



# The health benefits of homeownership



*“A safe, decent, affordable home is like a vaccine. It literally prevents disease. A safe home can prevent mental health and developmental problems; a decent home may prevent asthma or lead poisoning; and an affordable home can prevent stunted growth and unnecessary hospitalizations.”*

**– Dr. Megan Sandel, Associate Professor, Pediatrics, at Boston University School of Medicine, testifying before Congress.**



# Homeownership leads to better health and strong communities

Homeownership is a crucial foundation for helping families with low incomes build strength, stability and independence. When families move out of substandard housing and into decent and affordable homes, their health, educational attainment, safety and personal wealth often improve.

Numerous experts and studies have concluded that housing and community both have an effect on a person's well-being, heavily influencing health and longevity.

"A quality home is more than just a roof and walls," says Renée Glover, former chair of Habitat for Humanity International's board of directors. "It provides homeowners with feelings of stability and pride, as well as generating measureable results such as decreased doctor visits and increased high school graduation rates."

A 2016 National Association of Realtors report on the benefits of stable housing states that: "Homeownership boosts the educational performance of children, induces higher participation in civic and volunteering activity, improves health care outcomes, lowers crime rates and lessens welfare dependency."



In citing the physical and mental health benefits of decent housing in a study titled *Social Benefits of Homeownership and Stable Housing*, the association pulled from numerous studies to note the following major findings that Habitat sees every day as people improve their living conditions through homeownership:

- There is a strong positive relationship between living in poor housing and a range of health problems, including respiratory conditions such as asthma, exposure to toxic substances, injuries and mental health. Homes of owners are generally in better condition than those of renters.
- Increases in household wealth are associated with better health outcomes for homeowners.
- Low-income people who recently became homeowners report higher life satisfaction, higher self-esteem, and higher perceived control over their lives.





- Homeowners report higher self-esteem and happiness than renters. For example, homeowners are more likely to believe that they can do things as well as anyone else, and they report higher self-ratings on their physical health even after controlling for age and socioeconomic factors.
- Renters who become homeowners not only experience a significant increase in housing satisfaction. They obtain a higher satisfaction even in the same home in which they resided as renters.
- Social mobility variables, such as the family financial situation and housing tenure during childhood and adulthood, affect one's self-rated health.
- Homeowners have a significant health advantage over renters, on average. Homeowners are 2.5 percent more likely to have good health. When adjusting for an array of demographic, socioeconomic and housing-related characteristics, the homeowner advantage is even larger, at 3.1 percent.

## A family's health improves in their Habitat home



“Seeing them happy is the best feeling we can have as parents,” Judith says of her two children, Omar and Angelina.

Judith and her husband, who is also named Omar, moved into their Habitat home in early 2017, and they’ve already noticed significant improvements in their children’s health and well-being.

Before they purchased their new home, Judith and Omar rented an apartment that was in poor shape. Their son developed allergy-related breathing problems because of mold, deteriorating walls and cigarette smoke from neighboring units.

The neighborhood outside the home wasn’t a safe place to play, either.

Now Judith is happy that her family is building a stronger, more stable future through homeownership.


Her son's health has improved now that they are in their Habitat home, and he is missing fewer school days. Both children are getting more sleep than they used to, and Judith believes that will improve their school performance.

"It's really nice to finally have a new and safe environment for our children," she says. "They like the fact that they have more space around. Now they can just be outside in the yard and just play in the dirt and get messy, but we know they're in a safe zone. They can have a lot of memories in this house."

Judith and Omar are teaching their children to enjoy and be thankful for their home, and to always work hard to achieve their goals. Now that they are in their own home, Judith plans to go back to school herself.

"This is the start of our dream," Judith says.

A national survey of Habitat homeowners found that **74 percent** said their families' overall health had improved since moving into their home.





Studies show that homeownership influences other quality of life measures as well:

### **Educational achievements**

- Children of homeowners are significantly more likely to stay in school until age 17 than children of renters, especially in low-income households, according to a study in the *Journal of Urban Economics*.
- Children in homeowner families outperform children in renting families in both math and reading achievement tests, even when other factors are the same. These children will have fewer behavioral problems, higher educational attainment and greater future earnings, according to a study by an Ohio State University economist.




# Habitat typically requires prospective homebuyers to complete financial literacy classes and to learn various methods of sustaining homeownership.

## **Security and safety**

- A study by J.R. Bursik Jr. of the University of Oklahoma showed that a stable neighborhood is likely to reduce crime. The findings note that it is easier to recognize a perpetrator of crime in a stable neighborhood with extensive social ties.
- According to a survey of more than 400 Habitat homeowners in Minnesota conducted by Wilder Research of St. Paul, 83 percent consider their children safer after the family's move into a Habitat home.

