and that stuff.

Government assistance

The percentages of people using each government assistance program before their Habitat home was relatively consistent between the North and South, with the only noticeable difference being that a higher percentage of people in the North used utility bill or energy assistance programs. Compared to Twin Cities homeowners, greater Minnesota homeowners used all of the government assistance programs at rates nearly 10 to 20 percentage points higher before moving into their Habitat home. Current program use, however, is relatively consistent across regions and most programs. The main exception is current utility bill or energy assistance program use, which is highest in the North (41%) and lowest in the South (24%). Additionally, as disability assistance was being used at higher rates in greater Minnesota, and we don't expect it to change greatly over time, it remains higher in greater Minnesota. In regards to percent change, greater Minnesota had at least a slightly bigger reduction in use of all government assistance programs, which is expected since they had higher use of programs before Habitat. Of noticeable difference were percentage-point reductions of greater Minnesota homeowners' use of food support (43% compared to 30% in Twin Cities), utility bill or energy assistance (26% compared to 5% in Twin Cities), and rent assistance (34% compared to 17% in Twin Cities).

15. Government assistance program use across regions

		North	South	Greater MN	Twin Cities
Food support (SNAP, WIC, MFAP)	Before Habitat	76%	75%	76%	57%
	Currently	33%	32%	33%	27%
	Percentage point change	-43%	-43%	-43%	-30%
Welfare assistance (MFIP, TANF, AFDC)	Before Habitat	36%	32%	34%	26%
	Currently	7%	7%	7%	3%
	Percentage point change	-29%	-26%	-28%	-23%
Medicaid, MinnesotaCare, MA	Before Habitat	86%	79%	82%	74%
	Currently	60%	57%	59%	55%
	Percentage point change	-25%	-22%	-24%	-19%

15. Government assistance program use across regions (continued)

		North	South	Greater MN	Twin Cities
Disability assistance (SSI or other)	Before Habitat	27%	23%	25%	8%
	Currently	25%	16%	21%	10%
	Percentage point change	-2%	-7%	-4%	2%
Utility bill or Energy Assistance Programs (EAP)	Before Habitat	64%	52%	58%	37%
	Currently	41%	24%	32%	31%
	Percentage point change	-24%	-28%	-26%	-5%
Rent assistance	Before Habitat	35%	37%	36%	17%
	Currently	1%	2%	2%	1%
	Percentage point change	-34%	-34%	-34%	-17%
None of the above	Before Habitat	9%	13%	11%	16%
	Currently	33%	34%	34%	35%
	Percentage point change	24%	22%	23%	19%

The percentages of people who reported currently using no government assistance programs remained relatively consistent across regions. Overall, the average number of programs used was reduced by 1.57 in the North, 1.59 in the South, and 0.91 in the Twin Cities.

I have everything I want to do. I am comfortable. It's much better, completely. It helps me with my career, and my children's career, too. Moving every single year, we don't have that problem. All of us feel that the house is much better. It's an amazing life. Mentally, physically, it supports us. Financially, it supports us. We are comfortable. I work, I make my payments. Even if you have government help, they only help financially, you are supposed to look every year for another house. You have a lot of kids, I can't rent, you have a lot of problems, you own your own house if you have a big family like me. I really appreciate it.

Length of homeownership

Analysis revealed no differences between longer- and shorter-term homeowners regarding their current financial situation.

Housing costs

Analysis revealed no differences between longer- and shorter-term homeowners regarding housing costs or change in housing costs.

Employment

Fifty-four percent of longer-term homeowners changed jobs since owning their Habitat home compared to 39 percent of shorter-term homeowners, probably due to the greater length of time they had to change jobs. However, reports of job quality remained relatively consistent.

To me personally, it takes you out of poverty. There is something about saying I have a house and a yard that feels nice. I have room for my 9 grandkids to stay overnight. My kids were all able to work at the local fast food which was a block away. It was great. There is pride in knowing that this is mine.

The mortgage that we are paying is less than we were paying for our rent before. It helped support the kids. We help with their tuition and other basic needs that they need: clothing, school materials and other food. We can pay other bills if we have any problems. We were unable to pay other bills because of the high amount we paid when we were renting. It helps us to pay all of these bills without any problems, worries -health insurance, car insurance, telephone, bills we pay every month.

Government assistance

Reductions in government assistance were greater with longer-term homeowners than shorter-term homeowners in every category except for disability, for which almost no change occurred for everyone, and rent or housing assistance, for which change occurred about evenly for both groups (Figure 16). Disability assistance should remain relatively consistent across time, and the data confirmed this. The data on rental or housing assistance suggests that reduction in need occurs soon after a person becomes a homeowner, which is to be expected. The difference between longer-term and shorter-term homeowners use of other assistance programs suggests that reductions occur gradually.

16. Government assistance use over time

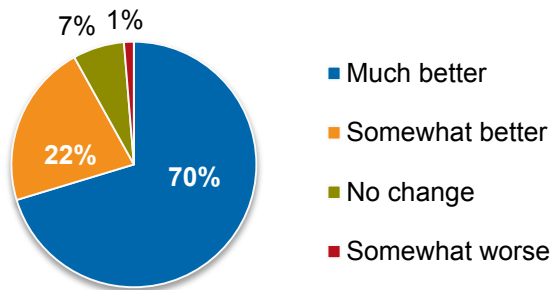
	Before Habitat (N=136)		Currently (N=265)		Percentage point change	
	5 yrs or less	More than 5 yrs	5 yrs or less	More than 5 yrs	5 yrs or less	More than 5 yrs
Food support (SNAP, WIC, MFAP)	64%	68%	35%	26%	-29%	-42%
Welfare assistance (MFIP, TANF, AFDC)	24%	34%	6%	4%	-18%	-31%
Medicaid, MinnesotaCare, MA	82%	75%	64%	51%	-18%	-24%
Disability assistance (SSI or other)	13%	19%	11%	19%	-2%	0%
Utility bill or Energy Assistance Programs (EAP)	43%	50%	31%	33%	-12%	-17%
Rent assistance	26%	25%	1%	1%	-25%	-24%
None of the above	13%	14%	27%	40%	14%	26%

Homeowner's view of overall Habitat impact

We asked homeowners if their lives and the lives of their family members were better or worse and how much of that change could be attributed to the Habitat program. Overwhelmingly, 92 percent of homeowners said their lives were better; of those, 89 percent⁶ said they attributed that positive change either “completely” or “a lot” to Habitat (Figure 17 and 18).

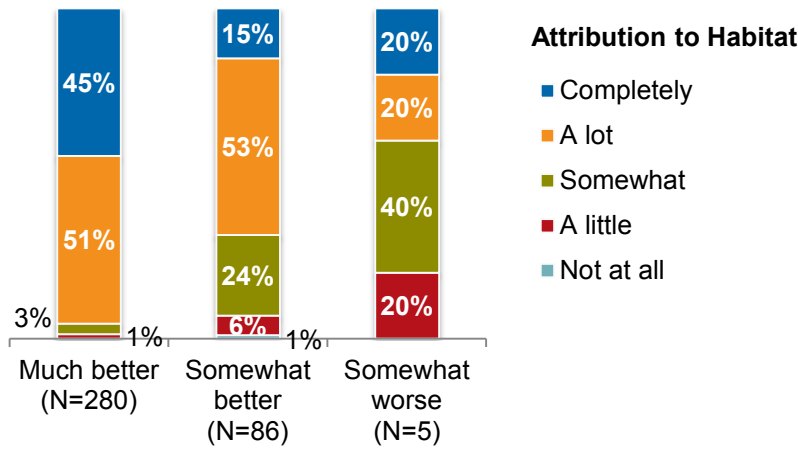
Yeah it changed my life 100%. It changed my life, very good. We already settled in my house, before I used to live in apartment, now I'm 100% safe for my family. When my kids go to school, it's a very nice place. He got the same education with my neighbor, they share the same language. And we got some more room for inside the house, I got my own bedroom, my daughter. And the other one is, I pay mortgage and that mortgage will be mine when I finish the mortgage payment. I have my own equity; I used to not have my own, now I have my own equity. And now it's very clean in our area, it's very safe. When I speak the English language, I can't say a lot, [but] I'm very happy when I live in that house. It a lot of things change in my life.

17. Change in homeowner and family members' lives



⁶ That is, of the 366 homeowners who reported their lives were “much better” or “somewhat better” and who indicated the extent to which the change in their lives resulted from Habitat homeownership, 326 said they attributed that positive change either “completely” or “a lot” to Habitat.

18. Change in homeowner and family members' lives and how much Habitat contributed to that change



Change in homeowners' lives

Regionally

Overall, the percentages of people who said their lives were better were relatively similar ranging between 91 and 95 percent. The Twin Cities reported a higher percentage of homeowners who said their lives were “much better” (74%, compared to 70% in the South and 63% in the North). Of those who said their lives were better in each region, 92 percent of Twin Cities homeowners, 91 percent homeowners in the South, and 82 percent homeowners in the North attribute that improvement “completely” or “a lot” to Habitat.⁷

Habitat for Humanity - they make me happy because when you have little children and when they are young, they are jumping or running every day. When you rent, people complain. Now they jump and run and they are free. No one complains. They have a yard, a backyard. We're feeling good, very good. We have good neighbors. The city has a big park. They play if they want to. It's safe; there's not too much traffic. It's good. If you have a big family, it's too hard to find an apartment to fit you. They say if you have 6 children, they can't fit you. It's hard to find houses for rent. If your kids break something the owner says move out. Now, this is your house and if you broke something you can fix it. It's yours. And in the future when my kids go to college or university I'm not worried about the mortgage to pay the house. And we like that this program is so very good for the families.

Length of homeownership

Analysis revealed no differences between longer- and shorter-term homeowners regarding the overall impact.

⁷ Similar to the calculations reported in the preceding footnote, the numbers are: 178 out of 194 for the Twin Cities region; 77 out of 85 for the South; and 71 out of 87 for the North.

Words from homeowners

Stories of impact

We asked homeowners to share with us examples of the impacts that Habitat has had on their lives. These responses often aligned with the themes in the report, and quotes have appeared throughout the report. Statements from respondents generally fit into the following categories:

Peace of mind and general happiness:

Pride/happiness in owning own home

Stability/security/feeling settled

Less stress/worry

More flexibility/freedom

Less stigma around low income housing/feel less embarrassed/less shameful

Increase in homeowners' self-esteem/confidence, feeling better about themselves

Positive influence on kids/family

Feel better about kids' future

Kids feel better about themselves

Safer:

Safer neighborhood/area

House condition is safer

Physical space improved:

Physical quality of house improved

Bigger or personal space/privacy (e.g., bigger house, own space, bedrooms, etc.)

Room to play/ride bikes

Yard/garden/outside

Like neighborhood/area

Noise issues resolved (can make noise/don't hear others' noise)

Able to have control of/change aspects of house (e.g., paint, plant, decorate, have pets, etc.)

Healthier:

Personal health of self/family member improved

Healthier environment

Less mold/cleaner/reduced allergies

People with disabilities more accommodated

Improved relationships:

More connected to the community/neighbors/community activities/volunteer (other than Habitat)

Homeowner/kids can invite guests to home

Improved family dynamics/relationships

Time to spend doing other activities or with others/family

Educational improvement:

Room to study/better study habits/kids focus on education

Parents continuing education

Financial improvement:

Cost of house lower/not having to pay rent

Asset building/equity

Able to buy/save for other things (including education)

Change in job or able to look for job

Negative impacts:

Bad neighborhood

More financial struggles

Lack of amenities (e.g., garage, unfinished basement)

Involvement with Habitat/Habitat help:

Volunteer with Habitat

Habitat works with you in your situation

Learned new skills (e.g., construction, money management)

Wouldn't be able to own home without Habitat

Thank you Habitat/Habitat is great

Many homeowners mentioned impacts in several categories. These are a few examples of stories of impact captured through the survey.

It gives you the security of knowing you have a roof over your head which we did not have before. It also gives you a little more stability because you know you're not going to have to move unless you choose to do that. That's some of the big things.

I think it has given us a little more flexibility on how we fit into jobs and community - gives us a little bit more assurance to know that we've got a stable housing situation and we don't have to be concerned about that.

Also because it was a new build, we haven't had a lot of issues with the structure and it's also very energy efficient.

[We're] spending less time on being concerned about living or conditions or where we're living so we're able to spend more time on fitting into community activities or church activities because we have more time to do it and we feel mentally and socially better about those situations too.

My husband runs an average of 8 miles. He dropped his cholesterol. He dropped medications that he was on. We all are physically active outdoors. Last year we were in a newspaper because we started a running club. Thirty of our neighbors ran at 7pm every day. We plan to do it this summer too.

Before Habitat for Humanity, the apartment we lived in was in downtown St. Paul. They had pollution. Any community events, people were drinking alcohol. [We] didn't engage with others and the community was very individualistic. It wasn't a family centered city. Now we have the home and the space to meet our neighbors...entirely different.

Prior to living in our home, my daughter carried pepper spray to go get the mail. I didn't let her in the hallway. Now our kids are free to play in the yard and get the mail. We didn't live in a family centered neighborhood. [In the new Habitat for Humanity neighborhood] people have a connection. Our house is a meeting spot when the neighborhood has like block parties. The neighborhood wasn't doing things like this before we moved here. Our family has tied the different age groups together.

I'd like to add that the classes they had us do--eleven classes to train us for homeownership... I built kitchen cabinets, all of our own yard work, gardening--based on the guidance of the master gardeners from the University of Minnesota, volunteers for Habitat for Humanity--help you get your landscaping done. We just planted a tree outside; plumbing work... We have a lot more confidence on do-it-yourself projects.

Overall impact

What do the findings reported above tell us, in total, about the impacts of a Habitat home on the lives of homeowners?

This research is not longitudinal; it does not involve experimental and control groups. So, it is not definitive with respect to cause and effect. Nonetheless, we can look at the extent to which the evidence in the research correlates Habitat homeownership with positive dimensions of quality of life.

To Wilder Research, the findings from the survey seem consistent with the conclusions that Habitat homeownership:

- Contributes positively to young people's participation in school and their academic performance.
- Increases or maintains feelings of financial security for most homeowners, enabling many of them to have more money to spend on their families than they had previously.
- Positively affects feelings of safety.
- Is associated with less use of government assistance programs.
- Tends to promote greater social connectedness and participation in community activities.

In addition, the cost-benefit analysis seems to indicate that:

- The 2,200 Habitat homeowners in Minnesota could be using between \$6.4 and \$9.3 million less in government assistance programs annually (See Technical Appendix for calculations).

The research suggests that Habitat's amalgam of financing and financial contributions, volunteer power, services for homeowners, and homeowner sweat equity results in an improved quality of life for program participants. In doing so, the program enhances the human, social, and economic capital of our communities, resulting in benefits for all.

Appendix

- A. Government assistance cost-benefit analysis
- B. Survey findings - Data tables
- C. Habitat for Humanity: Homeowner impact study

A. Government assistance cost-benefit analysis

While the focus of this study was changes to the quality of life for Habitat homeowners, often there is a desire to add monetary value to these changes. We further investigated the potential cost-benefit of Habitat homeownership as it relates to reductions in government assistance programs. As mentioned earlier, we inquired if homeowners had used government assistance programs before Habitat, and if they currently use them. In general, a reduction in government assistance program use is considered positive, as often it indicates an increase in financial independence. However, many Habitat families may have been eligible for a government assistance program but may not have been using it before owning their home, and could have been connected to the programs for which they were eligible after moving into their Habitat home. In that circumstance, the increase in use would be best for the individual. With that caveat in mind, we generally saw a reduction in government assistance use as a positive.

In efforts to further quantify the reduction in government assistance program use, we did additional calculations to attach a monetary value to the percent reduction in individual government assistance program use. As we did not have the actual income data or data for the amount of government assistance each family was using at the time of entry into their Habitat home, these figures are estimates.

Step 1

The analysis only included data from homeowners who moved into their homes from 2009 through 2014 in order to most accurately fit with the 2010 Minnesota Family Assistance Model used.⁸ Additionally, some government assistance programs have time limits on use and, in efforts to curtail over representation in reduction rates, the five year time span seemed appropriate. The Minnesota Family Assistance Model is a spreadsheet model developed by the Minnesota Center for Public Finance Research to examine the effects of state and federal programs providing cash and non-cash assistance to families earning up to \$52,000 per year.