## **Wealth building**

- The Minnesota survey of Habitat homeowners found that 53 percent said they have more money since moving into their Habitat home; two-thirds are more confident about their ability to fund their children's college education; and almost 40 percent said they pay less in housing costs. Use of government assistance also declined notably.
  - A 2014 study by the Federal Reserve Bank of Boston of homes with a student about to enter college found that a modest increase in home value for homeowners led to an increase in the child's earnings later in life, while an increase in a property's value for renters led to a decrease in the child's earnings.
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A September 2016 study by Virginia Commonwealth University, *Mapping Life Expectancy*, reached the same conclusions:

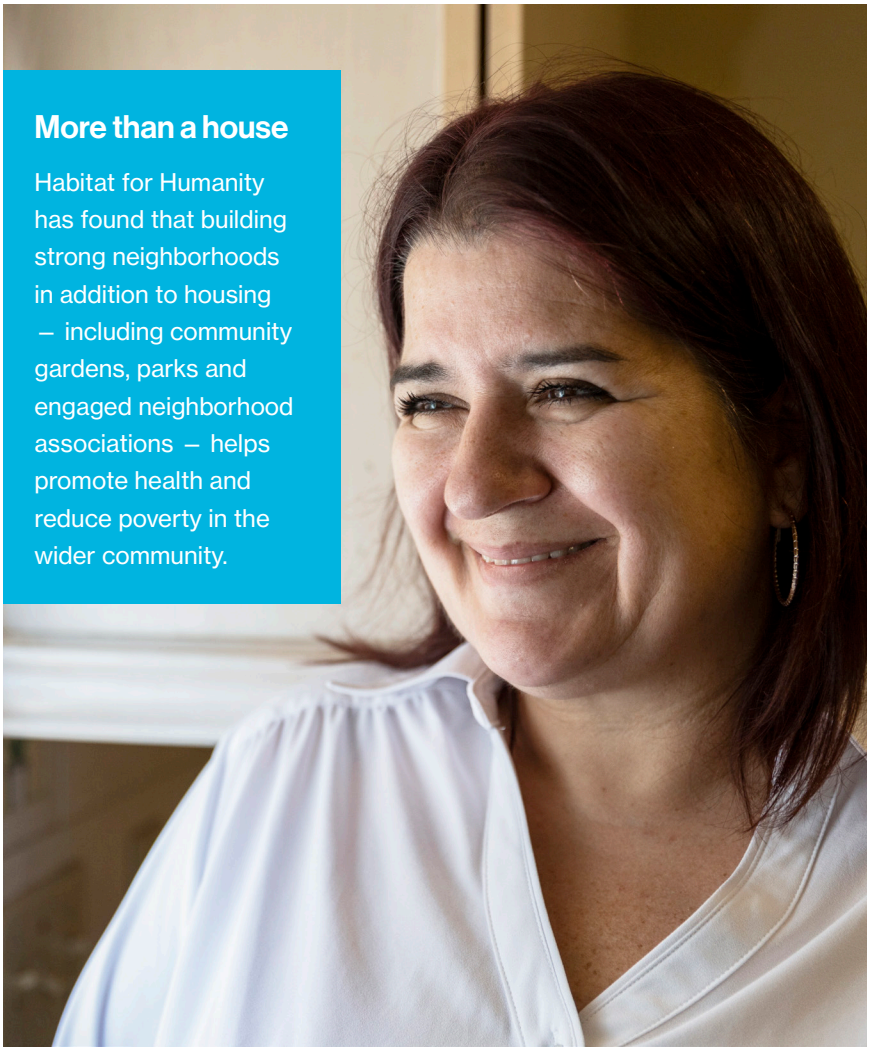
“To build a Culture of Health – where every person, no matter where they live, has an equal opportunity to live the healthiest life possible – we must improve people’s opportunities to be healthier in the places where they live, learn, work and play.”

Specifically, the university’s survey found that in lower-income neighborhoods:

- **Education and income are directly linked to health:** Communities with weak tax bases cannot support high-quality schools, and jobs are often scarce in neighborhoods with struggling economies.
- **Unsafe or unhealthy housing** exposes residents to allergens and other hazards like overcrowding. Stores and restaurants selling unhealthy food may outnumber markets with fresh produce or restaurants with nutritious food.
- **Opportunities for residents to exercise, walk or cycle may be limited**, and some neighborhoods are unsafe for children to play outside.
- **Proximity to highways**, factories or other sources of toxic agents may expose residents to pollutants.
- **Access to primary care doctors** and good hospitals may be limited.
- **Unreliable or expensive public transit** can isolate residents from good jobs, health and child care, and social services.
- **Residential segregation** and features that isolate communities (e.g., highways) can limit social cohesion, stifle economic growth and perpetuate poverty.

## More than a house

Habitat for Humanity has found that building strong neighborhoods in addition to housing – including community gardens, parks and engaged neighborhood associations – helps promote health and reduce poverty in the wider community.



Habitat knows that the benefits of homeownership are indisputable. Since 1976, Habitat for Humanity has helped more than 22 million people worldwide with housing solutions leading to decent, affordable shelter. We will continue to work toward a world where everyone has a decent place to live, and where measurable improvements in health, education, security and wealth generation are enjoyed by more and more homeowners.

**everyone**  
needs a place to call home



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