Step 2

Data were split into 2 geographic regions, Twin Cities and greater Minnesota, to account for variations in income and benefit amounts.

⁸ Minnesota Center for Public Finance Research. (2007). *Disincentives to earn: An analysis of effective tax rates on low income Minnesota households*. Retrieved from <https://www.fiscalexcellence.org/our-studies/disincentives-to-earn-final.pdf>.

Step 3

To estimate average income, Habitat Minnesota provided us with income data from 113 homeowners in greater Minnesota and 85 from the Twin Cities who moved into their homes between from 2009 to 2013. The greater Minnesota sample was from homes funded by the Federal Home Loan Bank program and the Twin Cities sample was from homes funded by the Twin Cities affiliate. Neither sample had special requirements or restrictions and both were thought to be representative of the Habitat population in their respective areas for that time period, though they were independent from our study. Income figures were averaged across years by region.

Step 4

We calculated one standard deviation above and below the average income to give a possible range in values and to account for challenges with program eligibility in our benefits model to make sure we had estimated figures for each program (Figure A1). One example of this would be the MFIP and Food Support program eligibility differences. Since receiving food assistance is a part of the MFIP program, it is wrapped up into the MFIP value. One cannot use both programs at the same time, thus if someone qualifies for MFIP, it shows they received \$0 in Food Support. Whether you receive Food Support or MFIP is based on income level, so the three income figures allow us to estimate some use in both programs. Additionally, because of the different program eligibility thresholds and the amount of assistance you can receive with each program, you may actually receive a net gain in assistance with a small increase in income if you cross over a threshold into a different program.

A1. Average incomes by region

	One standard deviation below average household income	Average household income	One standard deviation above average household income
Twin Cities (N=85)	\$27,068	\$35,061	\$43,053
Greater Minnesota (N=113)	\$19,870	\$26,533	\$33,196

Step 5

Using the study sample, the average number of children by marriage status was calculated (2.3 kids for single adults, and 3.5 kids for married adults), and marriage rates were calculated by region as benefits vary based on household size and marriage status in different regions.

Step 6

Using the 2010 Minnesota Family Assistance Model, 12 different combinations were inputted for each region based on marriage status (married and head of household), number of children (2 and 3 for head of household, 3 and 4 for married), and income (average of region +/- one standard deviation). This was done using the Hennepin County setting for the Twin Cities region. For the greater Minnesota region, there was more variance in Food Support, MFIP, and Section 8 Housing Assistance among counties. After testing several counties outside of the Twin Cities metro that were in Habitat affiliate territory, Itasca County appeared similar to other smaller greater Minnesota counties, while Olmsted County appeared similar to other counties with larger cities. If there was a difference between the counties in a program, data combinations were entered in both Itasca and Olmsted County settings and were averaged.

Step 7

Ultimately the benefits model gave us 12 monetary estimates per region per program. The values obtained from inputting the varying numbers of children per marriage status were averaged to reduce this to six estimates based on the three income levels and marriage status. These were then inputted into an algorithm using the marriage rate of the region, the number of houses the region had built in the last five years (267 in the Twin Cities and 282 in greater Minnesota), and the percentage point reduction of government assistance program use per region since 2009 calculated by our study. Ultimately, this gave us three figures based on the range of income for each region. The estimates for each region were added together and are shown in the table below for an annual overall estimate of savings in government assistance program use for Habitat homeowners since 2009 (Figure A2).

A2. Annual value of reduction in government assistance programs by income level for Habitat homeowners 2009-2014 (N=549)

Program	Combined region average household income - less one standard deviation	Combined region average household income	Combined region average household income - plus one standard deviation
Medical Assistance (MA) and/or MinnesotaCare	\$1,603,729	\$1,573,207	\$1,498,522
Energy Assistance	\$23,231	\$16,919	\$9,900
Section 8 Housing Rental Assistance	\$400,596	\$127,310	\$15,151
MFIP	\$276,520	\$65,264	\$1,890
Food Support	\$36,223	\$245,502	\$67,187
Total reduction	\$2,340,299	\$2,028,201	\$1,592,650

Medical Assistance and/or Minnesota Care is the largest area of savings across income levels, although Section 8 housing and MFIP were larger areas of savings for people with lower income levels. Food Support savings were highest for people around the average income.

It should be noted that programs with the percent reduction calculated in our study did not completely align with the benefits model programs. For example, for our study we asked if participants were using Food Support /Food Stamps or Food Assistance (SNAP, MFAP, WIC), and our benefits model only included Food Support. For many, WIC would be an additional benefit and would not affect Food Support amounts, however eligibility for the programs may be different so it could impact the percentage of homeowners using the service.

It should also be noted that changes to income levels, marriage status, household size, geographic location, and other factors would all impact these values.

Further extrapolating, if we apply this model to the 2200 homes Habitat has built (1100 in Twin Cities and 1100 in greater Minnesota), assuming the income and benefits levels would be similar and adjusted for inflation and all other characteristics would have remained stagnant over time without their Habitat home, the annual cost savings could be between \$6.4 and \$9.3 million annually (Figure A3). These are large assumptions, but it provides an estimate for overall annual savings.

A3. Annual value of reduction in government assistance programs by income level for all Minnesota Habitat homeowners (N=2200)

Program	Combined region average household income - less one standard deviation	Combined region average household income	Combined region average household income - plus one standard deviation
Medical Assistance (MA) and/or MinnesotaCare	\$6,426,442	\$6,303,878	\$6,004,651
Energy Assistance	\$91,084	\$66,275	\$38,757
Section 8 Housing Rental Assistance	\$1,587,585	\$499,125	\$59,101
MFIP	\$1,091,030	\$254,574	\$7,371
Food Support	\$149,235	\$982,463	\$262,078
Total Reduction	\$9,345,377	\$8,106,315	\$6,371,958

B. Survey findings – Data tables

B1. How many years have you lived in your current home?

	0-2	3-5	6-10	11-15	16 or more years	N
Overall	21%	24%	26%	19%	10%	401
North	21%	29%	25%	15%	10%	92
South	17%	24%	26%	26%	8%	93
Twin Cities	23%	21%	27%	19%	11%	216
Shorter-term	47%	53%	0%	0%	0%	179
Longer-term	0%	0%	47%	35%	18%	222

B2. What year did you move into your current home?

	2012-2014	2009-2011	2004-2008	1999-2003	1998 or earlier	N
Overall	21%	24%	26%	19%	10%	401
North	21%	29%	25%	15%	10%	92
South	17%	24%	26%	26%	8%	93
Twin Cities	23%	21%	27%	18%	11%	216
Shorter-term	47%	53%	0%	0%	0%	179
Longer-term	0%	0%	48%	35%	18%	222

B3. Do you have any children?

	Yes	No	N
Overall	98%	2%	402
North	96%	4%	92
South	100%	0%	93
Twin Cities	98%	2%	217
Shorter-term	97%	3%	179
Longer-term	99%	1%	222

B4. Do any or have any of your children lived in this house?

	Yes	No	N
Overall	99%	1%	393
North	99%	1%	88
South	99%	1%	92
Twin Cities	99%	1%	213
Shorter-term	99%	1%	173
Longer-term	99%	1%	219

B5. How many of these children have not yet entered kindergarten?

	None	1	2	3	4	5 or more	N
Overall	67%	24%	8%	1%	0%	0%	389
North	77%	20%	3%	0%	0%	0%	87
South	75%	19%	5%	1%	0%	0%	91
Twin Cities	59%	27%	12%	1%	0%	0%	211
Shorter-term	56%	29%	13%	2%	0%	0%	171
Longer-term	76%	20%	5%	0%	0%	0%	217

B6. How many of these children are in grades K-12?

	None	1	2	3	4	5 or more	N
Overall	26%	21%	24%	15%	9%	4%	389
North	31%	28%	24%	9%	6%	2%	87
South	33%	20%	22%	12%	7%	7%	91
Twin Cities	21%	19%	26%	19%	11%	4%	211
Shorter-term	13%	25%	34%	15%	8%	5%	171
Longer-term	36%	19%	17%	15%	10%	4%	217

B7. How many of these children have graduated from high school or are no longer in school?

	None	1	2	3	4	5 or more	N
Overall	48%	15%	16%	10%	7%	3%	389
North	48%	17%	15%	7%	8%	5%	87
South	44%	18%	19%	10%	9%	1%	91
Twin Cities	50%	13%	15%	12%	6%	4%	211
Shorter-term	74%	12%	7%	4%	4%	0%	171
Longer-term	28%	18%	23%	16%	10%	6%	217

B8. How safe do you personally feel in your own home?

	Very safe	Safe	Neither safe nor unsafe	Unsafe	Very unsafe	N
Overall	61%	32%	3%	4%	0%	400
North	73%	22%	3%	2%	0%	92
South	71%	26%	2%	1%	0%	93
Twin Cities	52%	40%	2%	6%	0%	215
Shorter-term	62%	33%	3%	2%	0%	178
Longer-term	60%	32%	2%	5%	0%	221

B9. Since moving into your Habitat home, do you personally feel more or less safe?

	Much more safe	A little more safe	There was no change	A little less safe	Much less safe	N
Overall	58%	20%	17%	3%	2%	398
North	50%	26%	22%	1%	1%	92
South	60%	20%	16%	3%	0%	93
Twin Cities	61%	17%	16%	3%	3%	213
Shorter-term	64%	21%	14%	1%	0%	177
Longer-term	54%	19%	20%	4%	3%	220

B10. Since moving into your Habitat home, do you feel your children are more or less safe?

	Much more safe	A little more safe	There was no change	A little less safe	Much less safe	N
Overall	62%	20%	12%	4%	1%	385
North	57%	23%	16%	3%	0%	86
South	69%	22%	8%	1%	0%	90
Twin Cities	62%	18%	12%	5%	2%	209
Shorter-term	68%	19%	11%	2%	0%	170
Longer-term	58%	21%	14%	5%	2%	214

B11. Since moving into your Habitat home, have you personally had to go to the doctor more or less often?

	Much more often	A little more often	There was no change	A little less often	Much less often	N
Overall	7%	7%	57%	17%	12%	396
North	11%	8%	61%	11%	9%	90
South	6%	8%	59%	15%	12%	93
Twin Cities	5%	7%	55%	20%	13%	213
Shorter-term	5%	6%	57%	17%	15%	179
Longer-term	8%	8%	57%	17%	9%	216

B12. Since moving into your Habitat home, have other family members living in your home had to go to the doctor more or less often?

	Much more often	A little more often	There was no change	A little less often	Much less often	N
Overall	4%	7%	49%	24%	15%	389
North	3%	5%	60%	19%	13%	88
South	3%	3%	47%	31%	15%	91
Twin Cities	5%	10%	45%	24%	17%	210
Shorter-term	5%	5%	48%	24%	18%	174
Longer-term	4%	8%	49%	25%	14%	214

B13. Does anyone living in your home have any respiratory or lung illness such as asthma or respiratory allergies?

	Yes	No	N
Overall	36%	64%	397
North	38%	62%	90
South	48%	52%	92
Twin Cities	31%	69%	215
Shorter-term	28%	72%	177
Longer-term	43%	57%	219

B14. Have (the respiratory or lung illnesses of anyone living in your home) gotten better or worse since moving into your Habitat home?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	35%	22%	29%	10%	4%	136
North	28%	25%	38%	9%	0%	32
South	34%	22%	34%	5%	5%	41
Twin Cities	38%	21%	21%	14%	6%	63
Shorter-term	44%	30%	16%	8%	2%	50
Longer-term	29%	17%	36%	12%	6%	86

B15. Before moving into your Habitat home, how were your children's grades in school? (For respondents with children currently in grades K-12)

	Excellent	Very good	Good	Fair	Poor	N
Overall	18%	27%	42%	11%	2%	238
North	12%	31%	50%	8%	0%	52
South	16%	21%	39%	21%	4%	57
Twin Cities	22%	29%	40%	7%	2%	129
Shorter-term	19%	31%	40%	8%	2%	127
Longer-term	18%	23%	43%	14%	3%	110

B16. Before moving into your Habitat home, how were your children's grades in school? (For respondents only with children who have graduated or are no longer in school)

	Excellent	Very good	Good	Fair	Poor	N
Overall	31%	19%	36%	14%	0%	84
North	14%	19%	48%	19%	0%	21
South	28%	21%	38%	14%	0%	29
Twin Cities	44%	18%	26%	12%	0%	34
Shorter-term	20%	20%	40%	20%	0%	10
Longer-term	32%	19%	35%	14%	0%	74

B17. Before moving into your Habitat home, how were your children's grades in school? (All respondents who have/had children living in their Habitat home)

	Excellent	Very good	Good	Fair	Poor	N
Overall	22%	25%	40%	11%	2%	322
North	12%	27%	49%	11%	0%	73
South	20%	21%	38%	19%	2%	86
Twin Cities	27%	26%	37%	8%	2%	163
Shorter-term	19%	31%	40%	9%	1%	137
Longer-term	24%	21%	40%	14%	2%	184

B18. Since moving into your Habitat home, how are your children's grades in school? (For respondents with children currently in grades K-12)

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	45%	16%	36%	3%	0%	253
North	23%	21%	54%	2%	0%	56
South	32%	27%	37%	3%	0%	59
Twin Cities	59%	9%	29%	3%	0%	138
Shorter-term	50%	14%	32%	4%	0%	134
Longer-term	38%	19%	42%	2%	0%	118

B19. After moving into your Habitat home, how were your children's grades in school? (For respondents only with children who have graduated or are no longer in school)

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	30%	11%	57%	2%	0%	84
North	22%	4%	74%	0%	0%	23
South	28%	10%	59%	3%	0%	29
Twin Cities	38%	16%	44%	3%	0%	32
Shorter-term	40%	0%	50%	10%	0%	10
Longer-term	28%	12%	58%	1%	0%	74

B20. Since/After moving into your Habitat home, how are/were your children's grades in school? (All respondents who have/had children living in their Habitat home)

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	41%	15%	42%	3%	0%	337
North	23%	16%	59%	1%	0%	79
South	31%	22%	44%	3%	0%	88
Twin Cities	55%	11%	32%	3%	0%	170
Shorter-term	49%	13%	33%	4%	0%	144
Longer-term	34%	16%	48%	2%	0%	192

B21. Since moving into your Habitat home, would you say that your children's study habits have gotten... (For respondents with children currently in grades K-12)

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	50%	17%	32%	1%	0%	252
North	30%	20%	50%	0%	0%	56
South	36%	22%	40%	2%	0%	58
Twin Cities	64%	13%	21%	1%	1%	138
Shorter-term	56%	11%	31%	1%	1%	134
Longer-term	44%	23%	32%	1%	0%	117

**B22. After moving into your Habitat home, would you say that your children's study habits were...
(For respondents only with children who have graduated or are no longer in school)**

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	36%	20%	43%	1%	0%	84
North	26%	26%	43%	4%	0%	23
South	24%	24%	52%	0%	0%	29
Twin Cities	53%	13%	34%	0%	0%	32
Shorter-term	20%	30%	50%	0%	0%	10
Longer-term	38%	19%	42%	1%	0%	74

B23. Since/After moving into your Habitat home, would you say that your children's study habits have gotten/were... (All respondents who have/had children living in their Habitat home)

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	47%	18%	35%	1%	0%	336
North	29%	22%	48%	1%	0%	79
South	32%	23%	44%	1%	0%	87
Twin Cities	62%	13%	24%	1%	1%	170
Shorter-term	53%	13%	33%	1%	1%	144
Longer-term	41%	21%	36%	1%	0%	191

**B24. Since moving into your Habitat home, have your children gone to school more or less often?
(For respondents with children currently in grades K-12)**

	Much more often	A little more often	There was no change	A little less often	Much less often	N
Overall	24%	9%	65%	0%	1%	260
North	17%	9%	72%	0%	2%	58
South	14%	10%	74%	0%	2%	58
Twin Cities	31%	9%	59%	0%	1%	144
Shorter-term	21%	9%	67%	0%	2%	138
Longer-term	28%	9%	63%	0%	0%	121

B25. After moving into your Habitat home, did your children go to school more or less often? (For respondents only with children who have graduated or are no longer in school)

	Much more often	A little more often	There was no change	A little less often	Much less often	N
Overall	23%	9%	67%	1%	0%	87
North	13%	13%	75%	0%	0%	24
South	17%	10%	69%	3%	0%	29
Twin Cities	35%	6%	59%	0%	0%	34
Shorter-term	9%	9%	82%	0%	0%	11
Longer-term	25%	9%	64%	1%	0%	76

B26. Since/After moving into your Habitat home, have/did your children gone/go to school more or less often? (All respondents who have/had children living in their Habitat home)

	Much more often	A little more often	There was no change	A little less often	Much less often	N
Overall	24%	9%	66%	0%	1%	347
North	16%	10%	73%	0%	1%	82
South	15%	10%	72%	1%	1%	87
Twin Cities	32%	8%	59%	0%	1%	178
Shorter-term	20%	9%	68%	0%	2%	149
Longer-term	27%	9%	63%	1%	0%	197

B27. Since moving into your Habitat home, do you feel you are more or less confident in your ability to fund your children's college education?

	Much more confident	A little more confident	There was no change	A little less confident	Much less confident	N
Overall	40%	26%	29%	4%	2%	368
North	28%	20%	45%	6%	1%	85
South	35%	27%	31%	3%	3%	88
Twin Cities	47%	27%	22%	3%	1%	195
Shorter-term	41%	24%	30%	3%	2%	162
Longer-term	39%	27%	29%	4%	1%	205

B28. Since moving into your Habitat home, do you feel better or worse about your children's future?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	71%	18%	9%	1%	1%	384
North	61%	25%	13%	0%	1%	87
South	75%	16%	9%	0%	0%	91
Twin Cities	74%	17%	7%	1%	1%	206
Shorter-term	74%	17%	9%	0%	0%	170
Longer-term	69%	20%	9%	1%	1%	213

B29. Have you personally started or completed higher education or training programs since moving into your Habitat home?

	Yes	No, but you plan to	No, and you don't plan to	N
Overall	33%	31%	36%	400
North	29%	24%	47%	91
South	32%	22%	46%	93
Twin Cities	35%	38%	27%	216
Shorter-term	24%	44%	32%	177
Longer-term	41%	20%	39%	222

B30. What [education or training] programs have you started or completed since moving into your Habitat home?

	High school	GED	Community or technical college	4 year college/ university	Masters	PhD	Other/ specify	N
Overall	10%	11%	47%	28%	6%	0%	24%	131
North	15%	4%	54%	23%	0%	0%	42%	26
South	7%	7%	52%	24%	7%	0%	24%	29
Twin Cities	9%	14%	42%	32%	8%	0%	18%	76
Shorter-term	15%	10%	44%	24%	5%	0%	24%	41
Longer-term	8%	11%	48%	30%	7%	0%	24%	90

B31. Have any other family members in your household started or completed higher education or training programs since moving into your Habitat home?

	Yes	No, but they plan to	No, and they don't plan to	N
Overall	51%	33%	17%	372
North	46%	32%	21%	84
South	56%	23%	21%	84
Twin Cities	50%	37%	13%	204
Shorter-term	31%	45%	24%	161
Longer-term	66%	22%	11%	210

B32. What [education or training] programs have [other family members in your household] started or completed since moving into your Habitat home?

	High school	GED	Community or technical college	4 year college/ university	Masters	PhD	Other/ specify	N
Overall	33%	6%	47%	58%	10%	2%	13%	189
North	41%	10%	62%	41%	5%	0%	23%	39
South	34%	4%	45%	62%	9%	4%	15%	47
Twin Cities	30%	6%	42%	63%	13%	1%	8%	103
Shorter-term	28%	2%	48%	42%	2%	0%	16%	50
Longer-term	35%	8%	46%	64%	13%	2%	12%	139

B33. How connected do you feel to your community?

	Very connected	Somewhat connected	Not very connected	Not at all connected	N
Overall	41%	42%	11%	6%	399
North	48%	45%	8%	0%	92
South	48%	40%	8%	4%	92
Twin Cities	36%	42%	13%	8%	215
Shorter-term	42%	40%	11%	7%	177
Longer-term	41%	44%	10%	5%	221

B34. Since moving into your Habitat home, do you participate more or less in groups or activities in your community?

	Much more	A little more	There was no change	A little less	Much less	N
Overall	27%	29%	33%	5%	6%	399
North	21%	41%	36%	2%	0%	92
South	30%	25%	38%	5%	2%	93
Twin Cities	28%	26%	30%	6%	10%	214
Shorter-term	28%	23%	38%	5%	6%	177
Longer-term	26%	35%	29%	5%	6%	221

B35. Since moving into your Habitat home, do your children spend more or less time with their friends and classmates?

	Much more time	A little more time	There was no change	A little less time	Much less time	N
Overall	39%	26%	27%	6%	3%	371
North	43%	31%	21%	4%	1%	84
South	38%	26%	31%	5%	0%	87
Twin Cities	38%	23%	27%	8%	5%	200
Shorter-term	42%	24%	24%	8%	2%	168
Longer-term	36%	27%	29%	5%	3%	202

B36. Since moving into your Habitat home, do you spend more or less quality time with your family than you did before becoming a Habitat homeowner?

	Much more time	A little more time	There was no change	A little less time	Much less time	N
Overall	51%	19%	24%	5%	1%	401
North	34%	30%	33%	3%	0%	92
South	46%	16%	30%	6%	1%	93
Twin Cities	60%	15%	19%	5%	1%	216
Shorter-term	54%	22%	22%	2%	0%	179
Longer-term	48%	17%	26%	7%	2%	221

B37. Does your family get along better or worse than you did before becoming a Habitat homeowner?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	49%	18%	31%	1%	1%	394
North	31%	22%	47%	0%	0%	91
South	45%	22%	32%	1%	1%	92
Twin Cities	59%	15%	24%	1%	0%	211
Shorter-term	58%	15%	27%	1%	0%	177
Longer-term	42%	21%	35%	1%	1%	216

B38. Do you feel better or worse about yourself than you did before becoming a Habitat homeowner?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	75%	15%	9%	1%	1%	400
North	71%	17%	10%	1%	1%	92
South	72%	20%	5%	1%	1%	93
Twin Cities	77%	11%	10%	1%	0%	215
Shorter-term	75%	15%	8%	2%	0%	177
Longer-term	74%	14%	9%	1%	1%	222

B39. Do you feel more positive or negative about the future than you did before becoming a Habitat homeowner?

	Much more positive	A little more positive	There was no change	A little more negative	Much more negative	N
Overall	75%	18%	5%	2%	1%	398
North	70%	25%	2%	2%	1%	92
South	72%	21%	7%	1%	0%	92
Twin Cities	78%	14%	6%	1%	0%	214
Shorter-term	77%	17%	5%	1%	0%	177
Longer-term	72%	20%	5%	2%	1%	220

B40. Since moving into your Habitat home, do you have more or less money than you used to?

	Much more money	A little more money	There was no change	A little less money	Much less money	N
Overall	14%	39%	28%	13%	5%	395
North	18%	43%	19%	14%	7%	91
South	15%	37%	33%	11%	4%	93
Twin Cities	12%	38%	30%	14%	5%	211
Shorter-term	14%	37%	28%	16%	5%	176
Longer-term	14%	41%	28%	11%	6%	218

B41. Have you or any other family members changed jobs since owning your Habitat house?

	Yes	No	N
Overall	47%	53%	402
North	57%	43%	92
South	46%	54%	93
Twin Cities	43%	57%	217
Shorter-term	39%	61%	179
Longer-term	54%	46%	222

B42. Overall, is the new job better or worse?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	53%	26%	13%	4%	4%	182
North	48%	23%	23%	2%	4%	48
South	55%	26%	10%	10%	0%	42
Twin Cities	55%	27%	10%	2%	5%	92
Shorter-term	54%	23%	13%	4%	6%	69
Longer-term	53%	27%	13%	4%	3%	113

B43. Did you use any of the following public or government assistance programs before owning your Habitat home?

	Food support, food stamps or food assistance, also known as SNAP, MFAP, or WIC	Welfare assistance or family & children services, also known as MFIP, TANF, or AFDC	Medicaid, MinnesotaCare, or Medical assistance, also known as MA	Supplemental security income, or other disability assistance	Utility bill or energy assistance programs, also known as EAP	Rent assistance	None of the above	N
Overall	66%	29%	78%	16%	46%	26%	13%	401
North	76%	36%	86%	27%	64%	35%	9%	92
South	75%	32%	78%	23%	52%	37%	13%	93
Twin Cities	57%	25%	74%	8%	37%	17%	16%	216
Shorter-term	63%	24%	81%	13%	43%	26%	13%	178
Longer-term	68%	34%	75%	18%	50%	25%	14%	222

B44. Do you currently use any of the following public or government assistance programs?

	Food support, food stamps or food assistance, also known as SNAP, MFAP, or WIC	Welfare assistance or family & children services, also known as MFIP, TANF, or AFDC	Medicaid, MinnesotaCare, or Medical assistance, also known as MA	Supplemental security income, or other disability assistance	Utility bill or energy assistance programs, also known as EAP	Rent assistance	None of the above	N
Overall	30%	5%	57%	15%	32%	1%	34%	399
North	33%	7%	60%	25%	41%	1%	33%	91
South	32%	6%	57%	16%	24%	2%	34%	93
Twin Cities	27%	3%	55%	10%	31%	0%	35%	215
Shorter-term	34%	6%	64%	11%	31%	1%	27%	177
Longer-term	26%	4%	51%	19%	33%	1%	40%	221

B45. Please estimate your current monthly housing costs, including mortgage payments, property taxes, and insurance. Do not include utilities.

	Less than \$400	\$400 to \$599	\$600 to \$799	\$800 to \$999	\$1,000 or more	N
Overall	11%	28%	34%	16%	11%	387
North	32%	42%	16%	3%	7%	91
South	12%	55%	23%	9%	1%	91
Twin Cities	1%	11%	47%	24%	18%	205
Shorter-term	10%	25%	39%	18%	9%	171
Longer-term	12%	31%	31%	14%	13%	215

B46. Including mortgage payments, property taxes, and insurance, but not utilities, do you currently spend more or less on monthly housing costs than before moving into your Habitat home?

	Much more	A little more	There was no change	A little less	Much less	N
Overall	21%	31%	11%	17%	21%	397
North	20%	24%	8%	19%	29%	90
South	13%	30%	9%	17%	30%	92
Twin Cities	24%	34%	13%	15%	13%	215
Shorter-term	21%	29%	10%	18%	23%	177
Longer-term	21%	33%	11%	16%	19%	219

B47. Since you became a Habitat homeowner, are the lives of you and your family members better or worse?

	Much better	Somewhat better	There was no change	Somewhat worse	Much worse	N
Overall	70%	22%	7%	1%	0%	399
North	63%	32%	4%	1%	0%	92
South	70%	22%	8%	1%	0%	93
Twin Cities	74%	17%	7%	1%	0%	214
Shorter-term	70%	25%	5%	1%	0%	179
Longer-term	71%	19%	8%	2%	0%	219

B48. How much do you think Habitat for Humanity's homeownership program has contributed to the changes in your and your family's life?

	Completely	A lot	Somewhat	A little	Not at all	N
Overall	37%	51%	9%	3%	0%	371
North	38%	43%	14%	6%	0%	88
South	37%	52%	8%	2%	0%	86
Twin Cities	38%	54%	7%	2%	1%	197
Shorter-term	42%	50%	7%	1%	0%	170
Longer-term	34%	52%	10%	4%	1%	200

B49. What is your gender?

	Female	Male	Transgender	Other	N
Overall	70%	31%	0%	0%	400
North	86%	14%	0%	0%	92
South	80%	20%	0%	0%	93
Twin Cities	58%	42%	0%	0%	215
Shorter-term	67%	33%	0%	0%	178
Longer-term	72%	28%	0%	0%	221

B50. Which one or more of the following best describes you?

	Black or African American	African native, including Oromo, Somali, Ethiopian	Asian, including Southeast Asian	Hispanic or Latino	American Indian	White or Caucasian	Another race or ethnic group	N
Overall	13%	34%	5%	4%	5%	44%	2%	399
North	0%	3%	0%	2%	13%	87%	1%	92
South	5%	11%	0%	9%	2%	76%	0%	91
Twin Cities	21%	57%	9%	2%	2%	12%	2%	216
Shorter-term	12%	44%	3%	3%	6%	38%	1%	177
Longer-term	13%	26%	6%	4%	4%	48%	2%	221

B51. What is your marital status?

	Married or living with a partner	Single and never married	Separated	Divorced	Widowed`	N
Overall	57%	16%	2%	21%	4%	401
North	46%	22%	1%	32%	0%	92
South	48%	11%	0%	32%	9%	93
Twin Cities	66%	15%	3%	12%	4%	216
Shorter-term	57%	20%	1%	21%	2%	178
Longer-term	58%	13%	3%	21%	6%	222

B52. What was your marital status when you moved into your Habitat home?

	Married or living with a partner	Single and never married	Separated	Divorced	Widowed`	N
Overall	54%	22%	2%	19%	2%	401
North	32%	34%	1%	33%	1%	92
South	46%	17%	0%	34%	2%	93
Twin Cities	67%	19%	4%	7%	3%	216
Shorter-term	54%	25%	2%	18%	1%	178
Longer-term	54%	20%	2%	21%	4%	222

B53. What is the highest grade or year of school you have completed?

	8 th grade or less	Some high school	High school graduate or GED	Trade school (vocational, technical, or business school)	Some college or associate's degree (including community college)	Bachelor's degree	Graduate or professional degree	N
Overall	4%	4%	33%	9%	32%	15%	4%	401
North	0%	4%	30%	11%	39%	14%	1%	92
South	4%	3%	28%	15%	29%	15%	5%	93
Twin Cities	5%	4%	36%	6%	30%	15%	4%	216
Shorter-term	5%	3%	34%	7%	33%	16%	3%	178
Longer-term	3%	5%	32%	11%	32%	14%	5%	222

B54. How many adults age 18 or older, including yourself, live in your household?

	1	2	3	4	5 or more	N
Overall	22%	42%	19%	10%	7%	402
North	33%	46%	13%	8%	1%	92
South	29%	44%	14%	8%	5%	93
Twin Cities	15%	40%	24%	12%	10%	217
Shorter-term	28%	47%	14%	8%	2%	179
Longer-term	18%	37%	23%	11%	11%	222

B55. How many children under age 18 live in your household?

	None	1	2	3	4	5 or more	N
Overall	22%	18%	22%	16%	10%	11%	402
North	32%	20%	28%	12%	5%	3%	92
South	27%	25%	16%	14%	8%	11%	93
Twin Cities	16%	14%	23%	19%	13%	15%	217
Shorter-term	9%	16%	33%	19%	13%	10%	179
Longer-term	33%	19%	14%	14%	8%	12%	222

B56. Are there any disabled family members living in your home?

	Yes	No	N
Overall	18%	82%	400
North	25%	75%	92
South	22%	78%	92
Twin Cities	13%	87%	216
Shorter-term	12%	88%	178
Longer-term	23%	77%	221

B57. Are any family members living in your home veterans?

	Yes	No	N
Overall	8%	92%	401
North	13%	87%	92
South	9%	91%	93
Twin Cities	5%	95%	216
Shorter-term	6%	94%	179
Longer-term	9%	91%	221

B58. Did your parents or grandparents ...

	Ever own their own home	Did they always live in rented or shared housing which they did not own	N
Overall	83%	17%	373
North	96%	4%	91
South	91%	9%	89
Twin Cities	73%	27%	193
Shorter-term	79%	21%	165
Longer-term	86%	14%	208

59. Do you have any recommendations on how to improve the Habitat For Humanity homeownership program?

	Yes	No	N
Overall	49%	51%	386
North	43%	57%	90
South	46%	54%	92
Twin Cities	53%	47%	204
Shorter-term	50%	50%	173
Longer-term	49%	51%	212

C. Habitat for Humanity: Homeowner survey

Hello may I speak with _____?

Hello, my name is _____, and I am calling from Wilder Research on behalf of Habitat for Humanity. We are calling to talk with homeowners throughout the state to help Habitat for Humanity understand the impact homeownership has on the lives of partner families. Your answers will better tell the story of habitat homeownership, which could help them to build more homes in partnership with families like yours.

Participation in this survey is voluntary and all responses are confidential. The interview will take about 15-20 minutes, depending on your answers to the questions. In return for your participation, you will be entered into a drawing to receive one of 10 gift cards valued at \$50 for either Target or Walmart.

Is this a good time?

Can you please confirm your current address is _____

Great. Before we get started I just want to remind you that everything you say is confidential and if there are any questions you do not want to answer just let me know. This call may be monitored by a supervisor. Let's get started.

We would like to know if your family’s experience as Habitat homeowners has made any changes to your lives. As I read the following questions please tell us if becoming a Habitat homeowner has caused any change to your health and safety; education; community; family and personal well-being, and financial well-being.

1. How many years have you lived in your current home, or in what year did you move into your current home?

Year moved in: _____ Number of Years: _____

2A. Do you have any children?

- Yes1
- No.....(Go To Q3A).....2
- Refused(Go To Q3A).....-7
- Don’t Know(Go To Q3A).....-8

2B. Do any or have any of your children lived in this house?

- Yes1
- No.....(Go To Q3A).....2
- Refused(Go To Q3A).....-7
- Don’t Know(Go To Q3A).....-8

Q2C. How many of these children ...

- a. Have not yet entered kindergarten: _____
- b. Are in grades K-12: _____
- c. Have graduated from high school or are no longer in school: _____

3A. How safe do you personally feel in your own home? Would you say...

- Very safe,1
- Safe,2
- Neither safe or unsafe,3
- Unsafe, or4
- Very unsafe?5
- Refused-7
- Don’t Know-8

3B. Since moving into your Habitat home...
Do you personally feel more or less safe? Would you say...

- Much more safe,.....1
- A little more safe,.....2
- There was no change,.....3
- A little less safe, or.....4
- Much less safe?5
- Refused-7
- Don't Know-8

IF NO KIDS (Q2A or Q2B = 2), SKIP TO Q5

4. (AS NEEDED: Since moving into your Habitat home...)
Do you feel your **children** are more or less safe? Would you say...

- Much more safe,.....1
- A little more safe,.....2
- There was no change,.....3
- A little less safe, or.....4
- Much less safe?5
- Refused-7
- Don't Know-8

5. (AS NEEDED: Since moving into your Habitat home...)
Have you personally had to go to the doctor more or less often? Would you say...

- Much more often,.....1
- A little more often,.....2
- There was no change,.....3
- A little less often, or.....4
- Much less often?5
- Refused-7
- Don't Know-8

6. (AS NEEDED: Since moving into your Habitat home...)
 Have **other** family members living in your home had to go to the doctor more or less often?
 Would you say...

- Much more often,..... 1
- A little more often,..... 2
- There was no change,..... 3
- A little less often, or..... 4
- Much less often? 5
- Refused -7
- Don't Know -8
- Not Applicable (no other family members living in home)..... -9

7A. Does anyone living in your home have any respiratory or lung illness such as asthma or respiratory allergies?

- Yes 1
- No(Go To Q8A)..... 2
- Refused(Go To Q8A)..... -7
- Don't Know(Go To Q8A)..... -8

7B. Have they gotten better or worse since moving into your Habitat home? Would you say...

- Much better, 1
- Somewhat better,..... 2
- There was no change,..... 3
- Somewhat worse, or..... 4
- Much worse? 5
- Refused -7
- Don't Know -8

IF NO KIDS (Q2A or Q2B =2), SKIP TO Q13A
IF Q2C/B=0 AND Q2C/C>0 , SKIP TO Q9A
IF Q2C/B=0 AND Q2C/C=0 AND Q2C/A>0, SKIP TO Q11

8A. Before moving into your Habitat home how were your children's grades in school? Would you say...

Excellent,	1
Very good,.....	2
Good,.....	3
Fair, or.....	4
Poor?	5
Refused	-7
Don't Know	-8
Not Applicable	-9

8B. Since moving into your Habitat home...
How are your children's grades in school? Would you say...

Much better,	1
Somewhat better,.....	2
There was no change,.....	3
Somewhat worse, or.....	4
Much worse?	5
Refused	-7
Don't Know	-8
Not Applicable	-9

8C. How about your children's study habits? Since moving into your Habitat home...
Would you say that your children's study habits have gotten...

Much better,(GO TO Q10).....	1
Somewhat better,.....(GO TO Q10).....	2
There was no change,.....(GO TO Q10).....	3
Somewhat worse, or.....(GO TO Q10).....	4
Much worse?(GO TO Q10).....	5
Refused(GO TO Q10).....	-7
Don't Know(GO TO Q10).....	-8
Not Applicable	-9

9A. Before moving into your Habitat home how were your children’s grades in school? Would you say...

- Excellent, 1
- Very good,..... 2
- Good,..... 3
- Fair, or 4
- Poor? 5
- Refused -7
- Don’t Know -8
- Not Applicable -9

9B. After moving into your Habitat home...
How were your children’s grades in school? Would you say...

- Much better, 1
- Somewhat better,..... 2
- There was no change,..... 3
- Somewhat worse, or 4
- Much worse? 5
- Refused -7
- Don’t Know -8
- Not Applicable -9

9C. How about your children’s study habits? After moving into your Habitat home...
Would you say that your children’s study habits were...

- Much better, 1
- Somewhat better,..... 2
- There was no change,..... 3
- Somewhat worse, or 4
- Much worse? 5
- Refused -7
- Don’t Know -8
- Not Applicable -9

- 9D. (AS NEEDED: Since moving into your Habitat home...)
 Did your children go to school more or less often? Would you say...
- Much more often,.....(GO TO Q11).....1
 - A little more often,.....(GO TO Q11).....2
 - There was no change,.....(GO TO Q11).....3
 - A little less often, or.....(GO TO Q11).....4
 - Much less often?(GO TO Q11).....5
 - Refused(GO TO Q11).....-7
 - Don't Know(GO TO Q11).....-8
 - Not Applicable.....-9

10. (AS NEEDED: Since moving into your Habitat home...)
 Have your children gone to school more or less often? Would you say...
- Much more often,.....1
 - A little more often,.....2
 - There was no change,.....3
 - A little less often, or.....4
 - Much less often?5
 - Refused-7
 - Don't Know-8
 - Not Applicable.....-9

11. (AS NEEDED: Since moving into your Habitat home...)
 Do you feel you are more or less confident in your ability to fund your children's college education? Would you say...
- Much more confident,.....1
 - A little more confident,.....2
 - There was no change,.....3
 - A little less confident, or.....4
 - Much less confident?5
 - Refused-7
 - Don't Know-8

12. (AS NEEDED: Since moving into your Habitat home...)
Do you feel better or worse about your children's future? Would you say...
- Much better, 1
 - Somewhat better,..... 2
 - There was no change,..... 3
 - Somewhat worse, or 4
 - Much worse? 5
 - Refused -7
 - Don't Know -8

- 13A. Have **you** personally started or completed higher education or training programs **since** moving into your Habitat home? Would you say...
- Yes 1
 - No, but you plan to(Go To Q14A)..... 2
 - No, and you do not plan to(Go To Q14A)..... 3
 - Refused(Go To Q14A)..... -7
 - Don't Know (Go To Q14A)..... -8

- 13B. What programs have you started or completed? (*Circle all that apply*)
- High school 1
 - GED 2
 - Community or technical college 3
 - 4- year college/university 4
 - Master's degree 5
 - PhD 6
 - Other/Specify: _____ 7
 - Refused -7
 - Don't Know -8

14A. Have any other family members in your household started or completed higher education or training programs **since** moving into your Habitat home? Would you say...

- Yes 1
- No, but they plan to(Go To Q15)..... 2
- No, and they do not plan to....(Go To Q15)..... 3
- VOLUNTEERED: No other family members in the home 4
 - Refused (Go To Q15)..... -7
 - Don't Know (Go To Q15)..... -8

14B. What programs have they started or completed? (*Circle all that apply*)

- High school 1
- GED 2
- Community or technical college 3
- 4- year college/university..... 4
- Master's degree 5
- PhD 6
- Other/Specify: _____ 7
 - Refused -7
 - Don't Know -8

15. How connected do you feel to your community? Would you say...

- Very connected, 1
- Somewhat connected, 2
- Not very connected, or 3
- Not at all connected? 4
 - Refused -7
 - Don't Know -8

16. Since moving into your Habitat home...
 Do you participate more or less in groups or activities in your community? Would you say...
 (GIVE ALL EXAMPLES AS NEEDED: church, school councils, children's sports,
 fundraising groups, block clubs, etc.)

- Much more,1
- A little more,2
- There was no change,3
- A little less, or4
- Much less?5
- Refused -7
- Don't Know -8

IF NO KIDS (Q2A or Q2B =2), SKIP TO Q18

17. (AS NEEDED: Since moving into your Habitat home...)
 Do your children spend more or less time with their friends and classmates? Would you say...

- Much more time,1
- A little more time,2
- There was no change,3
- A little less time, or4
- Much less time?5
- Refused -7
- Don't Know -8
- Not Applicable -9

18. (AS NEEDED: Since moving into your Habitat home...)
 Do you spend more or less quality time with your family than you did before becoming a Habitat homeowner? Would you say...

- Much more time,1
- A little more time,2
- There was no change,3
- A little less time, or4
- Much less time?5
- Refused -7
- Don't Know -8
- Not Applicable -9

19. Does your family get along better or worse than you did before becoming a habitat home owner? Would you say...

- Much better,1
- Somewhat better,.....2
- There was no change,.....3
- Somewhat worse, or.....4
- Much worse?5
- Refused-7
- Don't Know-8
- Not Applicable.....-9

20. Do you feel better or worse about yourself than you did before becoming a habitat homeowner? Would you say...

- Much better,1
- Somewhat better,.....2
- There was no change,.....3
- Somewhat worse, or.....4
- Much worse?5
- Refused-7
- Don't Know-8

21. Do you feel more positive or negative about the future than you did before becoming a habitat homeowner? Would you say...

- Much more positive,1
- A little more positive,2
- There was no change,.....3
- A little more negative, or.....4
- Much more negative?5
- Refused-7
- Don't Know-8

22. Since moving into your Habitat home...
 Do you have more or less money than you used to? Would you say you have...

Much more money,	1
A little more money,	2
There was no change,.....	3
A little less money, or	4
Much less money?	5
Refused	-7
Don't Know	-8
Not Applicable.....	-9

23A. Have you or any other adult family members changed jobs since owning your Habitat house?

Yes	1
No..... (Go To Q24A).....	2
Refused(Go To Q24A).....	-7
Don't Know (Go To Q24A).....	-8

23B. Overall, is the new job better or worse? Would you say...

Much better,	1
Somewhat better,.....	2
There was no change,.....	3
Somewhat worse, or.....	4
Much worse?	5
Refused	-7
Don't Know	-8

24A. Did you use any of the following public or government assistance programs **before** owning your Habitat home? How about... *(Circle all that apply)*

- Food Support, Food Stamps, or Food Assistance also known as SNAP, MFAP, or WIC 1
- Welfare Assistance or family & children services also known as MFIP, TANF, or AFDC2
- Medicaid, MinnesotaCare, or Medical Assistance also known as MA 3
- Supplemental Security Income or other disability assistance.....4
- Utility Bill/Energy Assistance Programs also known as EAP5
- Rent assistance6
- NONE OF THE ABOVE.....7
- Refused -7
- Don't Know -8

24B. Do you **currently** use any of the following public or government assistance programs? How about...*(Circle all that apply)*

- Food Support, Food Stamps, or Food Assistance also known as SNAP, MFAP, or WIC 1
- Welfare Assistance or family & children services also known as MFIP, TANF, or AFDC2
- Medicaid, MinnesotaCare, or Medical Assistance also known as MA 3
- Supplemental Security Income or other disability assistance.....4
- Utility Bill/Energy Assistance Programs also known as EAP5
- Rent assistance6
- NONE OF THE ABOVE.....7
- Refused -7
- Don't Know -8

25. Please estimate your current monthly housing costs including mortgage payments, property taxes and insurance. Do **not** include utilities. Please stop me when I read the correct range. Would you say...

Less than \$400,	1
\$400 to \$599 ,	2
\$600 to \$799,	3
\$800 to \$999,	4
\$1000 to \$1199,	5
\$1200 to \$1399,	6
\$1400 to \$1599,	7
\$1600 to \$1799,	8
\$1800 to \$1999, or	9
\$2000 or more?	10
Refused	-7
Don't Know	-8

26. Including mortgage payments, property taxes, insurance, and **not** including utilities, do you currently spend more or less on monthly housing costs than **before** moving into your Habitat home? Would you say...

Much more,	1
A little more,	2
There was no change,	3
A little less, or	4
Much less?	5
Refused	-7
Don't Know	-8

27. Since you became a Habitat homeowner, are the lives of you and your family members better or worse? Would you say...

- Much better, 1
- Somewhat better,..... 2
- There was no change,..... (GO TO Q29)..... 3
- Somewhat worse, or 4
- Much worse? 5
- Refused(GO TO Q29)..... -7
- Don't Know (GO TO Q29)..... -8

28. How much do you think Habitat for Humanity's homeownership program has contributed to the changes in you and your family's life? Would you say...

- Completely,..... 1
- A lot, 2
- Somewhat,..... 3
- A little, or 4
- Not at all? 5
- Refused -7
- Don't Know -8

29. Please share an example of how being a Habitat partner family has impacted you and your family?

We have a few final questions about you and your family. I would like to remind you that your answers are confidential.

30. What is your gender?
- Female.....1
 - Male2
 - Transgender.....3
 - Other/Specify: _____4
 - Refused-7
 - Don't Know-8
31. Which one or more of the following describes you? How about...*(Circle all that apply)*
- Black or African American,.....1
 - African native, including Oromo, Somali, and Ethiopian2
 - Asian, including Southeast Asian,3
 - Hispanic or Latino,.....4
 - American Indian (Specify Tribe: _____), ...5
 - White or Caucasian, or.....6
 - Another race or ethnic group? (Specify _____)7
 - Refused-7
 - Don't Know-8
- 32A. What is your Marital Status? Are you...
- Married or living with a partner,.....1
 - Single and never married,2
 - Separated,.....3
 - Divorced, or4
 - Widowed?5
 - Refused-7
 - Don't Know-8

32B. What was your Marital Status when you moved into your habitat home? Were you...

Married or living with a partner,.....	1
Single and never married,.....	2
Separated,.....	3
Divorced, or	4
Widowed?	5
Refused	-7
Don't Know	-8

33. What is the highest grade or year of school you have completed? (DO NOT READ RESPONSES)

8th grade or less	1
Some high school	2
High school graduate or GED	3
Trade school (Vocational, Technical, or Business School)	4
Some college or associate's degree (including Community College)	5
Bachelor's degree	6
Graduate or professional degree	7
Refused	-7
Don't Know	-8

34. How many adults age 18 or older, including yourself, live in your household?

_____ (# of adults)

Refused	-7
Don't Know	-8

35. How many children under age 18 live in your household?

_____ (# of children)

Refused	-7
Don't Know	-8

36. Are there any disabled family members living in your home?

Yes1

No.....2

Refused-7

Don't Know-8

37. Are any family members living in your home veterans?

Yes1

No.....2

Refused-7

Don't Know-8

38. Did your parents or grandparents...

Ever own their own home, or1

Did they always live in rented or shared housing which they
did not own?.....2

Refused-7

Don't Know-8

39A Do you have any recommendations on how to improve the Habitat For Humanity
homeownership program?

Yes1

No(Go To END)2

Refused(Go To END)-7

Don't Know(Go To END)-8

39B. How could the Habitat For Humanity homeownership program be improved?

Thank you, those are all the questions I have. Would you like to be entered into the drawing for a chance to win one of 10 gift cards valued at \$50 for either Target or Walmart?

IF YES:

Please give me your first name and a phone number or email that you would like to be contacted at if you are selected as a winner.

Thank you for participating in this survey! Your answers will help us get the support that we need to keep making decent, safe, and affordable homeownership possible for Minnesota families.